

Defensible Space Protects



Firefighters

Each year during the hot and dry months of summer, California's wildland firefighters are called to duty to combat wildland fires across the state.

Our state has some of the most beautiful landscape in the country and it is easy to understand why people have chosen to call it home. As a result of

this, the building of homes adjacent to or intermixed into the wildland areas has become common and extensive, and it is inevitable many of these homes will face the threat of fire.

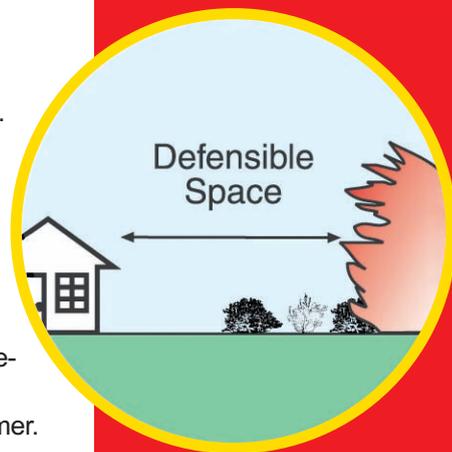
The term "Defensible Space" is widely used, but not always completely understood. Your firefighters look at "Defensible Space" as the space between a house and an oncoming wildfire where the vegetation has been modified to reduce the wildfire intensity and provide an opportunity for firefighters to effectively and safely defend the house.

Protection decisions will be based on several factors relating to the structure, the impending threat and firefighter safety. Firefighters are well aware and accept the risks associated with our profession, "Defensible Space" is an essential way you can help us safely protect your home.

Have a safe and wonderful summer.

Ken Massucco,

Fire Chief, Marin County Fire Department



Homeowners

We are owners of adjacent properties on Inverness Ridge, in Paradise Ranch Estates (P.R.E.), which barely escaped the Vision Fire's path. Our families had worked closely together to create defensible space around and within our two properties, so that at the time of the fire, firefighters recognized they could safely defend both of our structures. Before the fire, we had requested inspections by our local fire department and followed their recommendations. We continue to manage vegetation, maintain fuelbreaks and lessen the "ladder effect" of low hanging branches on our properties.

All of us have been active in the Inverness Ridge Association. There are many

ways to be involved. Margaret has long chaired the Emergency Preparedness Committee. She wrote several successful grants that started a rebate program (up to \$100) for clearing and chipping around one's house, and for chipping debris at a drop-off along our main road. She also divided P.R.E. into 9 neighborhood areas with liaisons who maintain current phone numbers and addresses of owners for emergency purposes. Paul and Russell look after the emergency siren system. Paul and Lucille participate in RACES, the Radio Amateur Civil Emergency Communications System through the Sheriff's Department. Russell is the "keeper" of a grass trimmer loaned out to association mem-



bers. We have all written articles stressing fuel reduction measures in our association's excellent newsletter. We also attended a 3-day Fire wise workshop at Asilomar, which emphasized defensible space.

We are grateful for the partnerships that exist which led to 2 federal grants for fuel reduction and fire safe improvements in our neighborhood.

Russell and Margaret Ridge, Lucille and Paul Phelps

Inverness Ridge Association

How Defensible Space Became Law in California

Long before the term "defensible space" was coined, and later written into statute by the legislature in 1987 and 1992, the concept had been actively employed for over 300 years. Clearing vegetation for fire protection was done by Native Americans, Spanish missionaries, the U.S. Calvary, and early settlers. The term "defensible space" was first published in the 1980 *Fire Safe Guides for Residential Development in California*.

In 1963 a report to the legislature stated, "...laws must be initiated to require what was originally dictated by common sense, logic and respect for the property rights of others." The report went on to "...recommend legislation patterned after the clearance standards adopted by California Fire Chief's Association."

The new law, 1963 Senate Bill 643, applied to anyone that had a "...building or structure in or adjoining a mountainous area or forest-covered lands, brush-covered lands, grass-covered lands or any land which is covered by flammable material."

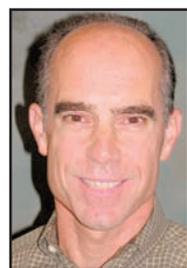
In 1987, the actual words "defensible space" were incorporated into the Public Resources Code. In 1992, extra emphasis was given to "very high fire hazard severity zones" and fines and penalties were also established.

David LeMay,
California Department of
Forestry and Fire Protection

Insurance Companies

STATE FARM FIRE & CASUALTY COMPANY

In Marin, the combination of hillside homes, tall trees, and lots of vegetation means the possibility of a devastating fire is always present. We insure approximately 30,000 homes in Marin County. Fire losses are expensive and it is our leading cause of loss for the county in terms of dollars per loss.



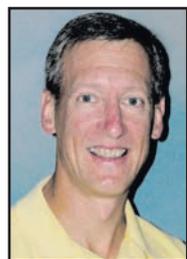
In areas prone to wildfire in California, we require a defensible space of 300 feet between the home and any fuel source. This includes removing dead trees and branches, keeping weeds and dry vegetation cleared, keeping firewood and other combustibles away from the home, and enclosing foundations to prevent flammable debris from piling up underneath the dwelling. We also recommend a roof with a Class A fire rating.

Steve Smith,

California Loss Mitigation Coordinator

work now, an increase in population near wildlands, the drought we've experienced over the last few years, and lessons we learned from last year's wildfires, have caused State Farm to reexamine the way we underwrite homes in wildfire-prone areas in Arizona, Colorado, Nevada, New Mexico, Utah and Wyoming.

Over the next three years, 23,000 homes in these states will be inspected through State Farm's new wildfire program. An outside survey of the home will be conducted to identify whether any steps need to be taken to help better protect the property from future wildfires. This is to



increase the safety of our customers' homes.

Property owners have 18 to 24 months to complete recommended safety measures. Our hope is to not lose any customers; that's why we offered the long timeframe. However, if a homeowner chooses not to complete the recommendations, putting his or her property and the lives of firefighters at greater risk, we would look at many

options, including the possibility of not continuing to insure the property.

Steven Niccolai,
Commercial Underwriting Supervisor

FIREMAN'S FUND INSURANCE COMPANY

We encourage homeowners to take decisive steps for containing



fire from moving quickly from field to yard to the home itself. To keep premiums low, policyholders expect their insurer to spread policies over as large a geographic area as possible to avoid catastrophic

loss in any one place. For the same reason, insurers expect policyholders to participate in reducing whatever risk is most likely to become a loss.

When neighborhoods coordinate to reduce their fuel load and criss-cross fields with fuel breaks, they naturally attract more insurers to compete for their business. Incline Village near Lake Tahoe is a notable example where insurance coverage has become easier to find and less expensive.

John Kozero,
Public Relations Director

I used to live in Terra Linda and I remember some of the brush fires in Marin. In the Rocky Mountains, where I