



Date: October 26, 2023  
Revision Date: December 20, 2023

Attention: Julie Ghajar

Re: Property  
15675 On Orbit Dr  
Saratoga, CA 95070

Purpose of Memo: Proposal for removal and replacement of trees for wildfire and home insurance purposes.

Examination of Trees and Description are listed as follows:

•*Quercus agrifolia* (Coast live oak) Trees #1-3:

**Tree #1.** Located in front of the front door to the house, this multi-trunk tree stands approximately 40' in height and has a combined dbh of 66.21". This broad spread live oak sits in an elevated planter and is in a recessed corner bend of the house near the front entry door. The grade in this area around the tree is mostly flat and is not an erosion concern. This tree has dieback throughout the canopy and does not appear to be in a severe state of decline or diseased. Approximately 40-50% of the canopy is directly over the roof. The primaries and branches are well within the immediate defensible space zone. Removing the branches from over the roof would leave this tree aesthetically unbalanced and will lose its value. Removing this much of the canopy could also adversely effect the tree and make it difficult for the tree to recover and could go into a further state of decline which could make the tree more susceptible to disease and subsequent insect infestation.

**Rev. for Tree #1** - Canopy coverage approximation 45' x 60' = 2700 sq. ft. During a termite/mold inspection (report included) it was noted in *Section 2-item 2J* this area of the house has cracks in the foundation

which is most likely due to the root system of this above mentioned tree due to its proximity to the house.

**Tree #2.** Located in the back left corner of the house in the back yard - this multi-trunk tree stands approximately 35' in height and has a combined dbh of 80.85". This tree's root flare measures approximately 6.5' from the foundation which is just outside the immediate defensible space zone, while two of the primaries are within the immediate defensible space zone. Most of the canopy overhangs the house. This tree is an evergreen and accounts for a large accumulation of leaves in the back yard and rooftop of the house. This will contribute to wildfire fuel and is a concern. Even if pruned, wind will continue to carry dead and falling leaves throughout the back side of the property and rooftop. There is dieback throughout the canopy, but the tree does not appear to be in a severe state of decline or diseased. If this tree were to be restructured in such a way that it would no longer overhang the house this would remove approximately 2/3 the canopy and would no longer be in symmetry, removing the aesthetic beauty of this tree. Removing 2/3 the canopy could also make it difficult for the tree to recover and could go into a further state of decline which would make the tree more susceptible to disease and subsequent insect infestation.

**Rev. for Tree #2** - Canopy coverage approximation 45' x 30' = 1350 sq. ft.

**Tree #3.** Adjacent to the above mentioned tree #2 and house - This multi-trunk tree stands approximately 35-40' in height and has a combined dbh of 79.26". It overhangs the house and has die back throughout the crown but does not appear to be in a severe state of decline or diseased. The large amount of leaf build up on the ground (drift) in this area may be contributing to the dieback in this tree and the above mentioned tree #2. Too much mulch covering the ground causes a subterranean issue where the root system of these trees is not able to respire easily. Removing the overhanging branches would lose the aesthetic balance of the tree which would account for about 30% of the canopy. Removing these overhanging branches would not completely rid of the leaf drop in this area and the wind will continue to carry the leaves to the rooftop. This tree is in the intermediate zone (refer to zone map attached) of defensible space on this property.

**Rev. for Tree #3** - Canopy coverage approximation 45' x 30' = 1350 sq. ft.

•*Pinus pungens* (Table Mountain Pine):

**Tree #4.** Located in the back right corner of the house just beyond the right gate near the deck. This tree stands approximately 35' in height and measures 21.96" dbh. This tree measures about 3.5' from the upper walls of the house and the branches overhang the roof. It has dieback throughout the canopy and several completely dead branches. The tree does not appear to be diseased and is not dying, however it is in the immediate defensible space zone and should be considered for removal. Removing the branches above the roof line would remove approximately 30% of the canopy and would leave the tree unbalanced. There is not a large accumulation of pine needles on the ground in this area, but one would have to assume that there are pine needles landing onto the rooftop of the house. This is always a concern for CDF and home insurance companies.

**Rev. for Tree #4** - Canopy coverage approximation  $24' \times 24' = 576$  sq. ft.

Combined canopy coverage of above mentioned trees = 5,976 sq. ft.

1/2 acre = 21,780 sq ft.

Conclusion:

In lieu of the recent changes and withdrawal of fire insurance company policies, I feel that these trees, although they are not irreversibly dying or diseased, should be removed from the property. The option to keep the trees and to remove branches to mitigate any encroachments to the house would ruin the aesthetic beauty and value of each of these trees. Homeowners living in rural areas of the Santa Cruz mountains and Saratoga hills are having a hard time qualifying for home insurance and keeping up with cancellation threats or even acquiring insurance. Trees overhanging and in close proximity their homes are a big contributor to this issue. Insurance companies including, but not limited to Allstate and State Farm and have stopped insuring the state of California altogether because of the constant threat of wildfires. As a community we have to keep up with defensible space zones for our homes in these forested areas. We cannot do this without permission being granted from certain county and city jurisdictions. It is my professional opinion that these previously stated factors need to be considered in regards to the removal of these trees.

Recommendation for Replacement: There are over 30 *Quercus agrifolia* which are volunteers and have been preserved by the home owner. These oaks are located toward the north side of the property and stand approximately 80'-130' away from the house and garage. These range in size of approximately 1"-3" dbh and are already well established natural volunteers. Each of these volunteers stand anywhere from 6'-10' in height. In regards to the replants, from what I have observed and evaluated - taking into consideration defensible space and home insurance companies, it is not an advantage to replant trees just for the sake of replanting. This would encourage ladder fuel and eliminate future defensible space. This property is located in the mountains which necessitates the consideration of eliminating ladder fuels and expanding defensible space both between vegetation and house, and between tree canopies themselves. For this reason being that the property is only 1 acre and has over 30 other trees, I would recommend foregoing replants just for the sake of following the letter of the law. Properties such as this throughout the mountains need to take into consideration fire safety over written regulations. In the event that the homeowner must replant without utilizing these volunteers, I would recommend that the replacement trees be planted at a distance of no less than 100' from any appurtenant structure and along the same line which the volunteers are currently located (see site diagram for reference of replanted trees).

If you have any questions feel free to reach out to me at the phone number below.

Sincerely,



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