Innovation in Funding
Home Hardening and Community Risk Reduction

March 19, 2021
NAIC & State DOI Building Code, Mitigation, and Resilience Funding Virtual Workshop
Presenter: Amy Bach, Director, United Policyholders’ WRAP Initiative
Residential Wildfire Risk Reduction in Western States: a fast evolving landscape

- Gov’t focus has been on forest mgmt
- Residential work is being done at the community level by Fire Dept./Community Leaders
- There are many local programs in place to help homeowners
- Official standard-setting is in progress
- Funding remains limited, getting more attention
- 2020 Wildfires in CA, OR, WA, CO ramped up attention and resources
Oregon

Debris Disposal
Dispose of all debris safely. Material can only be burned during an authorized burn window. Material can also be disposed of at the Josephine County Transfer Station/Recycle Center (1749 Merlin Road, 541-479-3331).

Free Home Assessment
Need help to figure it all out? You can get a free home assessment! Contact Fire Marshal Joe Hyatt.

Useful Links
- Be Ember Aware: A Visual Checklist of Vulnerable Ignition Spots (PDF)
- Rogue Valley Fire Prevention Cooperative
- Keep Your Home Safe from Wildfire

For more information, check out Be Ember Aware: A Visual Checklist of Vulnerable Ignition Spots (PDF)

Fire Safety at Home
Many outside fires in Oregon are caused by improper debris burning or sparks from power equipment use.

Read the Yard Debris Removal & Equipment Use - Fire Safety brochure for tips on how to safely dispose of your yard debris.

Recreational Fires
Recreational fires (for cooking or recreational purposes only) are allowed in the City of Grants Pass provided the rules and regulations on the linked pamphlet are followed.
OUR PROGRAM

Wildfire Partners is a Boulder County program to help homeowners mitigate their properties and prepare for wildfire. Currently funded by a $1.2 million grant from the Federal Emergency Management Agency (FEMA) and Boulder County government, the program includes over 2,500 homeowners in the county.

Wildfire Partners assists all Boulder County mountain and foothills homeowners. Whether you own a new home or an old home, or have performed mitigation in the past, we can help. We can even support residents who have had difficulty obtaining insurance or selling their home.

Wildfire Partners is a nationally recognized model for wildfire mitigation that is incorporated into Boulder County’s building code.

Why You Should Apply

"Working with Wildfire Partners was wonderful..."
Income 65: Wildfire Mitigation Measures Subtraction

Individuals, estates and trusts may claim a subtraction on their Colorado income tax return for certain costs incurred in performing wildfire mitigation measures on their property in a wildland-urban interface area within Colorado. The subtraction is equal to either 50% or 100% (depending on the tax year) of the qualifying costs for performing wildfire mitigation measures. The total subtraction a taxpayer can claim per tax year is limited to $2,500.

WHO CAN CLAIM THE WILDFIRE MITIGATION MEASURES SUBTRACTION?

The wildfire mitigation measures subtraction is available to taxpayers who meet certain qualifications and who perform wildfire mitigation measures on their property in a wildland-urban interface area within Colorado. In order to qualify, the taxpayer must be an individual, estate, or trust. Corporations, partnerships, and similar legal entities cannot claim the subtraction. The taxpayer must also be an owner of record of the private land upon which the mitigation measures are performed, but such ownership may include various ownership interests described below.

Qualifying ownership interests

In order to qualify for the subtraction, a taxpayer must have a qualifying ownership interest in the private land upon which the wildfire mitigation measures are performed. Qualifying ownership interests include:

- **Fee Simple Interest**: an absolute and unconditional ownership interest in real property
- **Easement**: a non-possessor interest in real property to enter on to land and use the land, or to restrict the use of such land, for an indefinite or specific period of time, such as a right-of-way to travel across land or to use the land for recreational purposes (e.g., fishing, hunting, camping)
- **Right-of-way**: a type of easement
- **Lease**: a possessory interest in land evidenced by a properly recorded lease contract or agreement

A taxpayer’s qualifying ownership interest in real property may be held solely, jointly, or in common. However, in the case of real property owned as tenants in common, the subtraction is allowed to only one of the individuals of the ownership group.

Non-qualifying ownership interests

Taxpayers cannot claim the subtraction for any wildfire mitigation measures performed on public land, regardless of whether the taxpayer holds any ownership interest in the public land (such as an easement, right-of-way, or lease). Additionally, the subtraction is not allowed for wildfire mitigation measures a taxpayer performs on any real property in which they have no ownership interest.

