

**TIERRA OAKS ESTATES
HOMEOWNER'S
ASSOCIATION
"A FIREWISE COMMUNITY"**

HOMEOWNER INSURANCE PACKET

AUGUST 2026

PREPARED BY: FIRE PROTECTION COMMITTEE

This Homeowners Insurance Packet (HIP) has been prepared for Tierra Oaks Estates residents and potential newcomers who are dealing with issues regarding obtaining or renewing a homeowner's insurance policy. Since the Carr and Camp wildfires in 2018 and the more recent LA wildfires, insurance companies have become increasingly reluctant to insure homes in fire prone areas of California.

Several homeowners have approached the Board or Fire Protection Committee (FPC) with various issues raised by insurance companies with respect to renewal or issuance of a homeowner's policy. What is clear in these conversations is that the insurance companies do not understand the nature of our community but are simply applying a simplified set of metrics when making the insure/no insure decision.

This packet is an attempt to answer various issues that have been raised and to show that the community has unique attributes that serve to lower wildfire risk, has multiple fire agencies to draw upon within a reasonable distance, has been recognized for its' efforts, and has been and continues to be proactive in lowering potential fire risk for homeowners. Our preparations to date were tested in September 2021 when the Fern Fire entered the larger Tierra Oaks property and yet there were no damage or fire within the Subdivision (see next to last section of packet).

Various members of the FPC have researched data that is included in this packet. It is a "living document" in that it will be updated and reissued if additional issues or information become available. Any questions or comments on the document, including those from insurance companies, should be directed to:

Bill Carlson, Chair
Fire Protection Committee
13395 Tierra Heights Road Redding, CA 96003
(530) 945-8876
cspc@shasta.com

Tierra Oaks Estates

Homeowner Insurance Packet

“A Firewise Community”

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GOLF COURSE PROTECTION FOR SUBDIVISION

Tierra Oaks Estates is fortunate in that, as a golf course community, it has the added layer of protection, in the event of a wildfire, of the watered and mowed fairways of the golf course which provide a fuel break as well as safety zones for our residents. As can be seen on the following page, the lighter green fairways surround virtually all the homes within the subdivision. In addition, the golf course has a complete irrigation system, pressurized by its own pumps, portions of which could be activated in the event of an approaching wildfire.

A review of the golf course protection against encroaching wildfire by the Fire Protection Committee (FPC) in 2018 identified gaps in that protection along streams and ravines. A total of 3 high priority brush and tree removal projects were initially identified and are shown on the attached aerial photo (yellow pins). The projects are all on golf course property and permission was obtained to conduct the tree and vegetation removal, with the golf course and HOA agreeing to jointly maintain the areas post removal. The City of Redding Fire Marshal also reviewed the projects.

A key objective of the removal was to obtain a cleared open space of at least 300 foot in width at each location, which is triple the distance requirements established by the State. A contractor completed all initial projects prior to June, 2019.

ONGOING FIRE COMMITTEE ACTIVITIES

In 2020, The Fire Committee completed two additional projects:

1. A large thinning along the main entrance/exit (La Crescenta Drive).
2. A southerly extension of project No. 1 (see following page) to create roughly a 400-foot buffer from fire approaching from the North, the predominant wind direction in late summer.

The projects were completed in June 2020.

The 2021 Fire Protection Program completed the following two projects:

1. Use of goats to remove underbrush from approximately 6 acres along the stream East of Tierra Heights Rd. from Alicia Parkway to the North end of the subdivision.
2. Weed spraying and removal of downed trees/limbs from all areas treated to date.

The 2022 fire protection program consisted of the following 3 projects completed by the end of June, 2022:

1. A large thinning and clearing project on golf course property adjacent to the 2nd tee of the golf course in the Stillwater Creek drainage. This project was identified following the 2021 Fern Fire (discussed near end of the packet).
2. Use of goats to remove underbrush along a seasonal creek along San Vincente Dr. that backs up to 10 homes.

3. Weed spraying and downed limb removal from the 3 projects in the original 2019 thinnings.

In 2023 and 2024 Committee activities centered on additional thinning to protect the Community from fires entering from the South, the predominant wind direction in the early part of fire season. These activities consisted of extensive thinnings outside the boundaries of the Community to the south and along the seasonal stream that crosses under the southern end of Tierra Heights Road.

In 2025 a grant was obtained from the Shasta Fire Safe Council and was used to remove decades old accumulations of brush/trees on the golf course. In addition, in 2025 all Emergency Exits were upgraded and additional signage added. In 2026, a unique opportunity arose when the landowner whose property contains our central Emergency Exit off Palermo offered to split the cost of paving this exit. The Board and FPC had been told repeatedly by Redding Fire and the insurance industry that having a second paved Emergency Exit was key to expanding insurance options within the Community. This exit was paved to Redding Fire specifications in July 2026. This exit can be used by residents exiting as well as by fire personnel entering the subdivision. The arrangement is supported by a permanent easement across the property.



WATER SUPPLY

The national Insurance Services Office (ISO) rating system places 40% of its total score on the water supply for a given location. In this instance, Tierra Oaks Estates should receive a full 40% score because of the quantity and arrangement of supply available from the Bella Vista Water District.

The subdivision was built with the full complement of fire hydrants which are spaced every 500 feet on average, and those hydrants are now marked by a blue reflector in the middle of the street to assist location in the event of smoky conditions or darkness. The series of hydrants are supplied in a looped system from a 1,000,000 gallon storage tank located about 1/3 mile northeast of the subdivision and whose base is about 100 feet above the subdivision (see following page center right).

The tank connects to the loop at the north end of Tierra Heights Road directly through an 8 inch line. The loop is all 8 inch line. A second connection occurs at La Crescenta Drive where a 10 inch line runs out to a 20 inch line at Old Oregon Trail, whose line originates at the tank, completing the loop.



FIRE DEPARTMENTS AND MUTUAL AID AGREEMENTS

City of Redding

The primary responsibility for fires and other emergencies within Tierra Oaks Estates lies with the City of Redding Fire Department, an ISO Class 2 fire department. The closest Redding fire station is Station No. 6 at the corner of Oasis Road and Beltline Road in North Redding. The distance from that station to the main intersection within Tierra Oaks (La Crescenta and Tierra Heights Road) is 5.2 miles. The City of Redding Fire Department maintains various mutual/automatic aid agreements with adjoining closer fire departments; Cal Fire, Shasta County Fire and Shasta Lake Fire Protection District (SLFPD).

Cal Fire Station 73 at Shasta College

Cal Fire maintains a fire station at Shasta College and is 4.3 miles from the La Crescenta/Tierra Heights Road intersection. The station maintains a mutual/automatic aid agreement with the City of Redding. A call to Redding Fire Department from the dispatch center is immediately relayed to Cal Fire's dispatch center in the event of a fire or other emergency in Tierra Oaks. Cal Fire and Redding also maintain a Mutual Threat Zone (MTZ) agreement which enables maximum immediate resource utilization on wildland and other fires by both Agencies (See next section for further explanation).

Shasta Lake Fire Protection District

The Shasta Lake Fire Protection District, at 4126 Ashby Court in Shasta Lake City, is located 4.8 miles from the La Crescenta/Tierra Height intersection. This professionally staffed district has a mutual aid agreement via the Shasta County Fire Department with the City of Redding for both structure and wildland fires.

Mountain Gate Community Services District (MGCSD), Fire Department

The MGCSD Fire Department is located on Wonderland Boulevard in Mountain Gate and is 3.9 miles from the La Crescenta/Tierra Heights intersection. This "paid call" volunteer fire department falls under the mutual/automatic aid agreement between the City of Redding, Cal Fire and Shasta County Fire Department for structure and wildland fires.

