

2011 Wildfire Update

BY CAROLYN KONECKI

The fires that ravaged San Diego County in 2003 were considered a rarity – a perfect mix of dry brush, fierce Santa Ana winds and San Diego firefighters off fighting fires in other parts of California. Yet those very same conditions occurred just four short years later burning over 1,100 homes and resulting in the second costliest wildfire in our *nation's* history. Of the ten costliest wildfires in the United States, eight have occurred in California, and include the Witch Creek Fire from October 2007 and the Cedar Fire from October 2003. Now, fire experts are predicting that California will experience devastating wildfires every two to three years.

Why has there been such a dramatic increase in wildfires?

From 1986 to 2006, the frequency of wildfires was nearly 4 times the average of previous fires. There has been 6.5 times more area burned than previous fires, and the fire season has increased in length by 78 days. The burn length of the fire (the number of days a fire burns) has increased by 7.5 days to an average of 37.1 days before being controlled.¹ So why is Southern California having more frequent, more destructive, and longer-burning fires which are no longer limited to certain months of the year?

Experts say the increase in the frequency and severity of wildfires results from two situations: changing housing growth patterns and changing climate. Southern California is a highly desirable area in which to live and has experienced extensive housing growth during the 1990s. Since most of the coast and city lots have already been built upon, developers built houses where there was open land – back up against nature pre-

serves, canyons and rural open space – areas experts call Wild Land Urban Interfaces (WUI). In fact, 61% of the housing units built in that decade were in WUIs.

The second factor is climate change. Despite this year's unusually cool summer, there has been a 1.6 degree increase in average temperatures during spring and summer from 1986-2006. This has led to an early snowmelt, which results in a longer fire season. The warmer temperature also reduces precipitation and increases drought, leading to more dry fuel.

Finally, the local governmental agencies do not have the resources to protect all the structures. As the recession continues, fire departments are dealing with shrinking resources, yet the need for their services continues to grow. This trend is especially troublesome if the local firefighters are out of their primary area fighting another fire when a fire erupts. There is simply not enough manpower and equipment to fight several large fires simultaneously.

What can you do to prepare for the next inevitable wildfire?

Clearly, every homeowner needs to take a much more active role at reducing the risk of a wildfire to their home. Begin by assessing your home's risks and then prepare for a fire by minimizing risks and having emergency plans. Register your cell phone with AlertSanDiego (www.readysandiego.org). By registering, you are allowing emergency response personnel to notify you with information or action to take, such as evacuation, that you need to be aware of during an emergency or disaster.

Safeguard and increase your home's value by making fire-safe improvements such as creating defensible space, landscaping with fire-resistant plants and removing any potentially flammable materials from the exterior. (See the box on the inside for tips from the Office of Emergency Services, County of San Diego, and Firewise Communities). By creating a fire-safe boundary around your home, you may avoid disaster, while helping firefighters. Defensible space is typically a 100-foot radius zone around your home. By keeping your plants and trees trimmed, spaced properly and planting fire resistant plants, you'll reduce the fire danger to your home as well as the risk of injury to firefighting personnel defending your property. Maintaining defensible space does not mean total plant clearance. Trimming trees and shrubs and the use of proper spacing helps prevent fires from





Image courtesy of Ion Moe

traveling towards your home.

Since most wildfires start by flying embers, the roof is especially vulnerable. Consider installing ember-resistant venting and closing (boxing) the eaves so there is no way for an ember to enter and ignite the insulation or wood. If your roof is made of wood shake or is older and in poor condition, replace your roof with a fire resistive material such as concrete tile or composition tile. If your home is located on the edge of a canyon or open space, consider having a fire retardant material sprayed around the perimeter of your home once per year. Some insurance carriers even include this as a free service with their homeowners policies.

Homeowners should review their fire insurance policy annually to make sure the dwelling coverage is adequate to fully rebuild the home to pre-loss condition in the unfortunate event of a loss. The reconstruction cost is the cost to rebuild the home today with similar materials and craftsmanship used during the original construction. Reconstruction typically costs up to 30% more than new construction due to the higher level of skill required on reconstruction and the need to match new materials to existing materials.

When determining the rebuilding cost, don't confuse the market value of the home with the replacement cost. While the real estate market is experiencing a downturn, the costs of construction materials and labor continues to rise. Any additions and/or improvements that have been made to the home should be added to the existing coverage.

Make sure any special items, like jewelry, fine arts, antiques and other valuables are accounted for and scheduled, if necessary. Different insurance carriers cover valuable items differently. If you have items such as antique furnishings, collectibles, or artwork, find out in advance how your carrier would replace those items if you were to suffer a loss.