WHAT COSTS QUALIFY FOR THE WILDFIRE MITIGATION MEASURES SUBTRACTION?

The wildfire mitigation measures subtraction is allowed for the actual out-of-pocket expenses incurred and paid by the taxpayer primarily for wildfire mitigation measures. In order to qualify for the subtraction, the wildfire mitigation measures must be performed on real property in which the taxpayer has an ownership interest (see Qualifying ownership interests, above) and that is located in a wildland-urban interface area within Colorado. A wildland-urban interface area is defined as a strip of land intended to protect persons, structures, and the environment, and that is located within a zone of transition between the wildland and the urban area.
FOR IMMEDIATE RELEASE
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Nevada Division of Forestry to provide over $300,000 in grants to volunteer/rural fire departments for critical equipment and training

CARSON CITY, Nev. – The Nevada Division of Forestry (NDF) is pleased to announce that approximately $300,000 in grants are now available for volunteer fire departments, or paid rural departments whose jurisdiction serves up to 10,000 people, across Nevada to help fund critical wildland firefighting equipment and training. Funded by the US Forest Service’s Volunteer Fire Assistance Grant Program, volunteer/rural fire departments can use these funds to purchase wildland fire personal protective equipment, fire shelters, radios, hoses, and other advanced technologies and supplies. This essential grant program is designed to enhance rural wildfire management and response to help protect homes, families, and the natural environment.

“Volunteer/rural firefighters play a vital role in protecting Nevada’s rural and remote communities from wildland fires,” said Kacey KC, Nevada State Forester and Firewarden. “With the ever-growing threats and impacts of climate change statewide, coupled with unprecedented...
California

Tree Mortality Task Force
Two Year Review and Status of Executive Order Directives 2015-2017

In October of 2015, Governor Edmund G. Brown declared a state of emergency due to the unprecedented levels of dead and dying trees in the State of California. In response to his Executive Order the Tree Mortality Task Force (TMTF) was created. During the winter 2016-2017, record-breaking rains brought much needed relief to California after a 5-year drought, however the State continued to experience major tree die-off. In April 2017, Governor Brown rescinded the drought emergency, but maintained support for the on-going work addressing the drought’s long-term impacts. The TMTF continues to collaborate and make progress on the 19 directives set forth in the original tree mortality emergency declaration from 2015.

Partnerships

In early 2017, Caltrans and CAL FIRE collaborated to design and produce door hangers used to notify landowners that Caltrans contractors would be on their property to identify and mark hazardous trees. These marked trees would be removed to reduce the risk to people traveling along state highways. The door hanger template was later adopted by Placer County for its hazardous tree removal operations. This is just one example of how federal, state and local agencies partner through the TMTF to provide more resources, assistance, and information to stakeholders.

Innovation

Dead trees have found new life in the form of bioenergy, furniture, and even art. This year PG&E donated over 100 dead trees to the team that designed and built the 2017 Burning Man’s Temple. The temple project provided a new avenue to discuss tree mortality impacts and how our forests are changing.

Urban Outreach

Tree mortality doesn’t just affect rural residents, but urban populations as well. To increase awareness about tree mortality and its impacts, an urban outreach campaign was implemented in the Bay Area between June and July of 2017. Over 2.6 million impressions across 4 counties were made through digital platforms like Pandora Radio, Facebook, and website ads. Additional outreach campaigns have been completed in urban areas to raise awareness about hazardous trees along roadways, near critical infrastructure, and in forests where people recreate.

Grants Awarded

Over $21 million has been awarded to projects aimed to protect watersheds, remove dead trees, and restore our forests. These grants have supported smaller, non-profit community organizations that have augmented the work being done by TMTF agencies. An example of this is California Fire Safe Council’s (CFSC) Grants Clearinghouse program. By leveraging a newly-awarded $1.7 million U.S. Forest Service grant the CFSC will be able to award grants to several smaller projects within high-hazard counties.
GET STARTED ON CRR WITH NFPA

Community Risk Reduction (CRR)
According to NFPA 1300, Standard on Community Risk Assessment and Community Risk Reduction Plan Development, CRR is a process to identify and prioritize local risks, followed by the integrated and strategic investment of resources to reduce their occurrence and impact. In other words, it is a process to help communities find out what their risks are and develop a plan to reduce the risks viewed as high priority.
The steps involved in CRR are conducting a Community Risk Assessment (CRA), developing a CRR plan, implementing the plan, and evaluating the plan.