MUTUAL THREAT ZONE (MTZ) AGREEMENT

The Mutual Threat Zone (MTZ) Agreement between the City of Redding and the California Department of Forestry and Fire Protection (Cal Fire) (agreement attached) entered into in November 2020 is extremely important to fire response within Tierra Oaks Estates. This

agreement established MTZ boundaries (Exhibit B) in both the city and county within which both agencies bear initial attack responsibility and are simultaneously dispatched for any type of fire (structure, wildland, vehicle) as well as for other emergencies. Tierra Oaks Estates is clearly within the MTZ boundary, appearing in the upper right portion of Exhibit B just East of designation A11B.

Some quotes from the agreement and exhibit that support the above statements are:

- "Item H Mutual Threat Zone - a fire burning within the MTZ will be the initial attack responsibility of both agencies."
- "Exhibit A - Operating Plan, Item C.2 - Emergency responses (Mutual Aid) - the resources of both agencies may be dispatched to and used on structure fires, wildland fires, vehicles fires...."
- "Exhibit A - Operating Plan, Item D2c - Both Shascom and Cal Fire's ECC will immediately inform the other of wildland fires or other types of fires which pose a threat within the MTZ".

This Agreement is most significant to Tierra Oaks Estates because it brings automatic dispatch of Cal Fire Stations 73, 43 and 58 (See Exhibit B) to fires in or threatening Tierra Oaks Estates.

In the event of a wildfire threatening Tierra Oaks, Cal Fire would dispatch a fire officer and three type 3 engines during the "medium dispatch" period and would add air attack during "high dispatch" periods. For non-wildland fires, The Cal Fire response will be a Fire Officer and a single engine.

Station 73 at Shasta College is well within the 5 mile limit (4.3 miles) established by ISO for rating purposes. Redding's closest fire station (No. 6 on Exhibit B) is just outside the 5 mile limit.



**DEPARTMENT OF FORESTRY AND FIRE PROTECTION
SHASTA COUNTY FIRE DEPARTMENT**

875 Cypress Avenue
REDDING, CA 96001
(530) 225-2418
Website: www.fire.ca.gov



**AGREEMENT BETWEEN
THE CITY OF REDDING
AND THE
CALIFORNIA DEPARTMENT OF FORESTRY AND FIRE PROTECTION
SHASTA-TRINITY UNIT/SHASTA COUNTY FIRE DEPARTMENT
FOR
FIRE PROTECTION IN MUTUAL THREAT ZONES**

THIS AGREEMENT is entered into by and between the City of Redding Fire Department, hereinafter referred to as "CITY" and the California Department of Forestry and Fire Protection (CAL FIRE), Shasta-Trinity Unit and the Shasta County Fire Department (SCFD).

WITNESSETH:

WHEREAS, this Agreement addresses emergency response for fires and traffic collisions in those areas of mutual concern to CITY, through the Chief of the Fire Department, and CAL FIRE, through the Chief of the Shasta-Trinity CAL FIRE/SCFD; and

WHEREAS, this Agreement will continue to be in effect if any or all of the entities that comprise the CITY decide to consolidate operation; and

WHEREAS, CITY and CAL FIRE/SCFD agree to cooperate to the fullest extent possible to achieve objectives of common interest and concern; and

WHEREAS, CITY and CAL FIRE/SCFD agree to assist each other on traffic collisions which occur within jurisdictional boundaries of the agreement for both the CITY and CAL FIRE/SCFD.

WHEREAS, CITY and CAL FIRE/SCFD agree to assist each other for suppression of fires adjacent to protection boundaries and provide for use of each other's fire protection resources, and

WHEREAS, CITY and CAL FIRE/SCFD established pre plans which apply to their respective protection areas; and

"The Department of Forestry and Fire Protection serves and safeguards the people and protects the property and resources of California."

LELQ.7

WHEREAS, CITY and CAL FIRE/SCFD provide a level of wildland fire protection for lands which are the responsibility of each; and

WHEREAS, CITY and CAL FIRE/SCFD protection for said lands which lie on either side of jurisdictional boundaries is of mutual benefit for both the CITY and CAL FIRE/SCFD.

NOW, THEREFORE, THE PARTIES HERETO AGREE AS FOLLOWS:

1. COOPERATIVE FIRE PROTECTION SERVICES

A. Responsible Agency

For the purpose of this Agreement, the parties hereto shall be designated as follows: the agency responsible for the suppression of a fire because of its location shall be called the "protecting agency." The agency not possessing such responsibility for fire protection shall be called the "supporting agency."

B. Attack Responsibility

Unless otherwise provided in the Operating Plan, attached hereto as Exhibit "A" and incorporated by reference therein, each agency shall take prompt action to suppress all fires originating on or threatening lands in its direct protection area.

For the purposes of this Agreement, the definitions for Protecting Agency and Supporting Agency used in the Operating Plan shall be controlling. Furthermore, to the extent any procedures, obligation, or other contractual provision in this Agreement is inconsistent with Operating Plan, the Operating Plan shall control.

C. Mutual Threat Zone (MTZ)

The MTZ response will be a continuous year around resource response from the CITY and CAL FIRE/SCFD for wildland fire, perceived wildland fire threats from fires and traffic collisions. Exhibit "A" details response resources.

The MTZ is an area which may be established on both sides of the protection boundary. Competent fire officials will evaluate proposed areas for potential threat to both agencies as a result of wildland fire potential. Areas will be delineated on maps filed in the offices of each agency and as depicted in Exhibit "B," incorporated by reference herein.

D. Fire Reporting

Each agency will promptly notify the other of fires burning on or threatening the MTZ. The protecting agency will send a qualified employee to the fire to document the information necessary for their agency's report. If a qualified employee from the protecting agency is unavailable, the supporting agency's fire report will be provided to the protecting agency upon request.

Resources from the supporting agency will provide the protecting agency with a brief document describing equipment and personnel; i.e., E-FC-33.

E. General Fire Suppression Policies

All fire suppression action will be conducted in a manner consistent with established fire suppression policy and the terms of this Agreement.

The procedures section of the Operating Plan establishes criteria for requesting and dispatching agency representatives to fires burning on or threatening the MTZ. The agency representative will be provided at no cost to the protecting agency. Incident Commanders will fully integrate an agency representative of the supporting agency into the incident organization.

F. Restricted Suppression Action

Any restrictions on normal firefighting techniques will be delineated on protection maps or otherwise identified. The agency representative will advise the protecting agency of any special conditions which influence suppression action within the MTZ.

G. Suppression of Fire on Lands of Other Agency

Either agency may, upon its own initiative, attack fires within the MTZ, including lands which are within the boundaries of the other agency. Neither CITY nor CAL FIRE/SCFD shall perform any fire suppression action which is contrary to limitations found in the Operating Plan. The protecting agency shall retain responsibility for all fire suppression action if a qualified employee of that agency is present at the fire.

H. Mutual Threat Zone.

A fire burning within the MTZ will be the initial attack responsibility of both agencies. Each agency will bear the cost of its initial attack forces used in the MTZ. For wildland fires, unless it is determined that the fire is confined to an area under the protection of one agency, a unified command structure will be

implemented within the incident organization. The Incident Commanders of both agencies at the fire will mutually agree upon fire suppression objectives, strategy and commitment of agency resources.

Each agency Incident Commander will authorize the use of their agency's order number to document responsibility for costs of additional resources needed for any portion of the fire within the MTZ. Except for mutual aid assistance within the first 24 hours of a fire, fire suppression resources no longer needed by one agency may be transferred to the order number of the other agency. This procedure is intended to document costs but is not intended to restrict suppression resources within the MTZ.

If it is determined that the fire is confined to the protection area of one agency, the ranking officer of the protecting agency shall become the Incident Commander. At times, the protecting agency may request the supporting agency to assume command of the fire.

