

[Do you know anyone living in a fire-prone area of California?](#)

Ohio News Time

As the season of fires grows longer and wildfires intensify, Californians living in fire-prone areas struggle to find affordable home insurance.

With that in mind, state officials this week announced a “Wildfire Safety” framework to improve fire safety and reduce losses. The goal is not only to save lives, but also to reduce premiums and make insurance available in more regions.

This framework provides a list of upgrades that individual homeowners should take and precautions that local governments and community groups should take. Rather than breaking new ground in fire safety, it is derived from best practices outlined by consumer groups such as United Policyholders, Insurance Institute for Business & Homes Safety, and CalFire.

Many of the items on the list are already needed for homes for sale or new homes in high-risk neighborhoods. And some of the recommended upgrades are not as expensive as the flames that destroy your home.

The recommendations are the result of efforts initiated a year ago by insurance commissioner Ricardo Lara and several state agencies involved in firefighting and prevention.

Today, 13 insurers, which make up 40% of the state’s market, offer discounts to homeowners who have made or made fire-related safety improvements, according to Lara. .. His office is considering regulations that more insurers may require to follow, and the new framework will serve as a benchmark for determining who qualifies for lower rates. May be useful.

The state is also investing more money to help communities and homeowners meet the standards set

out here.

The framework recommendations are as follows:

Make your home more fire resistant

There are six recommended structural upgrades to “strengthen” your home against the risk of wildfires, especially the risk of burning nearby trees and buildings, or burning your home with embers blown from a distance. Some of these have price tags over \$ 10,000, while others are do-it-yourself jobs. The procedure is as follows:

- Install a roof rated as Class A for fire resistance. See the US Department of Agriculture’s Surviving Wildfire Site or the Homeowner’s Wildfire Mitigation Guide posted by the University of California for a quality description of making roofs Class A.
- Create a 5-foot-wide zone around a house that resists embers, for example by laying gravel or stone walkways in place of mulched flower beds.
- Removes untreated siding and other combustibles from the bottom 6 inches of the outer wall.
- Cover the vents with a refractory metal screen to keep out burning embers.
- Installation of double-glazed windows or fireproof shutters. A single window may not stop the intense heat of the fire from igniting the curtains and burning up the house.
- Surround the eaves to prevent burning embers from flowing into the attic.

For more detailed suggestions, see Enhancements to the Cal Fire homepage, List of low-cost mods, and Preparation for the University of California homepage.

Reduce risk near your home

The framework requires three types of improvements in the property around your home, most of which include what you can do on your own. they are:

- Remove plants, debris, and other flammable substances (think of them as “craters”) from under the deck.
- Move huts or other flammable structures at least 30 feet away from your home. (Don’t worry — the garage doesn’t count.)
- Comply with state and local requirements for “protected space” around the house. This means logging trees, removing dead vegetation, and reducing the amount of fuel that can cause a fire.

Take action for the entire community

Lara said on Monday that improving homeowner safety can be compromised by neighbors who ignore the dangers of their property. Therefore, the efforts of the entire community are very important.

The framework lays out the following “mitigation factors” for the community to adopt.

- Clearly define community boundaries and obtain a community fire risk assessment from your local or state fire department.
- Identify evacuation routes that avoid overgrown vegetation, along with emergency response plans.
- Find funding to support the upgrades needed to achieve the “Clear Risk Reduction Goals”. Cal Fire offers firebreak grants that can be paid for cleaning firebreaks and removing combustibles, but the dollar is only available to government agencies, tribal groups, and nonprofits.
- Develop plans with measurable annual goals to reduce the risk of wildfire in the community and steps to raise awareness and education of community members about those risks.

Currently, 10 insurers offer community-based discounts to homeowners, but not all use the same criteria. The new framework advocates standards that all insurers can use to determine community mitigation efforts.

Where to find help

A good place to start is with the local Fire Safe Council on the California Fire Safe Council website. These

groups are working on larger projects to protect the community, such as developing wildfire plans, educating local homeowners about prevention, cleaning brushes and creating firebreaks.

For example, Altadena's Meadows Fire Safety Council is proposing to inspect real estate and inform homeowners of the safety improvements they should make, group spokesman Bill Lamsayer said. rice field. "We help people get the job done by physically taking them with a chainsaw and a weed whip," he said.

But that help doesn't extend to someone's roof or window replacement, Ramseyer said.

Amy Bach, Executive Director of United Policyholders, said one challenge for homeowners is the lack of funding for such costly improvements to individual real estate.

The California Emergency Services Department is subsidizing local agencies to help low- and middle-income homeowners in wildfire mitigation projects, but is currently in the San Diego and Shasta County pilot programs. Limited. The agency states that it aims to implement the program state-wide in 2023.

Meanwhile, government agencies have a \$ 100 million grant program to help vulnerable communities get federal assistance for a variety of disaster-related purposes, such as creating defensive spaces and refurbishing structures. increase. Similar to wildfire mitigation grants, funds flow to local governments and organizations rather than directly to individuals.

Some counties are putting the problem in their hands by creating funds to directly support homeowners. One example is Marin County, which approved a special tax in 2020 to fund the new county's wildfire prevention authorities. The group provides grants for housing enhancement and defensive space projects.

On December 5, 2017, when Brushfire approaches his home in Ventura, California, his family packs up and evacuates.

This roadmap will help you save on insurance