

[Guest Blog: Fire resistant structures from the ground up, a technology making inroads in disaster affected areas](#)

by Charles Brooks, Executive Director, Rebuild Paradise

✘ Greetings from Paradise, CA! I must first preface this post, by saying we do not specifically endorse any product, technology, home builder, or any service provider. It is your responsibility to thoroughly research, vet and understand the products and service providers you enter into a relationship with.

As you may remember, the Camp Fire of 2018, took most of our town in less than a day. That experience has led to many of us taking stock in what a rebuild could/should include all while wrestling the realities of how can we be safer and get reasonable insurance living in the Wildland Urban Interface (WUI). We are fighting to come back and several rebuilders have taken the approach that is not mainstream at this time; to research and build with materials that are less common and bring greater fire resistance and safety. One of those products, **Aerated Autoclaved Concrete (AAC)** we had a chance to see and tour firsthand and it has promising implications for home builders.

✘ AAC is a cementitious block, much like cinder block, but with different properties that allow it to resist high levels of direct heat, be mold and pest resistant, block sound, greater energy efficiency, can be finished like most homes and build costs are in-line with conventional stick built framing. The apparent benefit of AAC can provide a homeowner with a greater sense of confidence that their home and

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source:

<https://uphelp.org/guest-blog-fire-resistant-structures-from-the-ground-up-a-technology-making-inroads-in-disaster-affected-areas/> Date: December 4, 2024

contents may have a higher survivability in another wildfire. We had a chance to tour the partially built home and walk through a normal layout with normal size windows and garage. Had this home been completed we would not have been able to tell it apart much from a stick built home. The builder explained that the house will have a similar build time to other methods and still include all features we demand in homes today.

Although insurance policies generally pay to replace “like kind and quality” or “equivalent construction”, insurers have shown some flexibility in allowing “green” rebuilds (see, e.g. <https://www.uphelp.org/news/workshop-residents-learn-how-go-green-when-rebuilding-homes/2011-06-20>) AAC is definitely a technology that fire prone areas and rebuilders should take a look when considering what to build to mitigate future risk.

Given the challenges that *many* WUI residents are already having keeping their homes insured at an affordable price, rebuilding a fire resistant home may make financial sense. In the near future, insurers are going to have to start giving people a break if they have a wildfire risk reduced home. UP’s WRAP initiative is aimed at making that time come as soon as possible. The WRAP program is bringing together organizations across the state who share this common vision and will continue to put pressure on the insurance industry to recognize the benefits.

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the “Find Help” section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source:

<https://uphelp.org/guest-blog-fire-resistant-structures-from-the-ground-up-a-technology-making-inroads-in-disaster-affected-areas/> Date: December 4, 2024