2. JOINT USE OF RESOURCES

A. Mutual Aid Assistance within the MTZ

Mutual aid assistance is provided by each agency at no cost to the other agency, for the purpose of suppressing fires. The resources typically involved include engines, bulldozers, water tenders, fixed-wing aircraft (air attack and air tankers), helicopters, fire crews, and Chief Officers. Because they are initial attack resources of the supporting agency, these resources shall be released as soon as possible. In no case should they be held beyond the 24-hour mutual aid period without consent of the supporting agency.

Mutual aid assistance within the MTZ will be taken by the supporting agency either voluntarily or at the request of the protecting agency. Initial attack resources will be provided to the protecting agency during the first 24 hours of the fire, at no cost to the protecting agency.

1. Move-Up and Cover

Initial attack resources are moved from established to temporary locations, in order to maintain prompt response to new emergencies. Typically, this assistance involves moving supporting agency resources into protecting agency facilities which have been temporarily vacated because of emergency activity.

Because initial attack resources from the supporting agency are used for cover, they should be released as soon as possible. In no case

should they be held beyond the 24 hour mutual aid period without consent of the supporting agency.

2. Dispatching Services

Dispatching services by supporting agency will be at no cost to protecting agency.

3. Supplies and Equipment Restocking

Each agency will be responsible for compiling equipment used and left on scene to the agency having responsibility. Items that can be retrieved upon apparatus release will be coordinated with the Incident Commander. All other equipment will be returned to the agencies in which they belong, after the agency having responsibility compiles them. The equipment unaccounted for will be born on the agency having responsibility. Any damaged equipment will not be reconcilable as this Agreement is considered Mutual Aid. Consumable supplies such as batteries, drinking water, flagging, etc., will not be reconcilable.

3. GENERAL PROVISIONS

A. Appropriated Fund Limitation

Nothing herein shall be interpreted as obligation the CITY or CAL FIRE/SCFD to expend funds or obligate the future payment of money in excess of appropriations authorized by law and administratively allocated for the work contemplated in this Agreement.

B. Mutual Sharing of Information

Both the CITY and CAL FIRE/SCFD will furnish to the other or otherwise make available, upon request, maps, documents, instruction, records and reports (including fire and law enforcement reports) which either party considers necessary in connection with the Agreement, subject to review and consent, in accordance with applicable rules and regulations.

C. Operating Plan

Both the CITY and CAL FIRE/SCFD Operation Chiefs will at least annually review the Operating Plan (Exhibit "A") and make mutually agreed upon changes to maintain efficiencies of operations. Once changes have been agreed upon, the MTZ agreement Exhibits "A," "B," "C," "D," and "E" incorporated herein by this reference, will be updated at both agencies to

reflect the operational change. Once Cal Fire Station 47 is placed in service, Exhibit "E" exclusion zone will no longer be in effect.

The Operating Plan may be amended in writing by and between the Fire Chiefs for each Party to this Agreement.

D. Duration of Agreement and Notice

This Agreement shall commence on the date of signature and remain in full force and effect for the three (3) years from the date signed unless sooner terminated by either of the parties giving the other fifteen (15) days written notice of such termination from one party to the other at the following addresses:

California Department of Forestry and Fire Protection, CAL FIRE
Shasta County Fire Department
875 Cypress Avenue
Redding, CA. 96001

City of Redding
Fire Department
777 Cypress Avenue
Redding, CA. 96001-2718

The Agreement shall automatically renew in three (3) year increments and may be terminated during any such renewal period by either of the parties giving the other fifteen (15) days written notice of such termination at the address noted herein.

E. Amendments

This Agreement may be amended at any time by written mutual consent by both parties.

F. California Environmental Quality Act

It has been determined that this matter is not subject to the provisions of CEQA.

G. Exhibits

The following exhibits are attached to this Agreement and incorporated by reference herein:

Exhibit "A" – Operating Plan
Exhibit "B" – MTZ Map
Exhibit "E" – MTZ Exclusion Area

Exhibit "C" – Radio Communication Plan
Exhibit "D" – Alternate Telephone Number

Date of Agreement

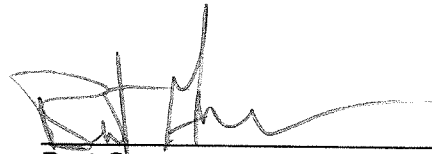
The date of this Agreement shall be the date it is signed by the both parties.

IN WITNESS WHEREOF, the parties below have hereto executed this Agreement.

California Department of Forestry and Fire Protection, CAL FIRE Shasta-Trinity Unit
Shasta County Fire Department

Date: 11/10/2020

By:



Bret Gouvea – Unit Chief, CAL FIRE
Chief, Shasta County Fire Dept.

Date: 11/17/20

By:



Barry Tippin – City Manager, City of Redding
City Manager – City of Redding

FORM APPROVED:



Barry DeWalt - City Attorney, City of Redding

APPROVED:

ATTEST:



Jerrod Vanlandingham – Fire Chief, City of Redding
Jerrod Vanlandingham



PAMELA MIZE, City Clerk

Agreement Between The City of Redding and the California Department of Forestry and Fire Protection
Shasta-Trinity Unit/Shasta County Fire Department For
Fire Protection in Mutual Threat Zones

Exhibit "A"

OPERATING PLAN

CAL FIRE/SCFD, Redding City Fire Department MTZ Agreement

A. WHO

This Operating Plan is between the City of Redding Fire Department, hereinafter referred to as "CITY" and the California Department of Forestry and Fire Protection (CAL FIRE), Shasta-Trinity Unit and the Shasta County Fire Department (SCFD).

For the purposes of this agreement, the "Protecting Agency" shall be defined as the agency with jurisdiction and statutory responsibility of the incident, and the "Supporting Agency" shall be defined as the agency providing assistance through the terms and conditions of this agreement.

B. PURPOSE OF PLAN

This Operating Plan provides the officers of both agencies with a means for executing the Mutual Threat Zone (MTZ) Agreement for resource response to fires and traffic collisions within the MTZ and is an attachment to the Agreement.

C. UTILIZATION AND RESTRICTIONS

1. Special Areas

Any special management areas: i.e., archaeological sites, for which restrictions on normal firefighting techniques apply, shall be shown on the MTZ map. Instructions regarding the modified suppression actions for each area will be included as a supplement.

2. Emergency Responses (Mutual Aid)

The resources of both agencies may be dispatched to and used on structure fires, wildland fires, vehicle fires, medical aids, rescues, public assists, fire menace standbys and hazardous material incidents. A Chief Officer will be dispatched to an incident involving mutual aid resources whenever necessary to act as an Agency Representative.

D. PROTECTION ORGANIZATION

1. Maps (See Exhibit "B")

- a. Standard map symbols will be used

- b. Map will indicate the location of fire stations for both CITY and CAL FIRE/SCFD.
- c. Agency protection boundaries will be shown.
- d. MTZ lines (both inner and outer) will be delineated.
- e. Alpha Numeric Response Areas will be shown.
- f. Modified suppression areas will be shown and keyed to a narrative.
- g. The map shall be reviewed annually. Adjustments to the MTZ and/or protection boundaries will be made as changes become necessary and after agreement by each agencies operations Chiefs

2. COMMUNICATIONS

- a. The CITY and CAL FIRE/SCFD may share radio frequencies for training, emergency incidents and joint resource operations.
- b. The CITY and CAL FIRE/SCFD will develop and implement a radio communications plan for any combined response within the MTZ. The resources of the supporting agency will be allowed to communicate directly with the protecting agency utilizing procedures and frequencies shown on Exhibit "C".
- c. Both SHASCOM and the Redding ECC will immediately inform the other of Incidents which pose a threat within the MTZ. Communication between these offices will occur normally by telephone through the phone numbers shown on Exhibit "D".
- d. An incident Information Call Center may be established at the CAL FIRE/SCFD Redding headquarters or the City of Redding EOC on all joint responsibility fires. Representatives of the CITY and CAL FIRE/SCFD will meet, as needed, to discuss procedures for the Information Call Center or a Joint Information Center (JIC).

