



Monthly Newsletter

February 2023

About flood insurance

If recent storms inspired you to consider signing up for flood insurance, following is information from the [California Department of Insurance](#) that you may find useful.

Standard homeowner's insurance does not cover flood damage. Therefore, it is important to know what options are available to protect your assets from flood losses.



The U.S. Congress established the National Flood Insurance Program (NFIP) in 1968. The NFIP is a Federal program enabling property owners in participating communities to purchase insurance as a protection against flood losses. Sacramento County is a participating community.

The program is administered by the Federal Emergency Management Agency (FEMA) and provides flood insurance protection to property owners, renters and business owners. For additional information about NFIP, visit [floodsmart.gov](https://www.floodsmart.gov).

The California Department of Insurance does not regulate the [National Flood Insurance Program \(NFIP\)](#). It is a federal program.

Flood insurance policies

Flood insurance is sold to property owners through state licensed property and casualty insurance agents and brokers who deal directly with FEMA; or private insurance companies through a program known as Write Your Own (WYO).

Talk to your insurance agent for additional information or to purchase a flood insurance policy. If your insurance agent does not sell flood insurance, you can contact the NFIP Help Center at 1-877-336-2627 to request an agent referral.

Policy effective date

The policy will take effect 30 days after it is purchased. However, if you buy a house in a designated high-risk area and receive a mortgage loan from a federally regulated lender, by law, the lender must require the borrower to purchase and regularly renew flood insurance. In this case, the policy will take effect immediately and the borrower does not

have to wait 30 days.

Flood Insurance Coverage

In general, coverage is provided for direct physical loss to the property from a flood or mudflow. Policies usually exclude losses caused by earth movement, even if the earth movement is caused by flood, such as landslides, land subsidence, sinkholes and erosion.

Flood zone map

The Federal Emergency Management Agency provides a dynamic flood map. To determine the government's assessment of your home's flood risk, you can go to the flood map page at <https://www.floodsmart.gov/all-about-flood-maps> for general information. You can visit the [Flood Map Service Center](#) to determine your property's flood risk. Just enter your address in the search window at the top of the page.

New way burglars get into garages

A WDDNA member recently shared an article from the Jan. 20 edition of the San Francisco Chronicle that describes a new technique that some burglars are using to break into garages. Following is an excerpt from that article:

Police in Marin County are investigating a string of garage burglaries in which thieves use improvised tools to swipe high-end bicycles — a crime pattern that's also surging in San Francisco.



In the course of roughly six weeks, residents of Corte Madera, Larkspur and San Anselmo reported 10 break-ins with similar elements: After casing a neighborhood, a perpetrator walked up to a garage door with a clear glass panel, punctured a hole in the glass and then deployed a rod and hook to grab the emergency cord and pull the door open.

"This is definitely more ingenious than the traditional break-in of a door, or smashing of a window," Captain Hamid Khalili of the Central Marin Police Authority said in an interview, hours after the agency posted an advisory to warn people about the incidents.

"It's quieter and more covert," Khalili continued, explaining that in these instances, thieves use a makeshift stick or hanger to latch onto the cord, a method that allows them to surreptitiously gain entry and complete the whole caper within minutes, usually in the pre-dawn hours.

Since the beginning of December, burglars in Marin have seized an assortment of luxury mountain bikes, some worth thousands of dollars.

So far, Central Marin police have made no arrests. Across the bay in San Francisco, bike burglaries are so common that one victim said he's been targeted twice. Thieves broke into Boris Yanovsky's garage in Duboce Triangle the first time in July 2021, using a wire to disengage the door so that they could steal a bike.

Although Yanovsky hardened his garage after that incident by disengaging the door-opener mechanism, installing a metal latch and locking his bikes up, he fell victim to the same crime last Tuesday. The second time, the perpetrators evidently scaled multiple fences to enter his backyard and access the garage through a back door. They fled with six bikes and a box of bike tools, worth about \$20,000, Yanovsky said.

