WIN-WIN: HOW TO BETTER PROTECT YOUR HOME FROM WILDFIRES AND GET A FIRE INSURANCE DISCOUNT

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New Department of Insurance Regulations: Safer from Wildfires New regulations from the California Department of Insurance (CDI), called ***"Safer from Wildfires"***, require insurance companies doing business in California to provide discounts for residential property insurance when policyholders reduce their wildfire risks. The Safer from Wildfires program is a ground-up approach to wildfire resilience with three layers of protection – for the structure, its immediate surroundings, and the neighborhood.

Does My Insurer Have to Offer a Discount?

Yes! California's new rules apply to all companies and come years after some property insurance companies had already voluntarily been offering discounts (for example USAA, Mercury, and some other companies).

How Can My Home Qualify?

A homeowner must take proactive steps to mitigate the risk of wildfire at the community level and/or at the individual level of their own property.

Community: Firewise USA®

· The ***Safer from Wildfires*** regulations refer to Firewise USA by name and require that insurance companies offer fire premium discounts to any Firewise USA Site in Good Standing.

· Firewise is a voluntary program developed by the NFPA (National Fire Protection Association trade group) that provides a framework to help neighbors get organized, find direction and take action to make their homes and community safer from wildfires.

· This is not an HOA-level undertaking: each individual homeowner in the group must spend time and effort working to achieve the Firewise requirements.

· Any group of neighbors, from as few as 8 to as many as 2,500 homes, can voluntarily form a group to start the process of becoming a Firewise USA recognized site. Homes do not need to be contiguous and not every neighbor's home needs to be included (note: some neighbors may not want to put in the effort to join and meet the time commitment requirements). Thus, in Nellie Gail Ranch there could be multiple different Firewise groups.

Individual: Wildfire Prepared Home

· The ***Safer from Wildfires*** regulations require that insurance companies offer fire premium discounts to individual homeowners who follow a specified list of individual property-level wildfire mitigation efforts. The IBHS (Insurance Institute for Business & Home Safety trade group) has developed its own Wildfire Prepared Home Technical Standard that many insurance companies accept as meeting the ***Safer from Wildfires*** requirements. Since insurance companies have differing rules, it is recommended that each homeowner check with their own company to verify.

· Each homeowner must follow the Wildfire Prepared Home checklist and complete each step.

· After completion, the homeowner applies for IBHS Wildfire Prepared certification, pays an application fee and submits photos of your home.

· An IBHS-authorized evaluator makes a site-visit and evaluates the home.

What Resources Is NGROA Providing to Help Me?

The steps to help you mitigate fire risk have already begun. The Nellie Gail Ranch Board recently formed the Fire Prevention Committee (FPC). The FPC has been actively identifying and prioritizing ways to make Nellie Gail Ranch safer from wildfires. The FPC has begun the process of increasing neighborhood wildfire awareness through:

· publications (have you read our monthly Pony Express wildfire Fact Sheets from Firewise USA and other articles?),

· events (did you attend our Orange County Fire Authority (OCFA) Preparedness Event co-sponsored with the Emergency Preparedness Committee?),

· joint OCFA-FPC fire risk surveys of sample NGR homes (done in August), and

· monthly planning meetings of the FPC to effectively utilize resources.

How Do I Get Started?

· Review the extensive materials on the ***Safer from Wildfires,*** NFPA Firewise, IBHS Wildfire Prepared Home, CalFire and OCFA websites.

· Take the OCFA wildfires Home Assessment tool's online survey.

· Talk with your neighbors about wildfire risk mitigation.

· Contact your property insurance company or your agent to determine the amount of your insurance discounts.

· When ready, request a free home assessment from the OCFA. They will send out an expert to evaluate the wildfire risk to your home and will examine critical factors like vegetation, building materials, and defensible space. Call OCFA at (714) 573-6774.

· If you need help finding other neighbors to join your Firewise group, contact the NGROA Office at (949) 425-1477 and leave your contact information (name, address, email and mobile phone number). The FPC will try to match up other interested neighbors close to your home to help get you all started.

Not Ready for Firewise or Wildfire Prepared Home? No Worries!

· Firewise and Wildfire Prepared Home programs can get you fire insurance discounts – BUT they are not the only ways to help make your home more resistant to wildfires.

· If a more formal program isn't for you right now then find some items from the many websites listed above and complete what you are comfortable doing now. It's all good!

· If you do not choose to pursue either the Firewise or the Wildfire Prepared Home programs, any steps that you take to fire harden your home and create vegetation safe areas near your home improve the chances that your home may survive a wildfire.

We're All In This Together

When you improve the fire resilience of your home you decrease the fire risk for your neighbors. When your neighbors improve the fire resilience of their homes they decrease the fire risk for your home.

Stay Tuned! The FPC and Emergency Preparedness Committee (EPC) are working diligently to help make our community safer and better prepared from wildfires. New information, events and other programs are in the planning stages and will be coming soon!