The agency with the majority of the fire area and resources will provide the lead Fire Information Officer for the Center. The Center Manager may be from either agency on a mutually acceptable basis.

E. PROCEDURES

1. Response Areas

For the purpose of this Agreement, fires and Traffic Collisions occurring within the MTZ inside of CITY's jurisdiction will hereinafter be described as "MTZ CITY". For fires and Traffic Collisions occurring within the MTZ inside of CAL FIRE/SCFD jurisdiction will hereinafter be described as "MTZ COUNTY".

Fire officials from each agency will mutually evaluate the common boundary between the CITY and CAL FIRE/SCFD protection areas. These officials will delineate an MTZ of approximately one-half to one-mile-wide, centered on the protection boundary.

The width of the MTZ may be increased or decreased, dependent upon geographical and topographical features and man-made or unusual conditions. The key function of designing an MTZ is to enable efficient dispatching of resources from both agencies and to provide rapid, coordinated suppression of wildland fires. Designating an MTZ will reduce the concern over protection boundaries during the initial attack phase of wildland fire control.

The MTZ should be further divided into response areas based on geographical features, station locations and vehicle or fire apparatus access.

2. Initial Response MTZ City Structure Fire:

Initial response and primary staging apply to normal day-to-day alarms which are usually handled by the initial assignment. The procedure for primary staging is as follows:

The first-in Engine or Truck Company will respond directly to the scene and operate to their best advantage.

The first Chief Officer will respond directly to the scene and generally place them in an effective Command position.

Consideration should always be given by first-in Engine Companies for allowing personnel of responding Truck Company(ies) which will be the most advantageous for the incident.

All other unassigned units (except in Attack Mode) will stage in their direction of travel, uncommitted, approximately one block from the scene, until assigned by the Incident Commander.

Staged units should choose a location providing a maximum of possible tactical options with regard to: 1) access, 2) direction of travel, 3) water supply and 4) any other pertinent factors.

If an incident requires a multi-Company response and a designated Staging Area is assigned (other than multi-story structures), all responding resources will report directly to the Staging Area and report to the Staging Area Manager for assignment. Off-duty personnel will also report to the Staging Area and check in with the Staging Area Manager.

3. Initial Attack Resources – Wildland Fires, Excluding Single Engine Response:

Designated officers will review annually the plan for the numbers and types of resources to respond to areas within the given MTZ. The initial attack resource plan is as follows:

For wildland fires occurring during a “Medium Dispatch” period which are MTZ CITY, CAL FIRE will respond;

- 1 CAL FIRE officer and 3 CAL FIRE Type 3 engines*

For wildland fires occurring during a “High Dispatch” period which are MTZ CITY, CAL FIRE will respond;

- 1 Air Attack (based on statewide availability), 1 CAL FIRE Officer, and 3 CAL FIRE Type 3 engines*

**Fires occurring within CITY Response areas A430C, A430E, A430F, A430G, A430H, and A430I may include 2 CAL FIRE Type 3 engines and 1 Shasta County Fire Department (SCFD) Type 2 engine (Schedule A) based on the closest resource concept.*

For wildland fires which are MTZ COUNTY, CITY will respond;

- 1 CITY Officer and 3 CITY engines.

4. Additional Resources for Wildland Response:

With the establishment of a unified command, single-point ordering will occur with one Incident Commander placing all request for additional resources through the Redding ECC.

5. All Other Type Fires – Non-Wildland, Excluding Single-Engine Response:

For fires occurring which are MTZ CITY, SCFD will respond;

- 1 SCFD engine and 1 Chief Officer

For fires occurring which are MTZ County, CITY will respond;

- 1 CITY engine and 1 CITY Officer

6. Traffic Collisions (TC's), Excluding Single Engine Response:

For traffic collisions that are MTZ CITY, SCFD will respond;

- 1 SCFD engine

For traffic collisions (TC's) that are MTZ County, CITY will respond;

- 1 City engine

7. Aircraft Incident – Redding Municipal Airport (Defined):

Alert 1: Aircraft with possible trouble. Pilot has **not** declared an emergency.

Alert 2: Aircraft with confirmed trouble. Pilot **has** declared an emergency.

Alert 3: Aircraft has crashed or is on fire on or near Redding Municipal Airport.

Standard response to aircraft incidents:

First Alarm

Alert 1: Single RFD Engine Response

Alert 2: 1 SCFD Engine and BC

Alert 3: 1 SCFD Engine and BC

Aircraft Fire on Ground: 1 SCFD Engine and BC

- All units responding to an incident at the Redding Municipal Airport shall report to Staging Area at Station 7 via airport road to Flight Avenue unless otherwise assigned by the Incident Commander.

8. Move-Up and Cover:

Move up and cover may be requested by either agency. The supporting agency will make a reasonable effort to fill requests, consistent with policies of each agency. Because initial attack resources from the supporting agency are used for cover, they should be released as soon as possible. In no case shall cover resources be held beyond the 24 hour mutual aid period without consent of the supporting agency.

When CAL FIRE/SCFD or Redding Fire resources move up and cover City or CAL FIRE/SCFD fire stations, the first two hours of coverage shall be free of charge. When CAL FIRE/SCFD or Redding Fire move up and cover exceeds the free two-hour time period, reimbursement will be requested by CAL FIRE/SCFD or Redding Fire and shall be retroactive to the initial dispatch time. In order for CAL FIRE/SCFD or Redding Fire to claim reimbursement for move up and cover assignments, CAL FIRE/SCFD or Redding Fire shall submit an agency invoice which contains the date the invoice was prepared, an invoice identification number, the date the move up and cover assignment occurred, the incident name, the agency order number, the City station covered or CAL FIRE/SCFD station covered, the names of each firefighter assigned to CAL FIRE/SCFD equipment, and the duration of the move up and cover assignment. Once prepared, the invoice shall be forwarded to:

Redding Fire Department
Attention: Fire Administration
777 Cypress Avenue
Redding, CA. 96001

California Department of Forestry and Fire Protection, CAL FIRE
Shasta County Fire Department
875 Cypress Avenue
Redding, CA. 96001