Garage break-ins and bike heists seemed to escalate during the pandemic, according to David Burke, a civilian employee of the San Francisco Police Department who serves as the agency's liaison to District 8, which includes the Castro, Noe Valley, Glen Park and Diamond Heights.

Burke and others cite a convergence of factors, including a rise in enthusiasm for tricked-out bicycles and a shift in crime prompted by COVID lockdowns.

At the same time, bicycles became much more enticing and valuable, with the rise of e-bikes and other components, such as carbon fiber frames and expensive saddles, said Bryan Hance, co-founder of Bike Index, a nonprofit registry and database that helps recover stolen bikes. Cyclists who love showcasing their two-wheeled vehicles on social media can fall into a trap, Hance said, because they inadvertently provide information about their location and may even reveal the layout of their garages.

We're recommending that people curtail their social media presence... stop posting humble brags that say, 'look at this amazing stable in my garage,'" Hance said, adding that anecdotally, thieves have used these posts to track people.

Hance, who lives in Portland, Ore., blames the prevalence of bike theft in the Bay Area and other cities largely on "rampant, unchecked" online marketplaces where he's identified many stolen bikes.

He and Burke are familiar with what Hance calls "the coat hanger" or "latch release" mode of burglary. Often, Burke said, perpetrators use a power drill or even an antiquated crank drill to grind a hole in the garage panel before sticking a rod through. Hance also knows of cases in which a perpetrator cut a large hole in the metal door, to reach in and pull the cross bar that keeps it locked.

The latch release is hot and sexy because not a lot of people realize that it's there," Hance said, adding that thieves employ this technique because "it's fast and quiet."



To watch our WDDNA video without YouTube ads, go to our website at <https://wilhagginna.com/garage-security/>

Garage security tips

WDDNA has written frequently about methods for protecting your garage from burglaries. Following are some tips recommended by home security experts:

- Don't leave the garage door remote in your vehicle – If a thief breaks in to your car and steals the remote he has a way into your home.
- Stop using that remote you clip to your visor and get a keychain remote opener that you can leave on your keys.
- Secure your garage door emergency release – Watch [this YouTube video](#) to learn how to use a Zip Tie on your emergency release and still retain its intended function.
- If you have valuable items in your garage, consider putting a padlock on your garage door track each night or while you are away. This will stop the door from rising even if a thief compromises your door's emergency release.
- Put a deadbolt on the door between your house and garage to prevent a burglar from entering your home if he does manage to break into your garage.
- Make sure the door from your garage into your house is as secure as your front door – Ensure you have a strong, sturdy door made out of solid-core wood or reinforced steel and install an anti-kick device on it and the door frame.
- Don't leave your garage door open. Many people in the neighborhood leave their garage doors open. This is particularly true in the summer when some homeowners leave the garage door partially up for air circulation. We have known of cases in which the burglar simply shimmied under the door.
- Frost or cover your garage windows to prevent thieves from seeing if your car is there or to check out any valuables that may be inside.
- Don't neglect maintenance on the mechanical parts of your roll-up garage door and keep an eye out for corrosion. Don't forget the door from your garage to your house; check the frame, locks, hinges and any replaceable items.

Protect new tech devices from hackers

As you enjoy the new electronic and digital devices you may have received for Christmas, be sure to keep internet security in mind.

The [Federal Trade Commission](#) offers the following security advice for new (and old) devices:

Start with your router

The key to privacy is your router. All your connected devices likely connect to the internet through your router.

- Change the default settings. Start by changing the default administrative username, password and network name to something unique. Don't use login names or passwords with your name, your address or your router brand.

- Enable encryption. You can enable encryption by going to your administrative settings, then to your wireless security settings.
- Check for updates. Remember to keep checking for hardware and software updates.

For more advice, including how to set up a guest network, see [How To Secure Your Home Wi-Fi Network](#).

Protect Each Device

Once your router is secure, search for each device connected to your router. To make sure you know which devices are connected, go to your router's web interface and look for connected devices, wireless clients or Dynamic Host Configuration Protocol (DHCP) clients.

