

FIRE PREPAREDNESS UPDATE #18

from the CVCA Firewise Team

Who knew that the recent run of cold foggy days and nights could elicit a sense of gratitude? But it sure feels that way when you consider that the catastrophic Park Fire in northern California has burned more than 400,000 acres and remains only partially contained.

It's not just the weather that is making us all safer from wildfire, though. Carmel Views has been transformed over the past few years by your, and the CVCA Board's, efforts. Fuel loads are much lower in most yards and the common areas, and our Genista infestation is smaller. Keep your sleeves rolled-up, though, there is more to do...!

1) Volunteer for Carmel Views Firewise.

CV Firewise is a volunteer effort that encourages homeowners to reduce wildfire risks through home hardening and landscaping choices. We do this through:

- Quarterly "Fire Preparedness Update" (FPU) emails with "news you can use" about upcoming events, resources, and updates.
- Community-driven events, campaigns, and presentations by fire, landscaping, and legal experts.
- Participation in the Monterey County regional network of >40 Firewise communities – a gateway to useful information and resources.
- Collaboration with the CVCA Board and the CV Fire Team.
- And, maintaining Carmel Views' good standing as a Firewise-recognized community by submitting annual renewal applications and periodic Action Plans.

We are now seeking a volunteer to take on the leadership role that Liz Chornesky has filled since 2020. The new CV Firewise lead will inherit a well-functioning program with an Action Plan that is good through 2027 (required for maintaining "good standing" as a Firewise-Recognized Community). Liz will help the new leader come up to speed and provide other assistance if needs arise.

Mildly curious or even genuinely interested? Questions? Don't hesitate to contact Liz at CarmelViewsFirewise@gmail.com. All inquiries welcome!

2) Choose the right materials when undertaking exterior upgrades or repairs.

Adding or replacing a deck? How about your roof, windows or fencing? Or maybe you are considering adding a pergola to your garden... Construction materials matter and can either reduce or increase your home's vulnerability to wildfires.

But how do you know what to choose? Fortunately, the State Fire Marshall has, under new California laws, developed a list of fire-resistant building materials for high fire severity zones in the "wildland urban interface" (WUI), like ours.

Here's how to learn more. First, look at the helpful *Home Hardening Visual Guide* – an interactive graphic provided by CalFire – that can be accessed through [this link](#). (If any links in this email do not automatically open when you click on them, simply right click on the link and select "Open Hyperlink".) The graphic shows how you can make each element of your home's exterior wildfire-ready. Don't miss the useful details and resources that are available further down on this webpage!

To identify ignition-resistant or non-combustible options for your home exterior improvements, look at the *State Fire Marshall Listed Wildland-Urban Interface (WUI) Products Handbook* available through [this link](#). Some products like decking and roofing will have a "flame spread rating," with "class-A" indicating the highest resistance to the spread of flames. Although you may also see the term "WUI compliant" in some manufacturers' advertising, the State Fire Marshall's handbook is the best place for authoritative information.

3) Get ready for our next CHIPPER DAY period starting August 19

Our next Chipper period will run from August 19 through August 30. That means you will need to have your piles neatly stacked along the roadside by **8AM on August 19**.

The contractor from Cypress Fire will visit our community sometime during the chipper period to chip and remove qualifying materials. REMEMBER, they will NOT pick up yard debris, raked piles, piles that are poorly stacked or too big, or whole trees or tree trimmings that are larger than 6 inches in diameter. Other prohibited items include Genista (French broom), poison oak, bamboo, vines, rocks/stones, metal objects, coyote brush, foxtail plants, building materials, thorns, rotten or dirty wood, or wood cut into firewood length.

These requirements are to ensure the contractor's safety, prevent the chipper machine from jamming, and to keep the chipped materials free of noxious weeds and contaminants. To learn more, follow [this link](#) to the Cypress website.

4) Understand recent actions by the State Insurance Commissioner

State Insurance Commissioner Ricardo Lara rolled out a *Sustainable Insurance Strategy* in late 2023 intended to modernize California's insurance market and to improve insurance availability and market resilience in the face of intensifying climate change risks, like wildfire.

The *Safer from Wildfires* regulations issued under the strategy identify 10 steps that make California homes eligible for insurance discounts. These include a class-A roofing, upgraded windows, ember- and fire-resistant vent covers, maintaining a 5-foot ember-resistant zone around homes, and being a member of a Firewise community. For the full list, click [this link](#).

In June of this year, the Commissioner unveiled draft regulations intended to improve access to commercial insurance and reduce reliance on the California Fair Plan in underserved areas (click [this link](#) for details). Monterey County is currently slated for increased policy-writing by the draft regulations.

The draft regulations also allow insurers to use new ways to model future catastrophic losses. This change should increase insurers' interest in California markets and may reduce their exodus from the state. The effects on rates are uncertain, however.

All this is to say that we can expect continued dynamism in the availability and costs of homeowner's insurance in our area.

*Please email Liz Chornesky, the current Carmel Views Firewise Lead (CarmelViewsFirewise@gmail.com), and copy your message to the Board (cvcaboard@gmail.com), if you have any questions or comments about this or future **CVCA Fire Preparedness Updates**.*