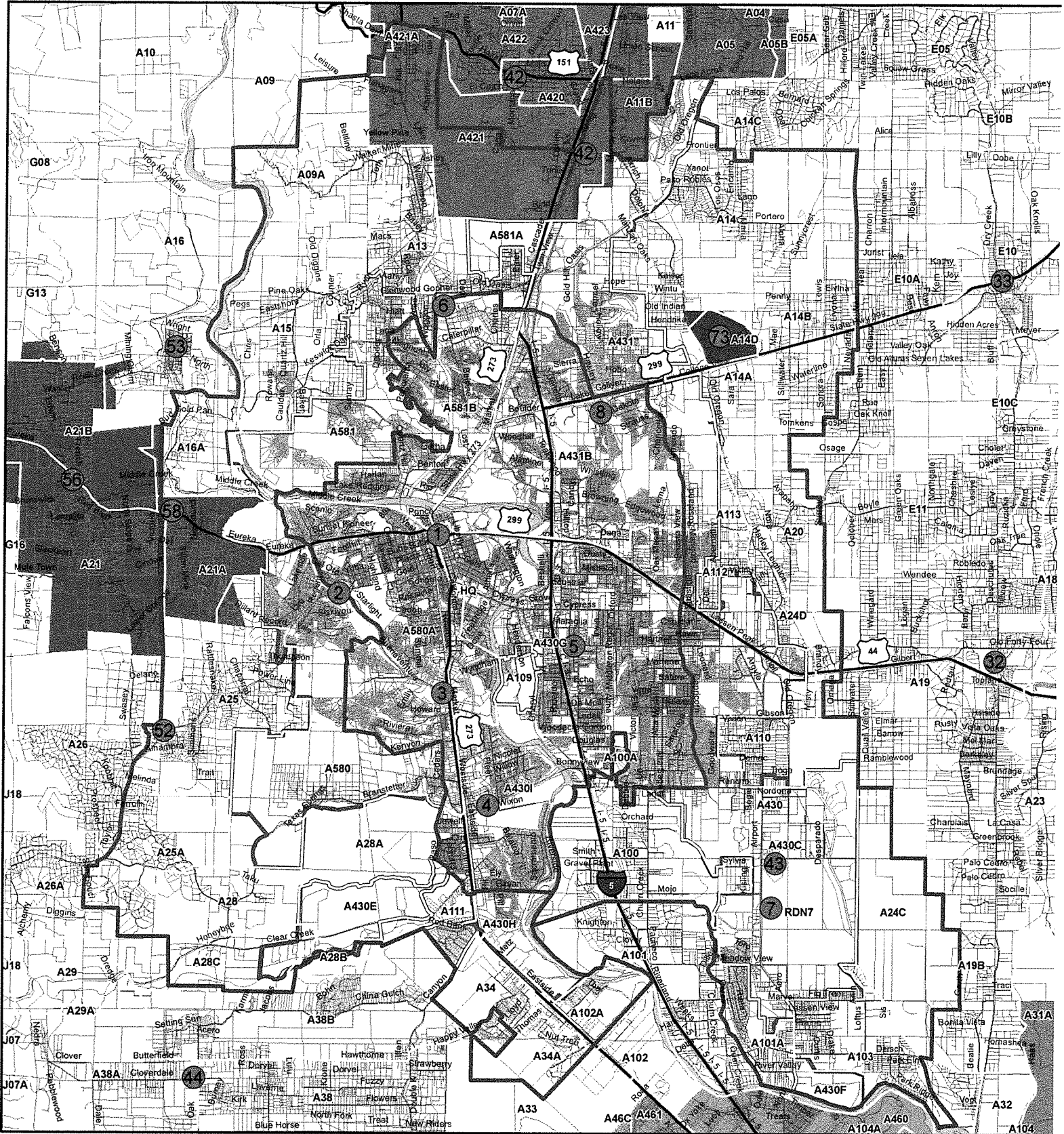
The reimbursement shall coincide with the current rates contained in the Assistance By Hire Agreement between the City and State.

9. Dispatching:

SHASCOM and the Redding ECC will be provided all the information necessary to implement the resource dispatch plan. Dispatching of resources will occur consistent with the plan, except when additional information justifies a modification.

CAL FIRE
Redding Fire Department
MTZ - Map

EXHIBIT B



-  Redding City Limits
-  MTZ Boundary
-  Response Areas

-  Anderson FPD
-  City of Redding
-  Happy Valley FPD
-  Millville FPD

-  Mountain Gate FPD
-  Shasta CSD
-  Shasta College FPD
-  Shasta Lake FPD



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Exhibit "C"**RADIO COMMUNICATIONS PLAN****CAL FIRE/SCFD, Redding City Fire Department MTZ Agreement**

Upon receipt of an MTZ request within either CITY or CAL FIRE/SCFD jurisdiction for a wildland incident, after each CITY resource completes their response check back with SHASCOM, all responding initial attack resources will promptly switch to the designated CAL FIRE Command frequency for command and control operations. Upon response check back of initial attack resources by the CAL FIRE ECC, the CAL FIRE ECC will assign an incident name and tactical frequency for use by all resources assigned to the MTZ incident.

MTZ wildland incident fires which occur within CITY jurisdiction that have been contained or controlled, and, all CAL FIRE/SCFD resources have been released, the CITY shall transfer communications back to SHASCOM until the termination of the incident.

All MTZ City fires (excluding wildland incidents) or traffic collisions will be assigned a City Command and Tactical frequency by SHASCOM. After each CAL FIRE/SCFD resource completes their response check back with the ECC, all responding initial attack resources will promptly switch to the designated Redding Fire Command frequency for command and control operations. CAL FIRE/SCFD units will notify SHASCOM of the location they are responding from.

The frequencies to be used on MTZ incidents are listed below.

<u>CHANNEL NAME</u>	<u>FREQUENCY</u>	<u>REMARKS</u>
<u>Command Frequencies</u>		
CAL FIRE Local, Tone 2	151.1600	Redding (CAL FIRE ECC)
Shasta Command	154.4300	Redding (CAL FIRE ECC)
CDF 1, Tone 8	151.3550	Secondary Command Freq.
CDF 2, Tone 8	151.2650	Secondary Command Freq.
RFD F-1, Tone 8 or 4	154.3250	SHASCOM (RFD)
RFD F-2, Tone 8 or 4	154.400	SHASCOM (RFD)
<u>Tactical Frequencies</u>		
SHU Tac 11	151.4450	Primary Tac Freq.
SHU Tac 12	151.4600	Secondary Tac Freq.
SHU Tac 09	151.3850	Secondary Tac Freq.
SCFD F-2	154.0100	Secondary Tac Freq.
SCFD F-3	153.9500	Secondary Tac Freq.
VFIRE 22	154.2650	Secondary Tac Freq.
VFIRE 23	154.2950	Secondary Tac Freq.
RFD Tac 1	154.2050	Secondary Tac Freq.
RFD Tac 2	154.2350	Secondary Tac Freq.
RFD Tac 3	154.2500	Secondary Tac Freq.
RFD Tac 4	154.3550	Secondary Tac Freq.

Exhibit "D"

AGENCY TELEPHONE NUMBERS

CAL FIRE/SCFD, Redding City Fire Department MTZ Agreement

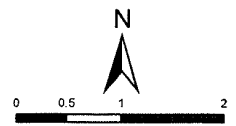
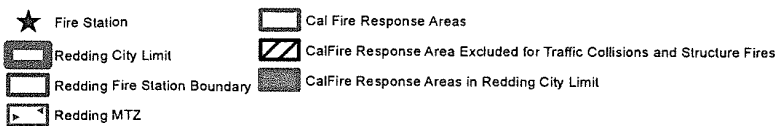
The following telephone numbers may be used for contact between the Redding City Fire Department Dispatch (SHASCOM) and the CAL FIRE, Shasta-Trinity Unit Emergency Command Center (Redding).

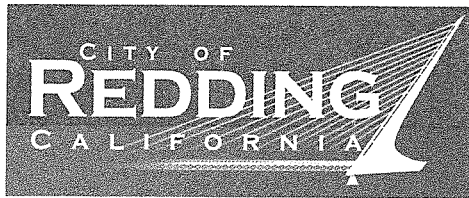
SHASCOM & RFD

225-4520	SHASCOM Dispatch – Fire Pod
245-6550	SHASCOM Dispatch Supervisor
225-4141	Redding City Fire Department, Non-emergency
225-4322	Redding City Fire Department, Fax line
225-4143	On Duty BC - Office
225-4573	Redding City Fire Department Operations Chief - Office

CAL FIRE

243-1434	CAL FIRE Emergency Line
225-2411	CAL FIRE ECC, Non-emergency
225-2485	ECC Duty Officer Line
225-2418	CAL FIRE Headquarters, Non-emergency
225-2514	CAL FIRE, Fax line
225-2510	CAL FIRE, Fire Information line





CITY OF REDDING

777 CYPRESS AVENUE, REDDING, CA 96001

P.O. BOX 496071, REDDING, CA 96049-6071

PAMELA MIZE, CITY CLERK
SHARLENE TIPTON, ASSISTANT CITY CLERK
530.225.4447
530.225.4463 FAX

November 18, 2020

Department of Forestry and Fire Protection
Shasta County Fire Department
875 Cypress Avenue
Redding, CA 96001
Attn: Bret Gouvea

SUBJECT: Fire Protection in Mutual Threat Zones, C-8727

Dear Mr. Gouvea,

Enclosed please find the fully executed original of the above referenced Agreement by and between the City of Redding and the California Department of Forestry and Fire Protection/Shasta-Trinity Unit/Shasta County Fire Department for Fire Protection in Mutual Threat Zones.

