

Paradise rolls out new wildfire prevention standards available to all California homes

Sacramento Bee

A Paradise home received the state's first Wildfire Prepared Home designation, kicking off a new program meant to reduce the damage from wildfires.

The newly-constructed home is tucked in the burn scar of the Camp Fire, the deadliest wildfire in California's history, on a road featuring still-charred trees and vacant lots from those who left during the blaze and never returned. The 2018 fire killed 85 people and destroyed upwards of 18,800 homes, according to Cal Fire reports.

The new home's owner, Casey Taylor, was one of the many Paradise residents who lost a home in the blaze. When approached by the town of Paradise about being the first to receive the new designation, she readily accepted, saying she knew it would bring her "a sense of relief and peace."

"I am super excited about the opportunity we have, as a community of Paradise, to be an example across the country for building safe communities," Taylor said. "I love this community so much and I'm so happy to be able to build it back safer." Paradise resident Casey Taylor, center, talks to City Councilwoman Judy Jones, right, who was the mayor when the Camp Fire burned the town in 2018, and Judy's husband Ron Jones on Wednesday. Taylor's home was designated as the first Wildfire Prepared Home in the country.

The new Wildfire Prepared Home program is managed by the Insurance Institute for Building and Home Safety, or IBHS, and was rolled out in partnership with the town officials. The nonprofit organization pioneered the program to help homeowners protect their houses from wildfire, as well as potentially ease insurance burdens that come with living in wildfire-prone areas.

To achieve IBHS' designation, homes must maintain 5 feet of defensible space — space free from combustible objects, such as grass, mulch or fencing — and must also meet specific standards for

roofing, gutters and vents.

According to Roy Wright, the institute's president and CEO, most California homes already comply with the designation's standards for roofing, gutters and more. The added obstacle for homeowners looking to achieve the designation is creating that 5-foot defensible space, which Taylor did in her new home by creating a concrete path around the building's perimeter.

The Wildfire Prepared Home designation can be given to newly-constructed or existing homes. The town of Paradise mandated that all new homes follow the designation starting July 1, and has announced plans to help existing homes reach compliance.

Those looking to receive the designation must have an inspection, which costs "less than \$100," Wright said. Once approved, the designation lasts three years, with homeowners submitting photos each year to verify their compliance. After three years, the certification must be renewed.

Beyond ensuring wildfire safety, the new designation may serve as a tool to allow homeowners to lower their insurance rates. According to Karen Collins, a vice president at the American Property Casualty Insurance Association, similar disaster-related home designations in other states, including a wildfire designation in Colorado, have encouraged insurance agencies to underwrite disaster-prone homes at cheaper rates.

"If those companies are already providing similar discounts, they will likely point to the research at IBHS as an even stronger, credible standard to leverage," Collins said.

Potential insurance benefits were a major motivator for the town of Paradise's partnership with IBHS. The Camp Fire cost insurers \$12.5 billion, and made obtaining insurance difficult as the town tried to rebuild.

"Affordable insurance was one of our biggest challenges in the rebuild," Paradise mayor Steve Crowder said. "So we've been working very hard to find any method that we can and we're willing to look at anything, do anything, to make insurance reasonable. So this is a huge step in that."

Crowder added that he hopes other towns or individuals will follow Paradise's lead in implementing the new wildfire standard.

According to IBHS spokeswoman Connie Bryant Breedlove, the company does not yet have plans to partner with specific towns other than Paradise, but they are hoping the designation gets adopted by people statewide to “make sure what happened here in Paradise is less likely to happen again.

“Hopefully, other communities that are pre-fire, like we were, might look at what happened to us and maybe use this as a way to prevent that from happening to them,” Crowder said. The home of Casey Taylor is equipped with ember-resistant vents, seen during a tour Wednesday, of the Paradise home that was built to meet the new Wildfire Prepared Home standards. Wind-blown embers entering events are a leading cause of home loss during wildfires, according to research by the Insurance Institute for Business & Home Safety.

Read more at: <https://www.sacbee.com/news/california/fires/article262786053.html#storylink=cpy>