



FIREWISE USA[®]

RESIDENTS REDUCING WILDFIRE RISKS

PROGRAM INTRODUCTION AND DISCUSSION



**Ventura Regional
Fire Safe Council**



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What is Firewise USA?

- Firewise USA is a National “Grassroots” Program administered by the National Fire Protection Association (NFPA)
- Free and voluntary - Does not require 501c3 status to operate
- No regulation or enforcement involved
- More than 1,900 communities across the country (~900 in CA)
- Credited with multiple instances of prevented structure-loss



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What is the program's objective?

- Firewise USA provides the collaborative framework to help a community and its neighbors organize, find direction, and take action to increase its resilience to wildfire



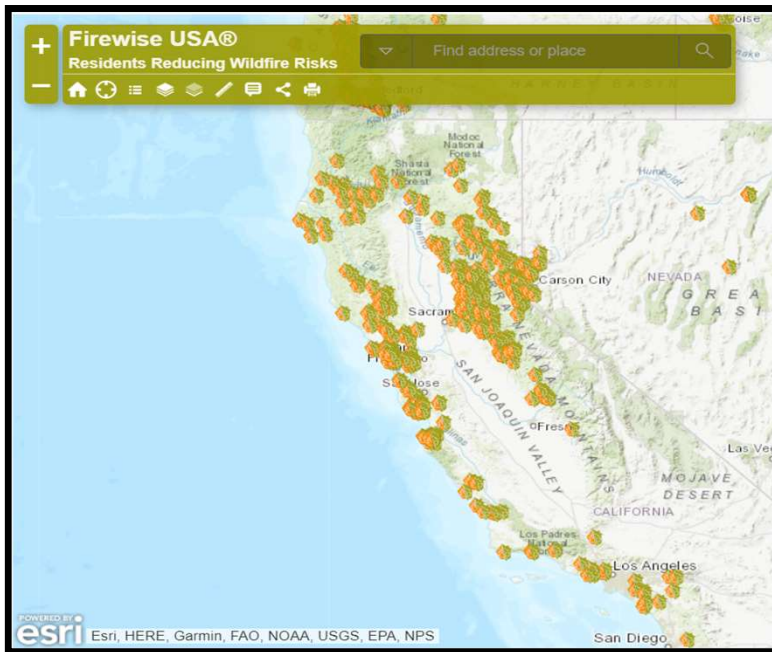
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Are there Firewise USA communities near us?

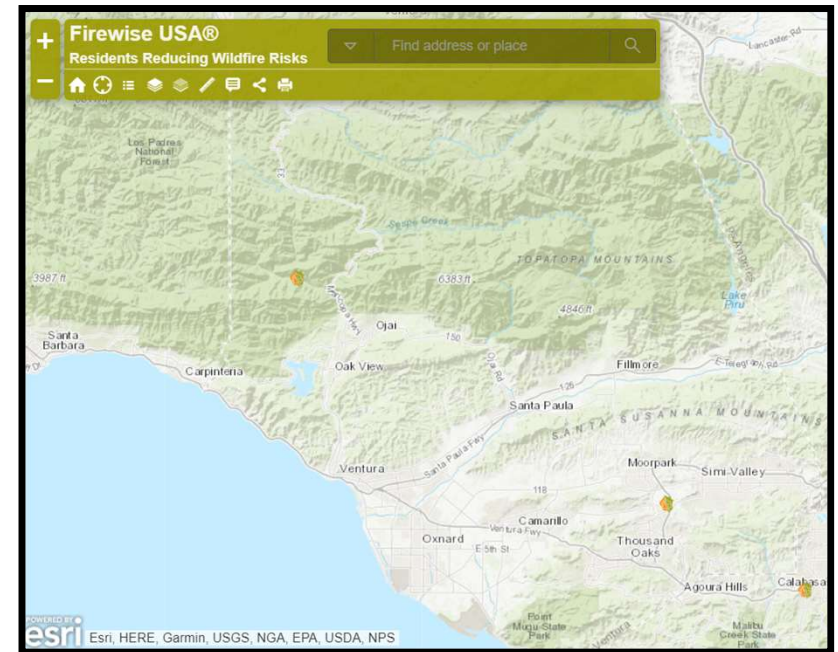


← **CA**

~900

3 →

VTC





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What are the benefits?