The Agreement was approved by Redding City Council at its regular meeting of October 6, 2020.

If you have any questions regarding this matter, or if we can be of assistance, please contact the Office of the City Clerk at (530) 225-4044.

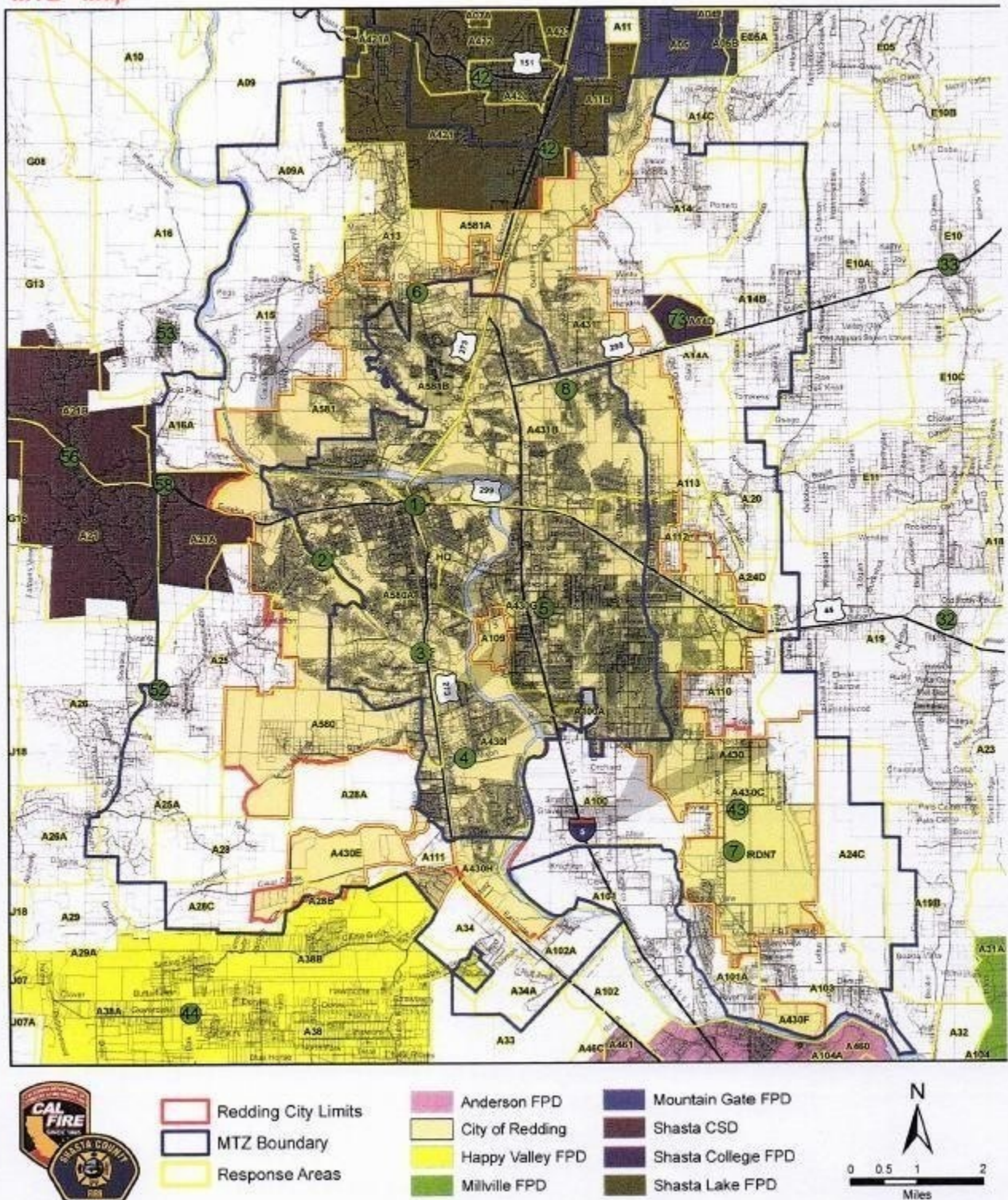
Sincerely,

Joan Twomey
Executive Assistant

Enclosure

cc: Vanlandingham
Sumerlin
Grannis





TIERRA OAKS EMERGENCY EXITS

The Tierra Oaks Estates HOA maintains three emergency exits in the event of a fire or other emergency, in addition to the main entrance on La Crescenta Drive. These exits are shown on the map of the Subdivision on the following page.

The North emergency exit (No. 1) is located approximately 1/8 mile from the North end of Tierra Heights Road and exits to the West across the golf course to the intersection of Natalie Drive and Mitchellinda Drive in the subdivision known as Old Tierra Oaks. Traffic continues West on Natalie to Union School Road and Interstate 5.

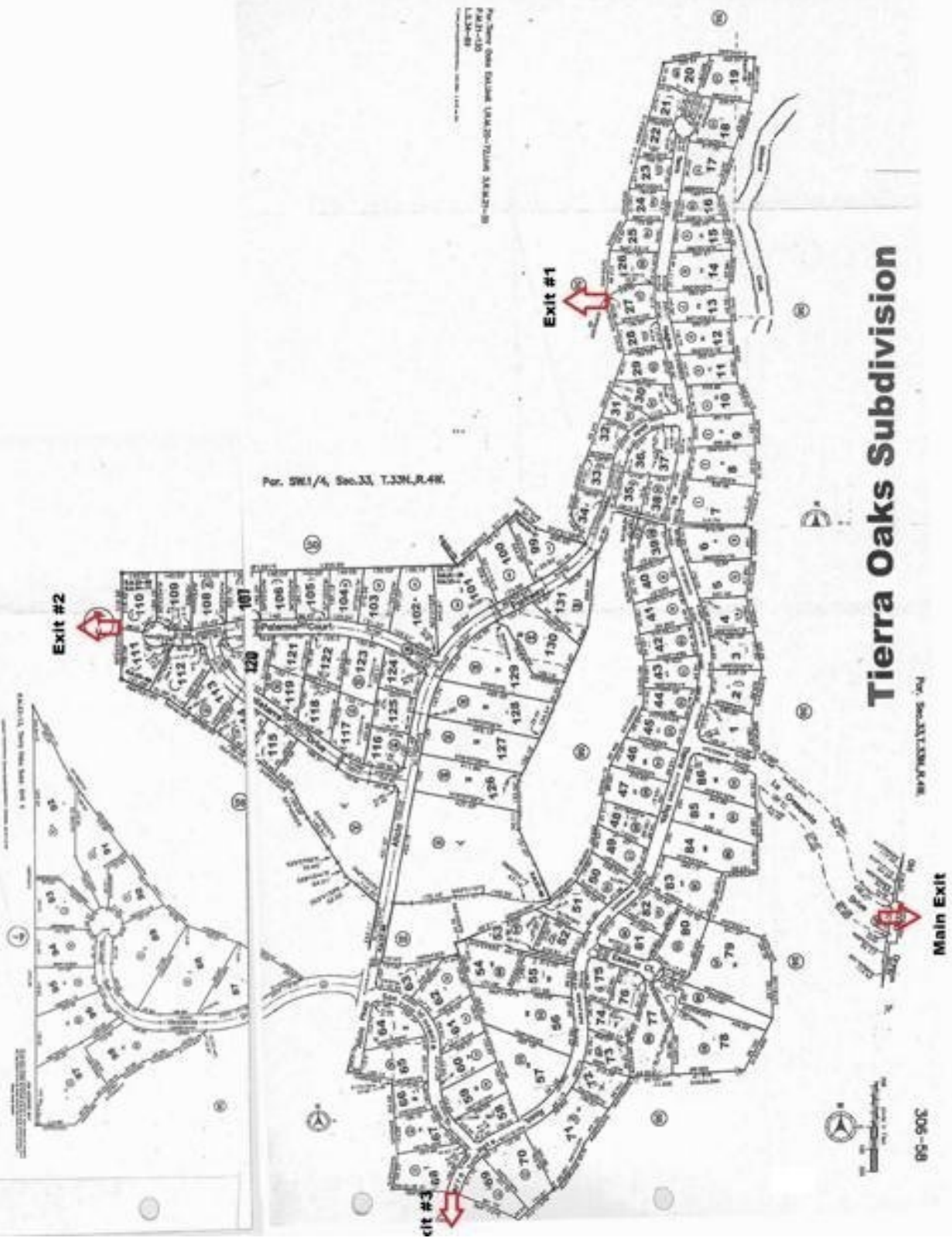
The South emergency exit (No. 3) utilizes the unpaved extension of Alicia Drive and is reached by continuing South off the South end of Tierra Heights Road. A gate is located at the intersection with Old Oregon Trail. Emergency traffic would turn right (West) to reach Interstate 5.

