



Wildfire Resilience: Innovation in Mitigation

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State Capitol, Senate Chamber

Amy Bach, Esq., WRAP Initiative Director

www.uphelp.org

About United Policyholders (UP)

- A 501(c)3 national not-for-profit organization with a Platinum Guidestar rating
- 30 year track-record of excellence and expertise in disaster preparedness and recovery
- A trusted information resource and respected voice for insurance consumers in all 50 states
- Not for profit...not for sale
- Funded by donations and grants

Our Three Programs

- Roadmap to Recovery[®]
 - *Helping individuals and businesses solve insurance problems that can arise after disasters.*
- Roadmap to Preparedness[®]
 - *Increasing insurance and disaster preparedness by sharing lessons learned by disaster survivors.*
- Advocacy and Action
 - *Standing up for consumers in courts of law, legislative and other public policy forums, and in the media.*

United Policyholders Wildfire Risk Reduction and Asset Protection Project ("WRAP")

A regular convening of public and private stakeholders, firefighting pros, community-based risk reduction advocates, public officials and agency reps, fire scientists working together to:

- 1) Reduce wildfire risk and restore home insurance availability and affordability in WUI and other regions
- 2) Establish official standards for individual/community wildfire risk reduction
- 3) Build financial and technical assistance options for homeowners to make risk reduction improvements
- 4) Incentivize homeowners to pro-actively reduce wildfire risk

visit: www.uphelp.org/WRAP

www.uphelp.org/wrapchart

Comparison of Wildfire Risk Reduction Standards for Existing Homes		
Institute for Home and Business Safety "Wildfire Prepared Home"	United Policyholders WRAP Initiative "Mitigated Dwelling Measures"	California Interagency Wildfire Partnership "Safer From Wildfire"
Class A fire rated roof	Class A fire rated roof	Class A fire rated roof
Ember Resistant Vents	Ember Resistant Vents	Ember Resistant Vents
Cleared 5 foot Home Ignition Zone	Cleared 5 foot Home Ignition Zone	Cleared 5 foot Home Ignition Zone
6 inches noncombustible clearance at base of exterior	6 inches noncombustible clearance at base of exterior	6 inches noncombustible clearance at base of exterior
Enclosed underdeck / clear combustible materials from underneath decks	No combustible materials underneath deck	No combustible materials underneath deck
Maintain trimmed trees/maintain yard clear of debris	Limb up branches, maintained and irrigated landscape	Defensible space compliance - trimming of trees, removal of brush and debris
Replace combustible attached fencing	Last 5 feet of any fencing attached to home must be noncombustible materials	Upgraded windows or defensive shutters
No outbuildings near home	If other combustible structure is within 25 feet of dwelling, facing walls of dwelling must include tempered glass in dual pane window and noncombustible, fire rated cladding	Removal of sheds or combustible outbuildings to at least 30 feet from the dwelling
(IBHS + Plus, set for later rollout, will require additional standards including, in addition to the above, noncombustible siding, enclosed eaves, upgraded windows or shutters, wildfire resistant deck		Enclosed eaves

On the ground progress

- Local FireSafe Council Updates:
 - Priscilla Abercrombie - COPE
 - Jeff Enos, Mt. Veeder Fire Safe Council
 - Barbara Cone, Mariposa Fire Safe Council

 - 1) Please briefly describe your wildfire risk reduction program
 - How many homes are participating in your community
 - Are you making grants available to individual homeowners
 - Are you offering hands on technical assistance to homeowners
 - Is your local fire department inspecting and certifying?

 - 2) Please briefly describe the biggest challenges you have related to individual home hardening and community engagement
 - 3) What recent successes have you had in helping your community become more resilient against wildfire?
 - 4) How are you currently funding your programs?
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- Next Meeting: Tuesday, April 19th at 1pm
Presentation by: California Fire Safe Council Regional Coordinators

Current, related UP work:

- Shopping tools that help homeowners find insurance options
- Ongoing data collection through our ongoing California Home Insurance Survey
- Ongoing data collection from stakeholders engaged in local projects
- Advocacy for statewide mitigation standards, financial assistance, inspection and certification programs
- Work at the federal level to advance mitigation and insurance support/reward programs across the country

Three main approaches:

Legislatively mandated discounts

- Alabama, Georgia (GUA), Mississippi, and North Carolina

Legislatively mandated notice/offer of discount

- Florida, Oklahoma, Louisiana, Maryland, New York (allows a discount), South Carolina, and Rhode Island

Voluntary programs

- Wildfire Partners (CO), Firewise USA, FireSafe Councils, COPE, UP Mitigation Pilot Program

Next Steps

- Finalize CDI regulations
- Establish inspection/certification processes
- Insurer compliance, incentives/rewards
- Continue building technical and financial support resources for individual and community-wide home hardening and brush clearing/defensible space

Thank You!

www.uphelp.org/CAhomeSurvey

2022 California Home Insurance Survey



This is a confidential survey about home insurance availability and costs in California. The data will help households and communities find good insurance options in order to be prepared for and rebound after disasters. Thank you for your participation.

United Policyholders

info@uphelp.org

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