- Get a framework for action (more on this later)
- Learn about wildfire along with community building opportunities
- Firewise USA Communities enjoy discounts down to the parcel level from the following Insurance Agencies: USAA, Mercury, CA Fair Plan, State Farm, and more
- **Increase chances for accessing funding opportunities**

Insurers Currently Offering Discounts

Residential Property Insurance Companies Currently Offering Discounts

for Fire Hardened Homes and/or Communities

The number of residential property insurance companies offering insurance discounts for fire-hardened homes and communities has increased since Commissioner Lara took office in 2019. Several companies offer both community-wide discounts (for example, a home in a Firewise or a Shelter-In-Place community) and home-specific discounts (for example, maintaining defensible space or home-safety measures against wind-blown embers). In some cases, these discounts can be combined. Because discounts and eligibility differ by company, we urge you to contact the insurance company directly to find out if your property qualifies.

Insurance Company / Group	Discount Based on Community Mitigation	Discount Based on Property/ Parcel Mitigation	Discounts in Effect Since	Telephone #	Website Address
Allstate Insurance Company	None	Yes	Jul 2008	800-255-7828	https://www.allstate.com/
American Modern Home Insurance Company	Firewise Community	Yes	Nov 2018	800-543-2644	https://www.amig.com/
ASI Select Insurance Corp	Firewise Community	Yes	Feb 2021	866-274-8765	https://www.americanstrategic.com/
California Automobile Insurance Company	Firewise Community	Yes	Oct 2020	866-974-2910	https://www.mercuryinsurance.com/
Crestbrook Insurance Company	None	Yes	Feb 2014	877-669-6877	https://www.nationwide.com/
CSAA Insurance Exchange	CSAA approved	Yes	Nov 2021	855-424-8639	https://calstate.aaa.com/insurance
Falls Lake Fire and Casualty	Firewise Community	Yes	Dec 2019	800-780-7454	https://www.fallslakeins.com/
Occidental Fire & Casualty Company of North Carolina	None	Yes	Aug 2013	800-481-0661	https://www.iatinsurancegroup.com/

State Farm General Insurance Company	Firewise Community	Yes	Feb 2022	800-782-8332	https://www.statefarm.com/
The Cincinnati Insurance Company	Shelter in Place Community	Yes	Aug 2016	888-242-8811	https://www.cinfin.com/
California FAIR Plan	Firewise Community	Yes	May 2018 & Jun 2011	800-339-4099	https://www.cfpnet.com/
Chubb Group					
<i>Federal Insurance Company</i>	<i>Shelter in Place Community</i>	Yes	<i>Dec 2018</i>	<i>800-682-4822</i>	https://www.chubb.com/us-en/
<i>Pacific Indemnity Company</i>	<i>Shelter in Place Community</i>	Yes	<i>Dec 2018</i>	<i>[same as above]</i>	<i>[same as above]</i>
<i>Vigilant Insurance Company</i>	<i>Shelter in Place Community</i>	Yes	<i>Dec 2018</i>	<i>[same as above]</i>	<i>[same as above]</i>
USAA Group					
<i>Garrison Property and Casualty Insurance Company</i>	<i>Firewise Community</i>		<i>Oct 2014</i>	<i>210-531-8722</i>	https://www.usaa.com/
<i>United Services Automobile Association</i>	<i>Firewise Community</i>		<i>Oct 2014</i>	<i>[same as above]</i>	<i>[same as above]</i>
<i>USAA Casualty Insurance Company</i>	<i>Firewise Community</i>		<i>Oct 2014</i>	<i>[same as above]</i>	<i>[same as above]</i>
<i>USAA General Indemnity Company</i>	<i>Firewise Community</i>		<i>Oct 2014</i>	<i>[same as above]</i>	<i>[same as above]</i>
<i>Revised 11/14/22</i>					



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Street signs! (for community entrances)





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How do we become a Firewise USA Community?

