



December 12, 2025

----- In Honor of Pat Leach -----

**Firewise Community Coordinator as well as Cheerleader
and Number 1 Fan of Firewise Communities**

To our friends and supporters:

We are deeply saddened by the passing of Pat Leach. She was a joy to know, a friend to all of us: upbeat, supportive, curious, creative, and kind. Pat brightened every room she entered. And as the Firewise Coordinator, she provided a critical service to the residents of Nevada County.



Pat joined the Fire Safe Council staff as Firewise Coordinator in the spring of 2021, after assisting with the formation of thirteen Firewise Communities on the San Juan Ridge. A resident of Nevada County since 1997, Pat and her husband, Steve, lived in the Salmon Mine–East Sages Firewise Community. She also served on the North San Juan Fire Protection District Board and on the Board of the Nevada County Fire Authority (JPA).

In her role with the Fire Safe Council, Pat helped neighborhoods become recognized Firewise Communities through the National Fire Protection Association. She helped residents understand the program, identify community boundaries, complete the necessary paperwork, clarify responsibilities, and, importantly, foster a spirit of teamwork. When Pat began with the Council, Nevada County had 22 Firewise Communities. Today there are over 130 — a testament to her dedication, persistence, and love of community. Including her earlier work in North San Juan, Pat devoted nearly two decades to helping establish Firewise Communities in Nevada County.

In 2024, Supervisor Sue Hoek presented Pat with the Community Trailblazer Award during National Women’s Month, honoring her as a leader who exemplified innovation and pioneering community spirit. When receiving the award, Pat said:

“I was unaware one could be recognized for following a passion that provides so much appreciation from neighbors, and camaraderie of the shared goal of wildfire resiliency. Our county’s neighbors impress and energize me, and for that I am very grateful.”

Tributes From the Fire Safe Council Staff and Board of Directors:

- **Jamie Jones, Executive Director:** *“Working with Pat has been the highlight of my career at Fire Safe. I have never met anyone more dedicated to serving her community or more relentless in advancing our mission and vision. Her energy, determination, and selflessness have left an indelible mark on me, and on this organization. I respect and admire her greatly.”*

- **Pete Williams, Chairman of the Board of Directors:** *“Pat was instrumental in growing the Firewise Community program. She made it happen—one community at a time. She was straightforward, personable, a good listener, and most importantly, she always followed through. I will miss her.”*
- **Steve Eubanks, Vice Chairman of the Board of Directors:** *“Pat had so many positive attributes and impacts on the Firewise Community Program that I can’t list them all, but suffice it to say she played a major role in its success and growth. Her ability to communicate and maintain calm leadership during inevitable growing pains made her invaluable. Firewise Community contacts could always rely on her to answer questions and solve problems. Even in recent months, when she was so sick, she retained her sparkle and spunk as we discussed Fire Safe Council and Firewise Community ideas. She was a cornerstone of the FSC and will be sorely missed.”*
- **Alan Doerr, Board Member and GIS Specialist:** *“It was always a pleasure working with Pat, so helpful and thoughtful. She came up with suggestions for improvements to maps and analytics to assist Firewise Communities and fire districts. We will all miss her, and her traditional sign-off: Aloha, Pat.”*
- **Sue Williams, Board Member and Treasurer:** *“I was impressed with her friendliness, knowledge, and ‘can do’ attitude. Her dedication to Firewise Communities will be hard to replicate. She will be missed by all who knew her. Rest in peace, Pat.”*

Before moving to Nevada County, Pat lived on Oahu, Hawaii, where she raised her two daughters. There, her family business provided fire detection and suppression equipment to the military, merchant ships, government agencies, and business and residential units. She assisted Honolulu’s mayoral staff in updating fire codes. Pat also served as Deputy Director of an internationally focused strategic think tank—an endeavor she described as her most interesting while in the Islands.

Pat Leach leaves behind a legacy of resilience, dedication, and love of community that will continue to inspire the Fire Safe Council and all who knew her. We will all miss her deeply.

From the staff, board of directors and volunteers of the FireSafe Council:

Jamie Jones, Executive Director

Board of Directors - Chairman - Pete Williams

Board of Directors - Vice Chairman- Steve Eubanks

Board of Directors - Treasurer - Sue Williams

Board of Directors - GIS Coordinator - Alan Doerr

Board of Directors - Member at Large - Jeff McEvoy

From Legacy to Action - Evolving Landscape of Fire Insurance

As we reflect on the life and legacy of Pat Leach who dedicated so much of her energy to helping our communities become safer and more resilient, her work continues to inspire us. The principles she championed—preparedness, responsibility, and proactive protection—remain essential today.

With that in mind, we want to share information to help homeowners build on that foundation of safety: the evolving landscape of fire insurance. In the following article, Steve Eubanks, Vice Chair of the Fire Safe Council, shares his experience finding new insurance providers for the Nevada County area.

New Home Insurance Options - KIN and Orion180

from Steve Eubanks, FSC Board of Directors, Vice Chairman

I recently found two new home insurance company options for homes in high fire hazard areas. The first is KIN Insurance Company. I became aware of KIN when I received their flyer in my mail. I was skeptical because I have checked out many companies in the past unsuccessfully and have had to resort to the norm for many Nevada County residents—Fair Plan plus a supplementary policy. But I decided to check KIN by contacting the website on the flyer. The site asked for a contact phone number when I posted that I was interested in home insurance. Within 10 minutes, I received a call from a KIN agent. After short introductions, the agent asked for my address. Again, I was skeptical because past interactions with insurance companies ended once I gave my address with zip code. However, the agent didn't stop but went online to look up my house. The online information included all the basic home details needed like home size, year built, lot size, etc. After a few additional questions about details like remodeling, whether the home has fireplace, whether I have pets and specific interior features, the agent gave me a quote for insurance that included the deductible amount, coverage for replacement, etc. and annual cost for a policy that covered both wildfire loss and traditional insurance. The cost quoted was about the amount I was paying before for just the Fair Plan, so I basically would save the cost of my supplemental insurance. The total time involved in getting my quote was less than 15 minutes. I was pleasantly surprised.

After getting the KIN quote, I first went online to check ratings and background for KIN. There is good information available and KIN seems like a valid, credible company. Then I called my regular insurance agent to see if he knew anything about KIN. He had heard of KIN. He had a little knowledge that he had found recently. He also had information about another company that is now providing full coverage in high fire hazard areas, Orion180 Insurance Company. Since I was interested, he led me through the application process. He needed the same information that KIN needed and we spent about 15 minutes going through his process. He input that information into the Orion180 site and got a quote for me that had the same basic coverage as KIN. The annual cost was about \$100 per year more than KIN. I went online to check ratings and background for Orion180. There is good information available and Orion180 also seems like a valid, credible company. I ultimately decided to go with Orion180 because KIN is wholly online while Orion180 will be through my agent. Having a local agent to deal with is worth the extra \$100 to me even though wholly-online insurance is pretty common—GEICO for instance.

There are some additional conditions that need to be met for both companies and not all homes in our area will qualify. For instance, Orion180 does not include things like properties over 10 acres in size, your home must be visible from a main road, and coverage does not include animals. Other things will be asked by KIN or by your agency for Orion180.

If you are interested in exploring options for reducing your insurance costs I encourage you to check out these two companies. If you do not have a local agent or have one that does not wish to deal with Orion180, you can contact me and I will give you information about my agent. The Fire Safe Council does not endorse any specific businesses and I am not doing that either. I just know of at least one agent who can help you with Orion180.

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For More Information on the Fire Safe Council



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