Here are steps to take to protect each device:

- Change the default username and password. If your device came with a default username and password out of the box, change it. When you set a new password, don't reuse one from another account. Hackers sometimes use stolen usernames and passwords from data breaches to hack your other accounts.
- Use two-factor authentication. If a device offers [two-factor authentication](#) (a password plus something else, like a code sent to your phone or a thumbprint scan), use it.
- Set up the security features on your device. Take advantage of your device's security features, like enabling encryption or setting up a passcode lockout to add another layer of protection to your device.
- Update your device regularly. Check for updates to the firmware (the software on the device). You may need to do this on the manufacturer's website. Also, if your device is accessible through an app on your phone, use the most up-to-date version of the app.
- Disable or disconnect what you don't use. Disable features you won't use. If you won't use remote management, it's best to disable it. Also, disconnect older devices you no longer use from the network. Their security may be out of date, creating a weak point on your network.

Smart TVs

Are you worried about your smart TV watching you? Find your TV's tracking settings and change them to match your privacy preferences. Also make sure to remove apps you don't use. They can collect data on your behavior even when you're not using them.

IP cameras

What about IP cameras (like baby, pet or security cams) that offer live video and audio feeds you can see remotely over the internet? Many IP cameras are vulnerable to digital snooping. So, in addition to changing the default settings, check the camera's access logs regularly for unauthorized access. Look for things like IP addresses you don't recognize or odd access times that don't fit your normal patterns. You can check the logs through your administrative settings. For more advice, read [Using IP Cameras Safely](#).

Voice assistants

Voice assistants can respond to your every command. But they can also listen all the time and even send recordings to the manufacturer. For advice about privacy and voice assistants, read [How To Secure Your Voice Assistant and Protect Your Privacy](#).

Member Q&A

Q: The problem of after-school Rio Americano High School drivers speeding around the Morris Way loop past Cambrian Court is getting very dangerous. I worry that there could be a bad accident between drivers and pedestrians.

A: We share your concern about speeders, as do our deputies. And when they are able to do so, our patrols stop drivers who are driving at dangerous speeds. Unfortunately, the California Highway Patrol is responsible for controlling traffic on all Sacramento County streets and their vehicles have the radar to track speeders. Sheriff's Department vehicles are not equipped with radar, so our deputies cannot certify how fast a vehicle is going and, therefore, are not able to issue speeding citations.

We always encourage our deputies to stop any reckless driver. But the best option is to get the CHP involved because they can write citations that can be very costly to the driver.

The CHP has a Problem-Oriented-Policing unit that can be alerted to specific problem areas, like Morris Way. If you and some of your neighbors send some emails alerting the POP unit to the problem, they may be able to help. The email address is 250pop@chp.ca.gov.

HOW TO CALL FOR HELP

IN AN EMERGENCY

If you have an immediate emergency - if your life or property is in immediate danger, if you feel threatened by someone on or near your property, if you have just become the victim of a crime or if you are witnessing a crime in progress:

- CALL 911 from a land line.
- Or, if calling from a cell phone within Sacramento County, call (916) 874-5111.

TO REPORT A CRIME

There are two ways to report a crime to the Sacramento County Sheriff's Department:

1. Call the Sheriff's Department NON-EMERGENCY LINE at (916) 874-5115. To bypass the recorded messaging when you call, dial 0 after the line is answered.
2. File a report online through the Sheriff's Department website. Click on this link to begin the process: https://www.sacsheriff.com/pages/crime_report.php

SUSPICIOUS ACTIVITY (Not an emergency)

If you see someone engaged in suspicious activity but it is not an emergency, call 916-874-5115 (Sheriff's Department non-emergency line).

GENERAL CONCERNS, REPORTS OR QUESTIONS

If you have an issue that can be addressed later, you may contact our neighborhood patrol officers about it. The best way is via **EMAIL at wilhaggin4@sacsheriff.com**.

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