The West emergency exit (No. 2) was added in 2020 and is situated at the end of Palermo Court and has a coded electric gate that opens onto a private driveway. From there you can follow the driveway South to Akrich Street and Interstate 5 or divert North onto the runway and onto Old Tierra Oaks and Interstate 5. The Homeowners Association executed a permanent easement with the owner of the property that the exit opens onto. This exit was paved in 2026 in a joint project with the landowner.

The emergency exits were recently refurbished to include vegetation removal, grading and new signage including gate instructions. In August, 2025 the 3 Emergency Exits were inspected by officials from the Redding Fire Department. They subsequently issued a letter confirming the adequacy of these exits and indicated a willingness to use these exits for ingress by fire vehicles in the event of a wildfire threatening the Subdivision. That letter is attached just after the Emergency Exit map.

The subdivision was also built with underground utilities, a major plus during an emergency evacuation or during a fire within the subdivision. In other locations, loss of power has hampered evacuation, or hazards have been created due to downed power lines. These are not issues within Tierra Oaks Estates.

Tierra Oaks - Fire Exit Routes



REDDING FIRE DEPARTMENT
777 Cypress Avenue
Redding, CA 96001
530-225-4141
reddingfire@cityofredding.org



Date: August 21, 2025

To: Fire Committee
Tierra Oaks Estates Homeowners' Association
Redding, CA

Subject: Follow-Up on July 31st Site Visit and Emergency Access Evaluation

Dear Fire Committee Members,

On behalf of Assistant Fire Marshal Andrew Atkins and myself, thank you for the opportunity to meet with the Fire Committee of Tierra Oaks Estates on July 31st and tour your emergency fire exits. We appreciate the time and effort Bill, Carl, Ken, and John devoted to meeting us onsite and walking through your subdivision.

It is clear to us that the Tierra Oaks Estates Homeowners' Association takes fire prevention and emergency preparedness seriously. Your commitment of time and resources to mitigate wildfire risk is commendable, and we wish every subdivision in the City of Redding demonstrated a similar level of dedication.

Based on our evaluation, the three emergency exits—along with the main entrance/exit on La Crescenta Drive—appear to be strategically located so that virtually all homes are within a ¼ mile of an emergency exit, and none are more than ½ mile away. We encourage you to continue your work toward improving these exits to meet the hard surface requirements outlined in Redding Municipal Code 9.20.110.

As they currently exist, the size and positioning of your emergency exits do allow for ingress by Type 3 4x4 emergency vehicles, which may be necessary during a wildland fire event. Your continued efforts to improve access to and from the subdivision are critical to fire suppression capabilities and community safety.

We also note that the recent widening and straightening of Old Oregon Trail by the City of Redding is expected to slightly reduce response times to your subdivision—an added benefit to overall emergency readiness.

In the event of a wildland fire, the Redding Fire Department recommends that residents exit the subdivision in an orderly manner via the main entrance on La Crescenta Drive. If that route

becomes inaccessible, please follow the directions of fire suppression personnel and utilize the alternate exits as instructed.

Once again, thank you for your time and hospitality. Please extend our appreciation to your board and residents for their proactive approach to wildfire mitigation. Your leadership sets a strong example for other communities in our region.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Jay Sumerlin', with a long, sweeping horizontal line extending to the right.

Jay Sumerlin
Deputy Fire Chief and Acting Fire Marshal
Redding Fire Department
jsumerlin@cityofredding.org
530-225-4141

FIRE CHIEF LETTER

At each step of the development of a fire protection plan for Tierra Oaks Estates the FPC has sought the advice and guidance of the City of Redding Fire Department, initially in the person of Craig Wittner, Fire Marshal. Mr. Wittner reviewed the original fire risk assessment, the proposed projects and offered advice and information on responding fire departments and on rules and regulations that would enhance fire protection within the subdivision. Redding Fire Department has also presented fire safety information at the Annual Meeting of Tierra Oaks Homeowners Association.

This joint effort has culminated in the HOA receiving the letter below from the Fire Chief.



FIRE DEPARTMENT
JERROD VANLANDINGHAM

530.225.4141
530.225.4322

CITY OF REDDING
777 CYPRESS AVENUE, REDDING, CA 96001
P.O. Box 496071, REDDING, CA 96049-6071



March 25th, 2021

Mr. Steve Boero, President
Tierra Oaks Homeowners' Association
CSPC@shasta.com

Dear Mr. Boero:

This letter is written in response to your inquiries, and our recent call, regarding fire protection and fire insurance for your subdivision on Old Oregon Trail within the city limits of Redding. The City of Redding is proud to maintain an ISO Class 2 Department rating.

Fire protection for the subdivision would be provided by the following agencies:
Redding Fire Department's closest station is Fire Station 6 located at 1695 Beltline Road, Redding, CA, and is 5.5 miles from the center of the subdivision.

Cal FIRE'S Fire Station 73 located at 11555 Old Oregon Trail, Redding, CA, and is 4.6 miles from the center of the subdivision.

While the City of Redding Fire Department has the primary protection responsibility of providing service to all incidents, including but not limited to, fires, medical aids, hazard/fire menace standby, fire smoke checks and public assist to persons, assistance from Cal Fire/Shasta County Fire Department, as outlined in the current Mutual Threat Zone Agreement will be provided. As you know, this agreement was recently amended in November 2020 to provide automatic response on a year round basis from Cal Fire's Station 73 in the event of a fire in or threatening your subdivision, which lies within the Mutual Threat Zone. This amended agreement should certainly strengthen your position when dealing with fire insurance companies.

Mr. Steve Boero, President Tierra Oaks Homeowners' Association

April 22, 2019

Page 2

Your subdivision has been active in providing fire fuels mitigation and along with being surrounded by an irrigated and maintained golf course enhances the protection from approaching wildfires. Your Fire Committee, working in conjunction with our Fire Marshal Craig Wittner, has identified areas where that added layer of protection has been compromised over the 25-year life of the golf course. You have acted by thinning these areas over the last two years, and we encourage your decision to continue this program by bringing goats this year to remove vegetation on about 6 acres along the creek within the subdivision.

