

[Living in wildfire country? Make sure you clear a defensible space and update your insurance](#)

The Fresno Bee

There's nothing like a mountain cabin for a great vacation getaway, a retirement home or simply a quiet and beautiful place to live. But the relaxed pace of living and the fresh scent of pine trees come with a risk — the threat of wildfires that can race through forests, chaparral and grasslands with frightening speed, forcing residents to flee with what few belongings they can grab and pray that flames will spare their dream home.

Almost 40,000 households in Fresno, Madera and Tulare counties are considered at “high or extreme risk” for wildfire, according to Verisk Climate, a company that analyzes weather, vegetation, topography and road conditions to forecast risks for the insurance industry. Many of those homes are in the Sierra foothill and mountain communities that flank the eastern side of the central San Joaquin Valley.

The risks are two-fold: Not only are buildings among the peaceful pines threatened by the prospect for devastating fires, but experts say homeowners' finances can also be jeopardized by a sense of denial and a lack of understanding of the risks and failing to take the necessary steps to physically or financially protect their investment.

“I think the biggest hurdle that we have to overcome is trying to get people to understand that it could happen to them,” said Ryan Michaels, a Cal Fire captain and spokesman in Fresno County. “People just have this assumption that it's not going to happen to them.”

The risks, however, became all too tangible this summer in eastern Madera County, where two separate fires in August and September scorched nearly 1,000 acres in and around Oakhurst and Bass Lake — only two of hundreds of wildfires that have burned parts of California and the Western U.S. this summer. The Courtney fire, which burned for several mid-September days in Bass Lake, destroyed more than 30 homes and forced the evacuation of as many as 1,000 residents. Only a few weeks earlier, the Junction fire struck Oakhurst, prompting the Madera County Sheriff's Office to order the evacuations of as many as 13,000 homes and businesses. The fire burned more than 600 acres and destroyed 20 buildings, including five homes and the office of Suburban Propane.

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Experts say there are two big things that people can do to minimize the risk. The first is making sure their home and property are physically prepared to reduce the threat of loss to a wildfire. The second is preparing ahead of time for the potential aftermath if disaster claims their home, rather than dealing with details such as insurance while also coping with the trauma of loss.

Sufficient insurance

Most property owners have homeowners insurance or business insurance that they expect to cover their losses. Whether those policies are adequate, however, is a question that too many people take for granted until it's too late. Homeowners insurance typically compensates for the damage to or destruction of a dwelling and belongings inside. But those policies have coverage limits — the maximum amount to be paid for losses. Amy Bach, executive director of San Francisco-based advocacy organization United Policyholders, said surveys indicate that about two-thirds of homeowners who have lost homes to wildfire were underinsured.

And there's a proportion of homeowners — mainly people who paid off a mortgage and were no longer required by their lender to have insurance, or people who inherited a home — who have no insurance at all and are completely unprotected.

"One of the big mistakes is that people tend to think of their home value, and not what it would cost to rebuild," said Nancy Kincaid, a California Department of Insurance spokeswoman. "People need to look at what it would cost per square foot to replace what they have, not what the home's resale value is."

Bach said the next factor in being underinsured is failure to recognize the potential for changes in building codes may require significant upgrades for a replacement building.

But Bach said there's another problem — a tendency for customers to look solely at the price of insurance in their buying decision. "The only thing I blame consumers for in this scenario is being naive and thinking that buying the cheapest insurance isn't going to matter. You do get what you pay for in insurance, just like anything else."

Bach said it behooves insurance companies to "not cater to customers looking for the cheapest deal," but to make sure customers clearly understand the limitations in the policies and help buyers ensure that they have enough coverage to handle full replacement costs. "It's not that much more expensive to make sure you're fully covered. You can buy an extended replacement-cost endorsement. That's a feature that is available on a lot of policies today, and it's supposed to cover the additional cost if the basic coverage is inadequate."

Her bottom-line advice: "You need to look at what you have done to the home. At least once a year, people should look at their policy and make sure they have sufficient coverage."

This summer's fires have been a startling wake-up call for mountain-area homeowners, said Sheri Lee, co-owner of Kraft & Lee Insurance in Oakhurst. Throughout eastern Madera County, she said, almost everyone knows someone who lost a home or whose property was damaged by the Junction or Courtney fires.

"You'd be surprised how many phone calls I've received from people saying they want to re-evaluate their coverage," Lee said. "Whether it's commercial or residential owners, people are saying, 'Can you help me go over this?'" Lee said her agency recommends that customers look over their coverage every three years. "People add a room or convert the garage or do some kind of remodeling," she said. "And you have to make sure your detached structures are covered 100%, if you have a shop or some other building in the backyard."

Those who have lost their homes to the recent fires in Oakhurst and Bass Lake, she added, "are amazed at how devastating it feels, and without insurance I can't imagine what would have happened to them."

Preparing the property

The other part of the equation for a homeowner is minimizing the chances of fire damaging or destroying a home in the first place.

Now is not the time for mountain homeowners to relax. While the peak heat of summer has passed, California's ongoing drought and conditions in the mountains mean the fire danger lingers.

"October historically has the potential for the largest wildfires," said Michaels, the Cal Fire captain. "We may have more fires in the other months in the summer, but on average the fires in October are larger and more intense" because it is when trees and brush are driest.

