

California’s “Safer from Wildfires” shows how to protect homes, get insurance discounts

South Tahoe Now

During a time when insurance companies have been canceling policies around the Lake Tahoe Basin and Sierra due to wildfire threats, a recent announcement by state regulators comes at a beneficial time.

There is possible financial relief ahead for those living in wildfire areas of California for fire-hardened homes and communities. State Insurance Commissioner Ricardo Lara announced new regulations through the “Safer from Wildfires” framework to protect existing homes and communities.

The framework and insurance discounts are to encourage everyone in rural Sierra foothills, Lake Tahoe, and other fire-plagues areas to fire-harden their homes and businesses.

Several companies offer both community-wide discounts (for example, a home in a Firewise or a Shelter-In-Place community) and home-specific discounts (for example, maintaining defensible space or home-safety measures against wind-blown embers). Many neighborhoods in the Lake Tahoe Basin have already become Fire-Wise areas, with more coming on board each year.

“With more Californians rolling up their sleeves and reaching into their own pockets to protect their homes and businesses, insurance pricing must reflect their efforts,” said Insurance Commissioner Ricardo Lara in a press release. “Holding insurance companies accountable for accurately rating wildfire risk in the premiums they charge Californians will help save lives and reduce losses. My new regulations will help encourage a competitive insurance market for all by putting safety first and driving down costs for consumers.”

The announced regulations incorporate the “Safer from Wildfires” framework, the list of achievable, expert-endorsed actions listed below, all meant to save lives and reduce risk for property owners. This is

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the first time state agencies have been brought together to identify a common insurance framework of mitigation actions for existing homes and businesses.

Protecting the structure

- Class-A Fire-rated roof
- Maintain a 5-foot ember-resistant zone around a home (including fencing within 5 feet)
- Noncombustible 6 inches at the bottom of exterior walls
- Ember and fire-resistant vents
- Upgraded windows (Double-paned or added shutters)
- Enclosed eaves

Protecting the immediate surroundings

- Cleared vegetation and debris from under decks
- Removal of combustible sheds and other outbuildings from the immediate surroundings of the home, to at least a distance of 30 feet
- Defensible space compliance (including trimming trees, removal of brush and debris from yard, and compliance with state law (See [CAL FIRE Website](#)) or local ordinances

Community Mitigation

- Important community mitigation elements:
 - A community with a clearly defined boundary and a local risk assessment in consultation with the local fire district or state fire agency.
 - A community with an identified evacuation route, cleared of vegetative overgrowth, and evacuation plan contingencies
 - Clear funding sources to implement community mitigation activities and meet clear risk reduction goals.
 - Integrated and up-to-date local planning documents pertinent to community wildfire risk. These plans should have measurable goals for risk reduction each year and specific annual education and awareness actions.

Also, visit <https://www.tahoelivingwithfire.com/get-prepared/> for more tips on fire-hardening homes and properties.

In conjunction with Safer from Wildfires, Lara is working to increase wildfire safety insurance incentives for consumers. Currently, 13 insurance companies representing 40 percent of the insurance marketplace offer discounts for safer homes and communities with more companies interested.

View the list of insurance companies currently offering discounts [HERE](#).

The interagency partnership met with external groups including consumer advocates from United Policyholders and the Consumer Federation of America, local fire chiefs representing the California Fire Chiefs Association, the Insurance Institute for Business and Home Safety (IBHS), and trade associations from the insurance industry, among others. The Safer from Wildfires list of actions is consistent with mitigation actions proposed by United Policyholders' Wildfire Risk Reduction and Asset Protection (WRAP) working group and wildfire risk reduction research by IBHS, among others.

"The partnership's framework is consistent with our working group's findings and an important leap forward," said Amy Bach, United Policyholders' Executive Director and architect of the WRAP working group. "The partnership analyzed conditions that help prevent homes from being damaged and destroyed in wildfires and made a realistic assessment of what individuals and communities can do to create and maintain those conditions. They produced a template that can be used by cities and towns throughout the State of California to reduce wildfire risk, adapt to climate change, and improve and restore the availability and affordability of home insurance."

Lara said the interagency partnership's work bolsters his vision of short-term consumer protections and long-term insurance solutions to the threats of wildfire and climate change.