



Weekly Management Report

January 3, 2025

- 1. Memo** Homeowners Insurance Requirement for Tree Trimming and Tree Removals – Tracking List #2633
Parks and Recreation Department

MEMORANDUM



PARKS AND RECREATION



DATE: December 31, 2024

TO: Justin Hess, City Manager

FROM: Marisa Garcia, Park, Recreation, and Community Services Director
VIA: Michael del Campo, Park, Recreation and Community Services Assistant Director
BY: Lupe Santarriaga, Administrative Analyst I

SUBJECT: City Manager's Tracking List No. 2633 - Homeowners Insurance Requirement for Tree Trimming and Tree Removals

At the Council meeting on August 23, 2024, Council Member Mullins requested information about City parkway trees and how they relate to residents meeting homeowner insurance requirements for tree trimming and removal.

In recent years, California residents have encountered increasing challenges in obtaining homeowner insurance. Factors such as heightened wildfire risks, severe weather events, and shifts in the insurance industry have led to reduced availability and significantly higher premiums. These issues have placed a considerable strain on homeowners, particularly those in high-risk areas.

Insurance companies often require homeowners to maintain their properties in ways that reduce potential hazards, including those posed by trees. The California Department of Insurance advises homeowners to create defensible space around their properties, which includes clearing combustible materials, maintaining non-combustible landscaping, and trimming tree branches at least 6 feet off the ground. These measures are designed to reduce wildfire risk and ensure homes remain insurable.

Additionally, insurers emphasize the importance of regular tree maintenance. Homeowners may be required to remove dead or diseased trees, trim overhanging branches, and ensure that vegetation does not interfere with structures. These practices are in line with statewide fire mitigation efforts and insurance requirements outlined by the California Department of Forestry and Fire Protection (CAL FIRE).

As a result of these requirements, the Parks and Recreation Department (Department) has seen an increase in requests for tree maintenance to meet insurance standards. When residents reach out, the Department's certified arborists conduct thorough inspections to assess tree conditions. If no immediate work is deemed necessary, or if the tree has been recently pruned or trimmed, our staff provides guidance to homeowners on how to address overgrown branches that is encroaching onto their property.

Overgrown branches extending across property lines may be trimmed by homeowners at their own expense, with a no-fee permit. Property owners are made aware of the liability they will incur if city trees are excessively trimmed.

The Parks and Recreation Department is committed to helping residents navigate the challenges with insurance requirements by offering practical solutions. This approach allows homeowners to maintain insurance compliance while also preserving the health and safety of the urban tree canopy.