

All About Firewise USA Communities

Jeanne Clark, levendi@att.net

My husband and I served on the Firewise USA Committee that formed in our neighborhood in Nevada City and became certified in Nevada County. We were just a handful of communities then and there are now more than 70 certified FW Communities in Nevada County, with more becoming certified. The communities then formed an umbrella organization to provide county level coordination and advocacy, the Nevada County Firewise Coalition.

WHY be concerned about fire here in Monterey?

- A large portion of MVNA is located in CalFIRE's Very High Fire Severity Area—the highest risk classification <https://egis.fire.ca.gov/FHSZ/>
- Fire Risk is becoming year-round
- Threat to your life, loved ones and property and need to know how to prepare
- Local fire can result in loss of utilities, making it difficult to remain in your home even if fire is elsewhere, especially if you are not prepared
- Increasing costs of insurance and cancellations

Benefits of becoming a Firewise community

- Address our local area's classification as very high fire severity area as defined by CalFire's maps for High Fire Severity Zones (<https://osfm.fire.ca.gov/divisions/community-wildfire-preparedness-and-mitigation/wildland-hazards-building-codes/fire-hazard-severity-zones-maps/>) This is the most severe classification. Right now risk is determined by fuels, slope and fire weather (high temps, low humidity, strong winds), not your particular property or what you have done to improve it.
- Be proactive: get ahead of fire dangers, receive advice to harden your landscape, use Firewise plants, be prepared for emergencies and know evacuation routes.
- Get insurance discounts from about 20 insurers and avoid cancellations, such as those that have occurred in Skyline Forest, parts of Carmel and Carmel Valley.
- Use Neighborhood Association as one central vetted place for residents to get reliable information and materials on prevention, protection etc
- Identify and tackle neighbor problem areas together, such as overgrown vegetation in parks, on hillsides, in an organized fashion with preplanning, etc.
- Receive landscape level evaluation by fire department and other fire professionals regarding problems and opportunities in our MVNA area.
- Excellent state and local resources, from brochures to plant lists, etc. Ready to use now.
- Learn about grants/funds that are available from the county, state or federal government for bigger projects or to assist those in need to make improvements.
- Leverage our efforts with other FW communities that share common interests, such as underground utilities or clean up of an area overlapping FW communities.

Who are the players?

Your neighborhood association, City and County fire departments, CalFIRE, local Foresters, representatives of other pertinent government entities, FireSafe Council local and national, Firewise USA Communities local and national

What is a Firewise Community and what do they do?

- Organize at a neighborhood level, usually using existing neighborhood association
- Receive information about fire and how to prepare/prevent it
- Identify needs and develop a framework for action based on your neighborhood's ideas that is updated annually
- Work with local fire professionals to develop a plan for certification
- Receive signage and other publicity upon certification
- Access to funding and assistance, often awarded with preference to Firewise communities
- Receive Insurance discounts from a growing number of California carriers (our personal discount was \$240/year)
- Use fire prevention work as another form of neighborhood building, to leverage related projects (such as undergrounding powerlines and proactive PGE tree removal) and for fire readiness
- Get piece of mind for being READY

We had a nearby fire. Our neighbors just one mile away were evacuated. We were ready when we received our evacuation warning and were out of our home in about 15 minutes.

How to become a Firewise USA Community

- Form a board/committee of residents or other stakeholders
- Create an account, submit an application to your state Firewise USA liaison
- Study materials from the website
- Obtain a wildfire risk assessment from the Fire Department
- Host a minimum of one educational outreach event/activity each year
- Develop a multi year action plan, with help from fire professionals in your community, outlining risk reduction priorities and follow through

**** As of January 26, 2022 there are 13 Firewise USA® Communities in Monterey County!**

What does a Firewise community have to do to maintain its certification?

- Update your plan each year with fire authorities
- Complete your goals
- Complete annual filings about your plan and progress achieved
- Hold annual education day
- Meet the annual minimum wildfire risk investment: Invest a minimum of \$27.20 per residence annually in Firewise projects in your home or neighborhood. This is NOT a fee or membership. The hours worked by volunteers on clearing roadsides, creating defensible space have a dollar

value. Investments in home hardening, vegetation mitigation, equipment or labor purchase or rentals, etc. that have a dollar value that you can track and count toward the requirement.

