

[On the Road\(map\) to Preparedness](#)

UP's work is divided into three program areas: Roadmap to Recovery™, Roadmap to Preparedness and Advocacy in Action. The Roadmap to Preparedness program grew out of our disaster recovery support work. Through this program, we're promoting financial and personal preparedness and attacking recovery obstacles such as inadequate insurance (underinsurance) on the front end (before a loss). We're doing this through a combination of outreach, education, and coordination.

UP Program Coordinator **Emily Cabral** recently participated in a Home and Community Fire Protection Workshop in the Lake Tahoe area. State and Federal firefighters, State Forestry officers, Fire Safe Council members, insurance agents, and property owners from the California and Nevada side gathered at the workshop to focus on the area's progress in preparing for future wildfires. Together these entities have partnered for large-scale hazardous fuels reduction efforts to remove dead brush and create space between the forest's canopies.

June is the second anniversary of the Angora Fire that devastated a beautiful Tahoe community. Sadly, only last week UP heard from a severely underinsured Angora wildfire survivor who is still battling State Farm. This is precisely why we are "on the Road"(map) to Preparedness.

Fire Safe Councils are among the organizations UP is coordinating with in our preparedness efforts. There are over 600 of them working in communities throughout California. Outreach Coordinator **Karen Reimus** serves on the Scripps Ranch Fire Safe Council. Fire Safe Councils in San Bernardino County helped distribute 700 UP Home Inventory Flash Drives last year, thanks to a grant from the California Community Foundation.

The hot topic of the workshop: "defensible space." Fire Chiefs and forestry experts stressed over and over that defensible space is critical. According to the Farmers insurance agents at the workshop, defensible space is necessary to keep your home insured. But homeowners expressed frustration that requirements for brush clearance keep changing.



Here's the good news: California recently amended the law that makes homeowners responsible for clearing brush and creating defensible space around their homes. Insurers can still decide how much brush clearance they require their customers to make, as long as it is not more than 100 feet. Caveat: your insurer can require you to clear more than 100 feet of brush if an official fire expert has specifically said you have to.

We can't stop natural disasters from occurring, but we can learn from the communities that have survived them and come out smarter and safer.

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/on-the-roadmap-to-preparedness/> Date: June 26, 2022