Community Risk Assessment (CRA)
A CRA is a comprehensive evaluation that identifies, prioritizes, and defines the risks that pertain to the overall community. The CRA informs the CRR plan and results in a full understanding of the community’s unique risks, capabilities, and characteristics related to the following profiles:
- Building stock
- Community service organizations
- Demographics
- Economics
- Geography
- Hazards
- Pest loss & event history
- Public safety response agencies
- Critical infrastructure systems

Given a CRA’s broad nature, it is important to collaborate with stakeholders to gain this comprehensive understanding about each of these profiles.

Who’s Who in CRR?
Stakeholder: Any individual, group, or organization that might affect or be affected by the CRA or the CRR plan, for example community members, first responders, and city planners
Partner: Party with which an agreement is reached for sharing of physical, financial, and/or intellectual resources in achievement of defined common objectives, such as insurance providers, elder services, and big box retailers.

CRR Plan
The CRR plan outlines the goals, programs, and resources needed to reduce the high-priority risks identified by the CRA. The 5 E’s approach outlined below can be a helpful framework for setting goals and objectives. The answers to these questions can help you set clear objectives, identify key resources and partnerships, and develop integrated programs in support of reducing identified risks.

CRR Related Documents from NFPA
NFPA documents provide guidance for your CRR activities.
NFPA 1300 nfpa.org/1300
Standard on Community Risk Assessment and Community Risk Reduction Plan Development
NFPA 1300 provides an outline for conducting your CRA and developing and implementing your CRR plan. It is written for any organization or individual to use, and also includes data analysis tools and a sample CRR plan.
NFPA 1730 nfpa.org/1730
Standard on Organization and Development of Fire Prevention Inspection and Code Enforcement Services
Certified Wildfire Mitigation Specialist

The NFPA Certified Wildfire Mitigation Specialist Program (CWMS) was created in 2017 after discussions with fire service and forestry professionals at the federal, state, and local levels.

The CWMS credential offers professionals whose work involves wildfire hazard mitigation, the ability to demonstrate that they understand hazard mitigation measures, planning and preparedness strategies, public education practices, and wildland fire science. Gain the recognition you deserve as an expert in your field with this specialist certification.

The goals of this program are to:

- Recognize and provide evidence of knowledge of hazard mitigation, planning & preparedness, public education, and fire science concepts associated with the wildland/urban interface
- Enhance professionalism
- Ensure a uniform, fair process for certification that is accessible to everyone who is eligible
- Ensure proficiency in the use of NFPA codes and standards
- Facilitate success for those seeking certification
- Promote professional development through continuous learning
Hundreds of CA FSCs

California Fire Safe Council (CFSC) is pleased to announce 10 projects have been selected for funding for the 2020 Grants Clearinghouse Fire Prevention Program.

CFSC approved over $1.4 million in federal grant funds to support wildfire risk reduction projects in at-risk communities in 10 counties across California.

The selected projects help California communities respond to the growing concern over catastrophic wildfire and exemplify efforts to create fire adapted communities. Through subgrants from CFSC, these projects provide support to implement fuel reduction projects such as community chipper programs, fuel breaks, and roadside and defensible space projects. These projects will also utilize education tools to spread the Fire Safe message and engage community members.

Funding for the 2020 Grants Clearinghouse is provided through master grants to CFSC by the Cooperative Fire Program of the U.S. Forest Service (USFS), Department of Agriculture, Pacific Southwest Region. These State Fire Assistance grants provide $1,402,283 for subgrants to support:
- Hazardous fuels reduction and maintenance projects on non-federal land
- Community Wildfire Protection Plans and other plans or assessments
- Prevention and mitigation education and outreach opportunities

In addition to the federal funds, the projects will utilize over $1.7 million in matching funds, both in-kind and cash contributions. This generous support demonstrates the value of collaboration and partnerships among agencies and organizations to create Fire Adapted Communities.
On March 10, 2021, CAL FIRE will begin accepting applications for Fire Prevention Grants Program. Contingent upon appropriation from the California Climate Investments, or other fund source, up to $165 million will be awarded. CAL FIRE's Fire Prevention Grants Program provides funding for projects and activities that address the risk of wildfire, reduce wildfire potential, and increase community resiliency. Funded activities include hazardous fuel reduction, wildfire prevention planning, and wildfire prevention education with an emphasis on improving public health and safety while reducing greenhouse gas emissions.
Where FSC grants are going:

- 6 Non-Profits
- 1 Home/Property Owner Association
- 2 Non-Federal Government Agencies

Types of Projects Funded:
- Planning Only
- Fuels Treatment Only
- Education and Fuels Treatment
- Education and Planning
- Education, Fuels, and Planning

- 2,954 Acres to be Treated
- 9 Risk Assessments
- 34 CWPP/Fire Management Plans
- 290 Outreach/Education Programs
- 4,022 Education/Information Products
“Over the last 6 years the MVFSC has had marked success in applying for, receiving, and overseeing the use of funds awarded from several large ($75K - $100K) grants. Funding over the years has come from PG&E, CalFire, and CA State, the Federal Government, as well as the Napa Communities Firewise Foundation”.
Ballot measures w/mixed results

Election certified: Alameda County fire bond Measure D fails by 0.3%

Also: Easy victory for Measure P in Livermore; Measure C child care sales tax earns 64.35%

by Jeremy Walsh / Pleasanton Weekly

The Alameda County Fire Department's $90 million bond measure failed by the slimmest of margins, falling short of the supermajority threshold by 95 votes based on the final voter turnout of just under 32,000 ballots.

Measure D, on voter ballots in unincorporated areas of the county including in the Tri-Valley, finished with 66.37% of voters in favor, leaving the ACFD fire safety bond proposal just below the two-thirds approval that was required for passage, according to newly certified election results released by the Alameda County Registrar of
CA’s Listos grants

California Fire Safe Council is proud to announce the Outreach Toolkit and Trailer grant recipients. These custom toolkits and trailers were made possible with a generous grant from Listos CA. The toolkits and trailers will be utilized in communities and organized by neighbors to increase wildfire preparedness, prevention, and mitigation.
Live in a California wildfire zone? Gavin Newsom budget has money for home retrofits

By Dale Kasler
January 10, 2020 01:41 PM, Updated January 10, 2020 03:48 PM

How Gavin Newsom plans to fight wildfires with the 2020-21 state budget
State to establish new home hardening standards for insurance

Posted on: February 11, 2021

LOS ANGELES, Calif. — Insurance Commissioner Ricardo Lara announced a new partnership between the California Department of Insurance and Governor Gavin Newsom’s Administration, including the Governor’s Office of Emergency Services (CalOES), the California Department of Forestry and Fire Protection (CAL FIRE), the Governor’s Office of Planning and Research (OPR), and the California Public Utilities Commission (CPUC) to establish consistent statewide standards for home and community hardening that will reduce wildfire risk, protect lives and property, and help make insurance available and affordable to residents and businesses.

“Hardening” refers to measures that prepare homes and communities to better survive a wildfire, such as building upgrades, defensible space, and fire-resistant landscaping. While California has existing wildfire building standards for new development as established by CAL FIRE, this new partnership consisting of state wildfire, catastrophe, and insurance experts will establish standards that are consistent, based in fire science, and apply to retrofits for older existing homes in order to help them seek and maintain insurance coverage, thus giving policyholders and insurance companies a shared strategy for reducing wildfire risks.
By launching and advancing a “Wildfire Risk Reduction and Asset Protection” (WRAP) initiative in 2017, UP is helping property owners across California keep their assets insured during a home insurance availability and affordability crisis that is affecting many parts of the state. This crisis is hitting people hard in the pocketbook. Insurers have dropped (“non-renewed”) thousands of customers in areas they deem vulnerable to wildfires, and when those customers find a replacement home insurance policy, it provides less protection and costs as much as four times what they had been paying. Not only is this disruptive, but it is also making communities more susceptible to catastrophic losses.
Standards, rewards/signals

The WRAP Initiative
The "WRAP" Initiative aims to help create mitigation standards, financial assistance, inspection and certification programs, and insurance rewards that will reduce the underlying risk of wildfires and help restore a competitive home insurance market. In addition to constantly monitoring the insurance marketplace, disseminating information, and providing free shopping tools to homeowners and stakeholders, UP is also doing advocacy work in Sacramento and throughout CA.

Partners/WRAP Working Group Participants
The California Department of Insurance
Western Fire Chiefs Association
FireWise Community Advocates
FireSafe Councils
The Institute for Home and Business Safety
CalFire
COPE (Citizens Organized to Prepare for Emergencies)
Cal Poly WUI FIRE Institute
Novato Fire District
University of California Cooperative Extension
Mariposa County
Wildfire Partners