Finally, every homeowner should have a comprehensive home inventory. A home inventory is a room-by-room listing of all the personal possessions (furniture, accessories, clothing, cookware, sporting goods, electronics, music/videos, toys and miscellaneous items) contained in the household. In addition to the listing of all goods, the inventory will include the quantity, description, and cost or value of each item or class of items. A good home inventory will also include either photographs or video footage to complement the written list. A home inventory is a wonderful way to value your contents and will help you settle your claim, if you have one, in record time. Make several copies of your home inventory (including the photos/video) and keep some of them off site.

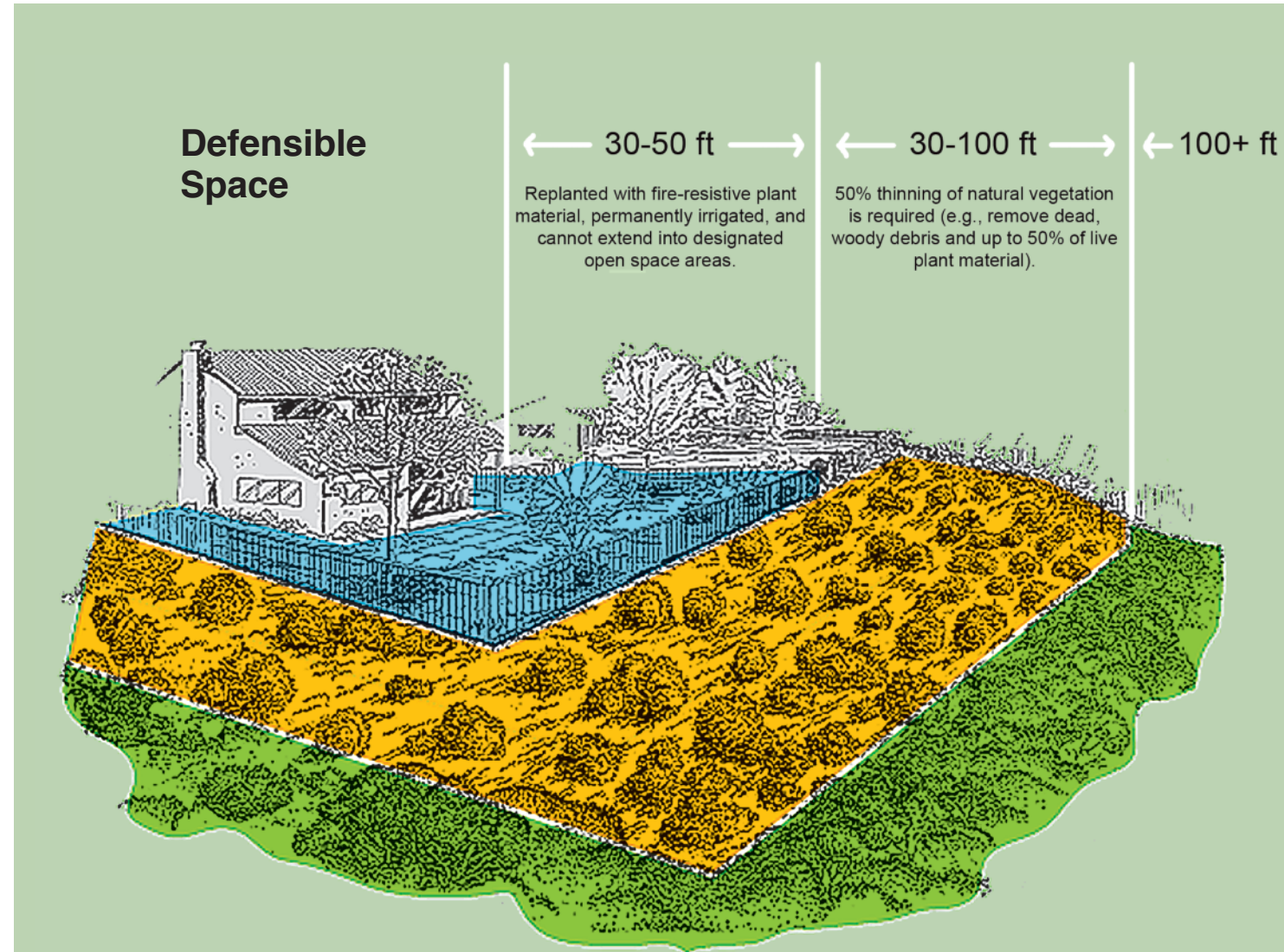


Image courtesy of the Burn Institute

Tips to Create Defensible Space Around Your Home:

- Trim back brush and remove any dead or dying trees, plants and grasses, yard clippings and any flammable items within a 100-foot radius of your home.
- Prune existing native vegetation to 6 inches above the ground.
- Cut low-hanging tree branches up to 6 feet off the ground and within 10 feet of touching a structure, chimney or power line. Low branches may carry a fire upwards to the trees (the ladder effect).
- Reduce plants alongside the driveway by at least 10 feet on each side and trim overhead branches for at least 14 feet of vertical clearance to allow for emergency and escape vehicle clearance.
- Vary the height of plants and give them adequate spacing.
- Avoid planting trees under or near electrical lines because they could contact the lines and ignite.
- Consider using rock mulch in areas where you want to prevent vegetation growth such as under decks, or close to combustible materials. Wood chip mulch may ignite.
- Regularly clean leaves and debris from your roof, gutters, decks and yard. An ember landing on these dried materials can easily fuel a fire.
- Wood piles or other flammable materials should be relocated at least 50 feet from your home and more than 10 feet from an above-ground propane tank.
- Firewood stacks should not be located uphill from a structure as a burning log could roll downhill and ignite the structure.