Fire Marshal Wittner informs me that he has made recommendations to your Fire Committee concerning strengthening existing lot maintenance requirements to include removal of all dead and downed trees and branches, accelerating the annual lot clean-up and requiring removal of all tree branches up 6 to 8 feet from the ground. You have incorporated these suggestions into your Rules and Regulations and approved them on February 26, 2019, and have actively enforced them since that time. Might we also suggest that you annually remind your homeowners to rake or otherwise remove all landscape bark from within 5 feet from all foundations and combustible decking prior to fire season. This area within 5 feet of the home is called "the home ignition zone" and can be critical to the survivability of the home when wind driven fire embers land adjacent to and on homes.

The Redding Fire Department appreciates the proactive approach that your Fire Committee and Board are taking in lessening the danger of wildfire to your subdivision and we have been pleased to provide assistance and suggestions for review.

Sincerely,



Jerrod Vanlandingham
Fire Chief

REVISED LOT MAINTENANCE REQUIREMENTS

Tierra Oaks Estates has always had a strictly enforced requirement that all unimproved lots and natural areas of improved lots have all weeds/grass mowed prior to July 1. This was done in the interest of both appearance and fire protection.

A review of this requirement by the Board, FPC and Redding Fire Marshal indicated that this requirement should be expanded to include the removal of all dead and downed trees and accumulations of brush. In addition, the July 1 deadline was moved forward to June 15th in recognition that fire season begins earlier than previously. The new requirements were approved by the Board on February 27, 2019, and are included. In addition, each landowner of an unimproved lot will be encouraged to remove branches from remaining live trees up to a height of 6-8 feet. This was a recommendation of the Fire Marshal but was not made in time to include in the new policy.

All parties that reviewed the regulation understood that a wildfire in the vicinity of Tierra Oaks will throw embers across even the golf course into the subdivision, and those embers may start spot fires. The purpose of the newly adopted regulations is to assure these spot fires stay on the ground for ready extinguishing and cannot reach tree limbs.

SECTION 2 ARCHITECTURAL REQUIREMENTS

2.1 UNIMPROVED LOTS AND NATURAL VEGETATION AREAS

The standards provided for in these rules are implemented in an effort to reduce the risk of combustible vegetation fuels (which primarily encompass dead weeds/grass and dead trees or fallen branches), which endangers the safety of persons and property by creating fire hazards. All Owner's shall maintain their Lot in such a manner so as to prevent them from becoming a fire hazard.

Each Owner of an unimproved Lot, which is defined as a Lot that has yet to have a Residence constructed on it, is responsible for the care and maintenance of their Lot, which includes the removal of vegetation fuels. Un-landscaped areas of improved lots must also be maintained in accordance with this provision.

Due to extreme fire danger in Shasta County, no earlier than May 15 and later than June 15 of each year, all Lots shall be completely mowed and cleared of any weeds, grasses, fallen or dead trees, branches, debris, and combustible vegetation fuels. The Board, in its sole discretion and at any time during the year, may require the removal of any fallen or dead trees, vegetation fuels, or other material from any unimproved Lot.

Failure to comply with this or any other section of these Rules will result in action by the Association to ensure that the Owner brings the Lot into compliance, which may include fines and entry into the Lot. Pursuant to Section 6.8 of the CC&Rs, Owners will be assessed a fine of \$500 for lots that are not cleared in accordance with this section after May 14th and prior to June 16th of each year. In addition, if an Owner does not maintain their Lot in compliance with the Association's Governing Documents, the Association may hire a service provider to remove any and all weeds, grasses, fallen trees, branches, debris, combustible vegetation fuels, and other materials from the Lot. Pursuant to Section 6.7 of the CC&Rs, the Association shall levy a Reimbursement Assessment to reimburse the Association for all costs incurred by the Association to bring the Owner's Lot into compliance.

TIERRA OAKS ESTATES AND THE FAWN FIRE

On the afternoon of September 22, 2021, the Fawn Fire was started by arson in a remote area about 5 miles north of Tierra Oaks Estates (TOE) and east of Interstate 5. By the morning of September 23, the fire started moving south pushed by winds that by late morning were blowing out of the north at 20-30 mph. The fire stayed east of north-south running Old Oregon Trail (OOT) until early afternoon when it jumped OOT just south of Union School Road, putting TOE squarely in its path.

Evacuation had been ordered for TOE just prior to that time, and nearly all residents had evacuated in an orderly fashion using La Crescenta. The emergency exits had been opened earlier in the morning as a precaution, except for the No. 2 evacuation gate which did not respond to the code (this was subsequently fixed).

Prior to evacuation, residents, particularly along northern portions of Tierra Heights Road, had noted large embers falling, some as large as 1 ½ to 2 inches in the largest dimension. Interestingly, the ash was cool to the touch. Cal Fire later confirmed this was likely due to the distance traveled across the golf course and some unique meteorological conditions. The fire swept into the larger TOE property at the NE corner. It completely consumed the hills to the east of the subdivision which contained the 1-million-gallon water storage tank of Bella Vista Water. Firefighters, using the golf course cart paths, were able to stop the fire at the east edge of the No. 1 and No. 2 golf course fairways and at the north end of the driving range. A bulldozer line kept the fire from moving west through the wooded area just beyond the north fence of the subdivision.

Only one spot fire beyond the fire perimeter was noted, that a ¼ acre fire just northeast of the golf course cart barn and along OOT.

The closest the fire came to entering the housing area was at the No. 2 golf course tee, where there is only a modest (< 80 foot) cleared area from the wooded area on the hill to the east and the Stillwater Creek drainage. Cal Fire felt it necessary to do a single borate drop in that spot. This area was further cleared as part of the Homeowner's Association 2022 fire protection work.

Ultimately, the fire burned for 10 days, consumed 8,578 acres, and destroyed 188 structures, including many just northeast of TOE. A major shift in the wind the afternoon of September 23 pushed the fire further to the east and helped prevent further southward movement.

An evaluation after the fire showed that there was no damage within the housing area of TOE, not even a spot fire. The golf course fairways that surround the subdivision are indeed an

excellent buffer and give firefighters a safe place to work.

TOE lost neither water pressure nor electricity during the fire. Cal Fire stationed 6-7 units at fire hydrants within the northern portion of the housing area facing the fire in case the fire entered the creek area beyond the houses, but it did not.

The Homeowner's Association policies of requiring all lots to be mowed and trees trimmed up by June 15 each year was shown to be a great benefit. The area that faced the fire had been a focus of the Homeowner's Association and both the mechanical thinning and goat grazing contributed to the positive outcome. Both firefighters and insurance company representatives who visited TOE during the fire were highly complementary of preparations the residents had made.

FIREWISE COMMUNITY DESIGNATION

In January of 2023, the Fire Committee of TOE undertook an effort to obtain designation as a Firewise community under the Firewise USA program of the National Fire Protection Association. This is a program designed to recognize the efforts of communities to actively lower their fire potential and to commit to future efforts in fire prevention. Other communities have found that such designation increases the options for obtaining fire insurance at affordable rates, and this was confirmed to TOE by insurance providers. The boundaries of the community also included the surrounding golf course. The application committed both TOE and the golf course to actions to further lower fire potential over the next 3 years.

An application was prepared and submitted in February 2023, and a Certificate of Recognition was issued by NFPA and Firewise USA on March 1, 2023. (See subsequent Certificate Below).



Additional information was submitted to the Firewise program in 2024 that resulted in the finding that the Community remains qualified for the program through 2025.