- Provide written documentation of neighbor improvements, both individual and landscape level, by filing a straightforward, short form with Firewise USA

Examples of resources to review:

- Monterey County's Fire website: <https://www.co.monterey.ca.us/government/departments-and-administrative-office/office-of-emergency-services/ready-monterey-county/hazard-ready/wildfire>
- Firesafe Council of Monterey: <https://www.firesafemonterey.org>
- California FireSafe Council: <https://cafiresafecouncil.org/resources/fire-safe-councils/>
- Firewise Communities: <https://www.nfpa.org/Public-Education/Fire-causes-and-risks/Wildfire/Firewise-USA>
- Nevada County: A robust county website in a high fire risk area:
- <https://www.mynevadacounty.com/2707/ReadyNevadaCounty>
- Nevada County Coalition of Firewise Communities – an umbrella group: <https://www.nccoalitionfwc.com/>
- YubaNet: Please look at an incredible local resource in Nevada County, YubaNet. They cover everything, including real time updates about all incidents, including fire. YubaNet's developer has been involved with the Firewise communities and created a 12 week series outlining many aspects of getting ready for fire at <https://yubanet.com/series/> Examples:
 - Go bags for all
 - Woodstoves, chimneys, roofs, gutters and screens
 - Spring cleaning
 - Your way out and emergency plan
 - Make a list of what you need to take with you
 - How to leave your home ready when you are gone

Fire Insurance Information provided by Farmer's insurance

- The market for fire insurance is still very unstable.
- Many companies such as Nationwide and CIG are leaving the CA market completely. AAA has cancelled policies across the board in select portions of communities in California. The less options for home insurance, the higher the price will continue to be.
- The last 5 out of 6 years have seen record property damage claims. The recent fires in Colorado are a sign that fire season is a year-round issue now, not just June-October.
- The California Department of insurance is now proposing that insurance companies underwrite based on individual addresses rather than zip codes.
- Most insurers have a checklist for agents to follow when evaluating or reevaluating a home for fire insurance regarding acceptable conditions and maintenance expectations.
- There are sadly many people who have had their rates tripled, or been cancelled, in Skyline Forest, parts of Carmel, Carmel Valley, etc. Many have been left with only FAIR as an alternative for insurance. FAIR provides expensive and more limited insurance for fire only. They will only cover property up to \$3 million in value. And anyone with FAIR should arrange for a "wrap," a separate homeowners policy to cover water, trees, and other types of hazards that could affect your property.

About trees, brush or uncleared land on your property:

All insurance companies have their own ways of evaluating a property. Some may simply use metrics from companies calculating the fuels, slope and climate conditions and assigning a risk. Others have more specific standards. Our insurer, Farmers, shared this information:

There are structural issues that are considered, but also location/environs. In order for a property located in a brush/forest area to qualify, the property must meet the requirements listed below:

- *Tile, asphalt, shingle, metal, and all other eligible roof types.*
- *And the property must satisfy 1 and 2: 1. No brush, forest or uncleared land within 100 feet of the structure. 2. No brush area or forest area (three acres or more) within 400 feet of the structure.*

Some clarification: "No brush, forest, or uncleared land..." This does NOT mean the absence of all trees and shrubs, or creating a bare ring of earth around the property. It DOES mean creating a defensible space by arranging the tree, shrub and other fuel sources in a way that makes it difficult for fire to transfer from one fuel source to another.

About new proposed California Department of Insurance regulations:

These regulations would amend the rate filing process to require an insurer to submit a rate based on a rating plan or wildfire risk model beginning in 2023, and would require the model or rating plan to consider and account for certain mandatory factors in community-level mitigation

and property-level mitigation efforts. The regulations also leave the door open to collaboration with industry, as it allows insurers to propose the use of a model or rating plan with additional optional factors, subject to Commissioner approval, that the insurer can “demonstrate are substantially related to risk of wildfire loss.”

The Department’s proposed regulations would also require insurers to give homeowners and businesses open access to their properties’ wildfire risk scores. The Commissioner argues consumers rarely know their risk scores, let alone how to improve them, even though these scores are a critical factor in insurance companies’ decisions about how much to charge for insurance and for which properties they will write or renew coverage.

From: Wildfires and Insurance: Emerging Issues March 11, 2021 Senate Chamber