Making your Home Fire Resistant

Outdoors

- Upgrade your roof to a Class A fire-resistant rated materials. If upgrading is not possible, then maintain your roof covering by repairing gaps in tiles so embers cannot reach the sheathing underneath.
- Box in your roof eaves with a fire-resistant material to prevent any embers from blowing underneath.
- Install bird stops at the end of barrel-style roof coverings, such as Spanish tile roofs. The stops prevent debris build-up and deter birds from nesting between the roof covering and sheathing.
- Install gutter covers to reduce debris build-up.

Walls and Chimneys

- Replace combustible home siding with fire-resistant materials such as stucco, fiber-cement or wood products treated with fire retardant. If not possible, maintain and repair existing siding, making sure there are no gaps for embers to enter the wall.
- Inspect your home for any sign of moisture rot and replace any affected areas – decaying wood is highly flammable.
- Retrofit your roof, wall, foundation and vents with 1/4 inch non-combustible metal mesh or ember-resistant venting to resist the intrusion of flames and embers. The mesh will still allow for airflow for moisture control.

Decks and Fences

- For attached decks, consider using fire-resistant material such as wood factory treated with fire retardant, concrete, bricks, tiles or stone instead of untreated wood.
- Enclose or screen the underside of your deck to prevent the accumulation of flammable debris.
- Avoid using combustible fencing materials within 10 feet of your home.

Other Areas

- Replace windows with tempered glass dual pane windows. The outer pane acts as a thermal shield for the inner pane and tempered glass is stronger than regular glass.
- Auxiliary structures such as patio covers, awnings, gazebos and trellises should be constructed of non-combustible materials.

Tips provided by the Office of Emergency Services, County of San Diego.



What can you do if a fire is coming?

If a fire is imminent, gather your valuable papers (they should all be kept together in a fire-proof storage file or safe – in case you are not there to take them out when a fire comes). Determine ahead of time what possessions are most important to you and gather them up first. Take the most irreplaceable items first (family photos, heirlooms, items of sentimental value, etc). Don't bother taking items that can easily be replaced (like DVDs). Remember, no possession is worth injury or death. If a fire is approaching quickly and you don't have time to take anything, leave it all and get out. Your life is worth more than any possession.

What should you do if you suffer a loss?

Immediately report a loss to your insurance carrier. In a large fire, most carriers dispatch a CAT (catastrophic) team to the area immediately. The CAT team consists of claims adjusters trained specifically to deal with a large fire and the losses that result from it.

The insurance carrier will write out a check to you so that you can begin to purchase replacement necessities and secure a place to live while your home is being repaired or replaced. You will need to create a list of all the possessions in your home that were lost in the fire. Obviously, a comprehensive home inventory makes this task much simpler. After all, it is very hard to



remember all that you had in your home while you are suffering the emotions of a devastating fire loss. The more information you have about your damaged home and possessions, the faster your claim will be settled.

If your home was close to the fire and has smoke damage, burned landscaping or other damage but didn't burn in the fire, contact your insurance carrier. Most homeowner policies provide coverage for related claims and for the clean up necessary to restore your home to pre-fire condition. Also, if you incurred any costs as a result of a mandatory evacuation, such as hotel and meals, those costs are generally covered by your insurance policy under the loss of use provision. Again, contact your specific carrier or agent for more information.

Damages to your home after a fire may create additional hazards, which may not be so obvious. Look for external damage to your home before entering. If any portion of the foundation has been compromised, it may not be safe to

enter the home. Be alert for gas leaks and turn off the electricity. Be careful when removing burned items from the home. Handle all burned plastics with rubber



gloves as possible toxins can come off the plastic. Do not breath ash from the fire.

Working with the best insurance team

A knowledgeable, independent insurance agent can help you to prepare for a wildfire and, if you suffer a loss, help with a claim. An independent agent is one who is not captive to one carrier, but represents several financially-solid carriers. Having several markets allows the independent agent to place your insurance with whichever carrier is the best fit for you and your situation. Also, you should meet with your agent once a year to review your policy and keep it up to date so that there is never a gap in coverage. If you make any improvements to your home between policy periods, call your agent so that your policy can be updated immediately to reflect the additional value of those improvements. Finally, a good agent will be there in the event of a claim to explain the coverage, connect you with the carrier and be an advocate for your needs.

¹ Wildfire statistics courtesy of Chartis Private Client Group



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