4 Steps

1. Organize
2. Plan
3. Do
4. Apply



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How do we become a Firewise USA Community?

1. Organize

- **Form a board/committee comprised of residents**
- **Loop in VCFD, County Supervisor, Ventura Regional Fire Safe Council**
- This group will determine exact site boundary and size
(minimum 8 homes and maximum 2500 homes)
- VRFSC Lead Wildfire Safety Liaison (Max Young) can assist with this!




FIREWISE COMMUNITY SITE

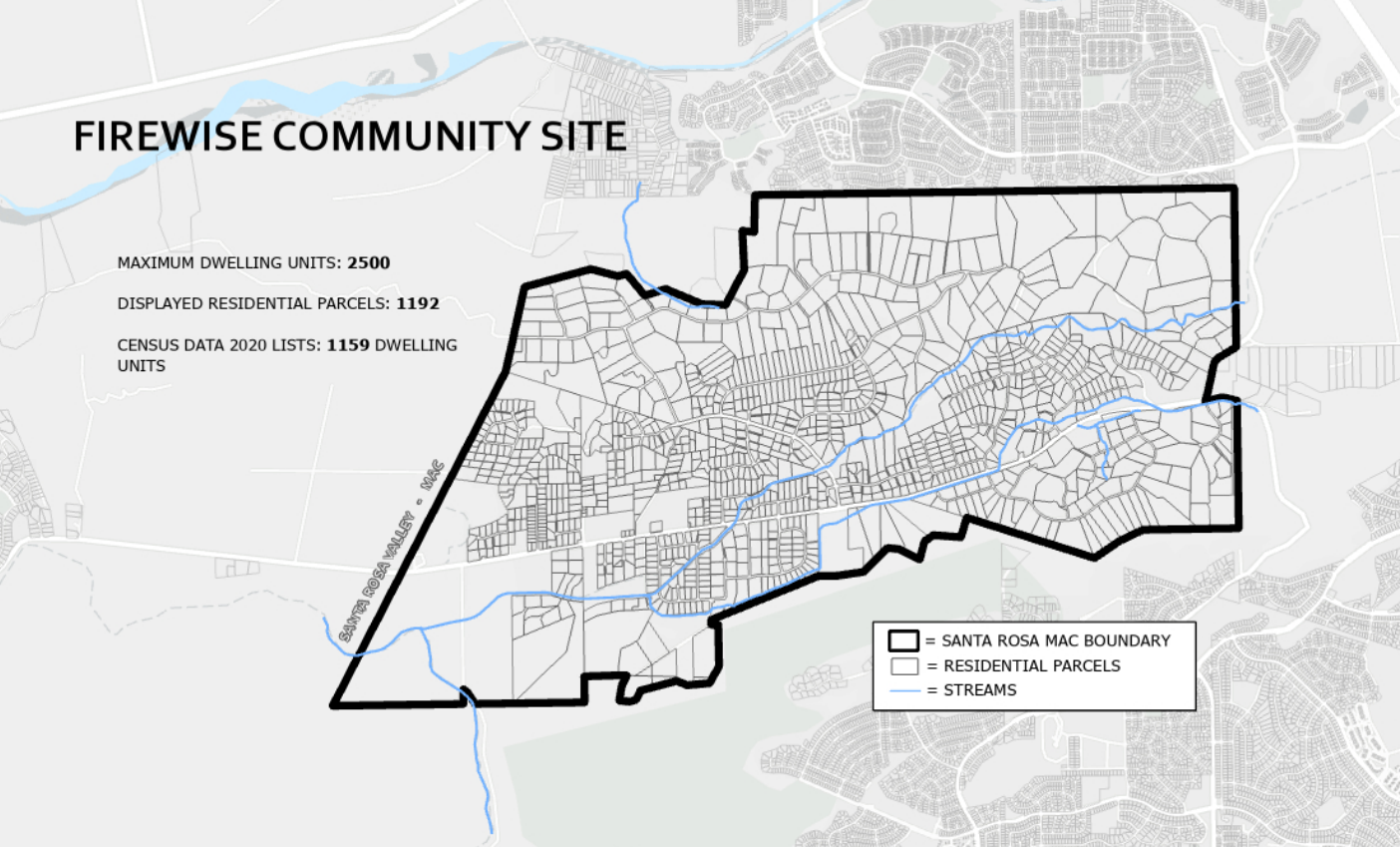
MAXIMUM DWELLING UNITS: 2500

DISPLAYED RESIDENTIAL PARCELS: 1192

CENSUS DATA 2020 LISTS: 1159 DWELLING UNITS

SANTA ROSA VALLEY • MAC

-  = SANTA ROSA MAC BOUNDARY
-  = RESIDENTIAL PARCELS
-  = STREAMS





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How do we become a Firewise USA Community?

2. Plan

- **Obtain a Wildfire Risk Assessment (WRA) for the site**
Ventura County Fire Department can assist
- The Wildfire Risk Assessment summarizes current conditions, and identifies goals and areas of improvement within the community
- **Board/Committee will use WRA to develop a 3-year Action Plan**
- The AP list will prioritize projects and investments to reduce risk
- AP will also suggest homeowner actions and education activities



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What does a Wildfire Risk Assessment entail?

- **Collaboration with VCFD to document and summarize general conditions**
- Vulnerability of homes to ember, surface fire, and crown fire
- Immediate hazards within home and ignition zones
- Concerns presented in common/open space and public lands
- General structural characteristics (roofing, siding, decks)
- Vegetation types and conditions (live/dead)
- Topography, wind exposures, and history of wildfire
- Prioritized recommendations based on the potential fire threat to homes



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How do we become a Firewise USA Community?

3. Do

- **Host an outreach event and work with neighbors on addressing action plan items**
- Utilize direct mailers, Facebook, Nextdoor, email lists (HOAs & others)