The biggest thing people can do is make sure they provide what firefighters call a "defensible space" around their home or business. That includes removing or limiting the amount of vegetation and other ignitable materials next to buildings. Cal Fire says that state law requires a defensible space of at least 100 feet around a building. That includes a 30-foot "clean zone" immediately around a building to deprive a fire of fuel. Michaels said "firebrands," or red-hot embers, can be carried by breezes as far as a mile ahead of a wildfire; if those embers land in dry grass or debris, it can ignite and cause a spot fire that can quickly endanger a home. Trees should be trimmed so that branches are at least 10 feet from a chimney, and ideally not overhanging the roof at all.

Outside that 30-foot radius, Cal Fire encourages property owners to reduce or clear the amount of shrubbery or trees, depending on the slope of the property. And further beyond, the agency wants people to space out their trees to reduce the risk of fire spreading from one tree to another.

Whether a homeowner has taken those steps can factor into firefighters' confidence in being able to

protect a home or business during a wildfire. “We need to put ourselves in a position to determine at what point we have to leave a site,” Michaels said. “If there is a defensible space, we know we can safely stay and handle things if a firebrand lands. We need enough space to survive this ourselves.”

The building’s construction can reduce its susceptibility to fire, said Steve Quarles, a research scientist with the Insurance Institute for Business & Home Safety.

Just like for grass or landscaping, flying embers pose the greatest ignition threat to homes. “It’s really about the ignitability of the building material,” Quarles said. A wood shake roof is susceptible to embers; a composition shingle roof is much more resistant. Still, a buildup of debris such as leaves or pine needles on the roof or in gutters provides ample fuel just waiting for a hot ember. “All of these are places that can ignite even if you have a non-combustible zone next to the house,” he said.

If a home has wood siding, there needs to be ample clearance — perhaps six inches or so — from the bottom of the siding to the ground in case windblown embers pile up at the base of the wall. Woodpiles against the side of the house can capture debris that is easily lit by embers, creating another threat to the structure.

Older windows can be susceptible to being broken out by radiant heat from a fire, creating a pathway for embers to get inside the home. Attic or crawl-space vents are another avenue for embers to blow into a home. Replacing old single-pane windows with dual-pane glass, and covering those vents with one-eighth-inch or finer mesh screens, can reduce those danger opportunities, Quarles said.

Overcoming attitudes

Lee said most homeowners she knows take steps to reduce their risk, and added that insurance companies have the leverage to refuse to cover a property or discontinue a policy if a homeowner doesn’t maintain the property in accordance with the company’s standards. “Each company has a different requirement for the clearance” of vegetation around a home. “Some companies might cancel insurance if you don’t have that clearance; another might write a policy for that same distance.”

For the firefighters, homeowners’ attitudes can be frustrating. “Even when you have events like the Oakhurst area, where one street is damaged and the next street over is OK, it’s a hard sell to tell them they need to have defensible space, that they need to have an emergency plan,” Michaels said. “When we do our inspections, some follow the instructions and do what they need to do, but they say ‘We wouldn’t be doing this if you guys weren’t bugging me about it.’

“But when you talk to homeowners where fire did come to their yard, and we or nature were able to intervene and their home was spared, they realize how close they were to having their home destroyed,” he added. “From that point on, they become the biggest advocate for clearing the space.”

Other preparations include having an emergency plan and being ready to evacuate, just in case. Experts advise scanning copies of vital personal documents, including insurance papers and others, and uploading them into cloud computing storage for safekeeping “so you don’t have to rummage through drawers or try to open a safe if a fire is bearing down on your house,” Kincaid said.

Kincaid and industry representatives also suggest using a smartphone to shoot a comprehensive video inventory of the home’s contents to assist in verifying an insurance claim, and uploading that video to the cloud in case you lose your phone to a fire or in a scramble to evacuate.

Michaels underscored the importance of having a plan. “When the emergency is at your back door, you don’t have the ability to formulate a plan. Sometimes it’s going to be a 30-second warning where you need to leave right now. It is sometimes an inconvenience to live that way, but the reality is we know what it’s like for families to deal with it afterward.”

HOW TO PREPARE

The California Department of Insurance offers a list of steps homeowners and business owners can take to minimize the physical and financial risk from a wildfire:

Conduct a yearly review of your insurance policy and limits. Check with local builders to determine the current cost of new homes, and then add 10% to 20%.

Minimize the risk to your property. Clear debris from your roof and rain gutters, trim trees to at least 10 feet away from the structure, and clear 100 feet of “defensible space” around the building.

Inventory household items and photograph or record them. A home inventory speeds up the claim process. Document the contents of each room and the garage. Keep the inventory and insurance policies in a safe place, such as online cloud storage or in a safe deposit box.

Harden your home. Roofs made with wood or shingles are at high risk in a wildfire. Reroof with composite shingles, metal or tile. Eaves and soffits should be protected with fire-resistant or non-combustible materials. Single-pane glass windows should be replaced with dual-pane glass to reduce chances for breakage in a fire.

Update insurance after making home improvements.

Cal Fire, the state Department of Forestry and Fire Protection, suggests emergency-preparedness steps mountain-area residents should take before a wildfire:

Create an evacuation plan with escape routes.

Put together an emergency supply kit that includes a three-day supply of non-perishable food and three gallons of water per person; a map marked with at least two evacuation routes; prescriptions or other medications; a change of clothing; spare eyeglasses or contact lenses; an extra set of car keys, credit

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cards, cash or traveler's checks; a first-aid kit; flashlight; battery-powered radio and extra batteries; copies of important personal documents; food and water for pets.

If time allows, take easily carried valuables; family photos and other irreplaceable items; personal computer information on hard drives and disks; chargers for cell phones or laptops. Keep shoes, a flashlight and car keys near the bed in case you have to evacuate in the middle of the night.

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