

## [Oakland Hills homeowners finding it harder to get fire insurance](#)

ABC 7 News

OAKLAND, Calif. (KGO) — Homeowners in the Oakland Hills have joined those in the Wine Country in expressing fears about the increasing difficulties they've faced getting fire coverage. It's part of 7 On Your Side's continuing investigation into the non-renewal of home insurance policies.

As we've been reporting, several homeowners in the North Bay Fire zone have received notices their policies would not be renewed by companies who have been with them for decades. Now we're hearing the same thing from people like Walter Ohlemutz in the Oakland Hills.

He moved into the Oakland Hills with his wife Gisela before the 1991 Oakland Hills Firestorm that left 25 people dead.

Their home survived, but years later their insurance has not.

The couple's insurance company contacted them in December informing them their policy would be cancelled effective February 15.

"The reason they gave us is the home is located within a half mile of brush," said Walter.

The brush is right behind their home.

It's the same brush that has always been there.

So why the sudden non-renewal?

"Because of the fires in October up in Santa Rosa and Southern California. And we were due on February, so we just hit it wrong," he said.

Walter put out a notice on the social media site Next Door that 7 On Your Side would be in the area to interview him about his insurance company dropping him.

Nearly a dozen people showed up to lend their support. Some had the same story as Walter.

Carl Holland also was hit with a non-renewal in December.

"I was concerned. I was scared to tell you the honest to God truth," he told us.

Dan Wade is staff attorney for the nonprofit United Policyholders, which advocates for consumers in all types of insurance.

He says Carl and Walter's stories are not unique.

"Here in the Oakland Hills, I've had at least a dozen people come forth in the last couple of months," said Wade.

Scott Halbrook has lived in the Oakland Hills for 16 years.

He's also an insurance agent.

"Some companies completely stop writing new business in the hills, by zip codes. It varies," Halbrook said.

United Policyholders says most are finding insurance from other companies, but at much higher premiums for less coverage.

Carl is now insured with Farmers.

Walter found insurance with Spinnaker, a new company specializing in underserved areas.

They said their premiums went up 30 percent.

"We're concerned because we want to see a healthy, robust insurance marketplace where people have lots of options at competitive prices," said Wade.

If you have received a notice of non-renewal for your home insurance, I want to hear from you — even if you found another company to insure you.

Produced by Randall Yip