- All efforts will go towards site's annual wildfire risk reduction investment
- All volunteer hours and efforts, down to the homeowner level, are tracked
- *Each community is required to annually invest 1 volunteer hour (or its equivalent) per dwelling unit in wildfire risk reduction actions*



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How do we become a Firewise USA Community?

3. Do (cont.)

- **Community Education** – 1 activity / year
- **Homeowner Volunteer Hours** – 1 hour / household*
- **Report quantity of vegetation removed** (no minimum)**

* *Elaboration of volunteer hours in the non-profit world needed - (weed abatement and meeting hours count)*

** *Elaboration of vegetation units needed*



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How do we become a Firewise USA Community?

4. Apply

Yes, Steps 1 – 3 must be completed before Recognition can be achieved

- **Submit application online at portal.firewise.org**
- **Firewise USA approves all applications for the initial and subsequent Firewise Certificate of Recognition requests**



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How do we maintain our Certificate of Recognition?

- **Annual:** record and report education activities, volunteer hours and vegetation removed
- **Every 3 years:** update Action Plan
- **Every 5 years:** obtain new Risk Assessment



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Who should we enlist for help?

Max Young - Firewise USA Regional Coordinator (V.County)

Ventura County Fire Department

Larry Williams - Fire Prevention Supervisor

Nick Cleary - Wildland Unit Chief

Ventura Regional Fire Safe Council (our 501c3 sponsor)

Natasha Saxena - Wildfire Safety Liaison (Ventura/Ojai)



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Useful websites to know about...

National Fire Protection Association - <https://www.nfpa.org/Public-Education/Fire-causes-and-risks/Wildfire/Firewise-USA/Become-a-Firewise-USA-site>

Ventura Regional Fire Safe Council - <https://venturafiresafe.org/>

fire aside (software for home hardening evals & chipping events) - <https://www.fireaside.co/>