



# COMMUNITY INSURANCE NIGHT



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California  
**FAIR**  
Plan PROPERTY INSURANCE

United   
Policyholders™  
Roadmap to Recovery Program™



# Tonight's Agenda:

- Panel Speakers 6-7:00pm
- Moderated Q & A 7-7:30pm
- Networking 7:30-8:30pm



If you have a question for a Panel Speaker, please fill out a note card and give to Holly with Rebuild Paradise Foundation.



# Rebuild Paradise Foundation

- Provide resources to support the long-term recovery
- Grants targeting pre-construction expenses
  - Over \$1 million in grants given to 340+ Households
  - Missing Middle Grant – Water, Survey, Architecture
  - Septic Infrastructure
- Access to low-cost master plans
- Mapping resources to lower construction costs and deliver information supporting economic development
- Drone based mapping services for Design Professionals, public benefit projects, fuels mitigation and infrastructure projects
- Provide insurance information and collaborate to support availability of insurance
- Advocacy for our region's recovery and rural wildfire affected communities
- Partner with other organizations to accomplish housing, business and workforce recovery
- Tell the story of our recovery and champion the recovery effort

<https://www.rebuildparadise.org>

# CALIFORNIA DEPARTMENT OF INSURANCE



# Topics for Today

**Peter Meza, Associate Insurance Compliance Officer  
Consumer Relations & Outreach Bureau**

- Role of the Insurance Commissioner
- Making sure you have enough coverage
- Importance of Home Inventories
- Keeping Your Insurance
- Moratorium on Cancelling & Non-renewing
- California FAIR Plan
- Shopping for Insurance

# ROLE OF INSURANCE COMMISSIONER

- **Protect Consumers**
- **Maintain Insurer Solvency** (through appropriate property and casualty rates, conducting market conduct reviews, resolving consumer complaints, and investigating and prosecuting insurance fraud)
- **Enforce the insurance laws of California** – the Insurance Commissioner can't make new law. Any changes to the insurance laws require legislation.

# Do You have Enough Coverage?

- **Conduct an annual or bi-annual check-up of your coverages and limits**
- The cost to rebuild your home is almost always different from the market value.
- **Dwelling coverage limits do not cover the value of your land.**
- The estimate to rebuild your home should be based on construction costs in your area and should be adjusted to account for the features of your home.
- Major features include the square footage, type of foundation, number of stories, and the quality of the materials used for items such as flooring, countertops, windows, cabinetry, lighting, and plumbing.



# Do You have Enough Coverage?

- The cost to rebuild your home should be adjusted each year to account for inflation.
- Changes to your property may increase its replacement cost. These changes may include the building of additions, customizing your kitchen or bathrooms, or otherwise remodeling your home.
- Higher Costs for Building Material and Labor
- Do you need to purchase higher limits?
- Extended Replacement Cost (Can provide an additional 25%, 50% or more, if you need it to rebuild)
- Do you have enough Policy Limit for your Other Structures? (Detached Garages, Guest homes, Pool, etc.)



# Home Inventory (Before a Fire)

- After a major fire loss, the hardest claim to submit is a home inventory of all your contents.
- Before you have a claim, conduct a home inventory of all your personal property.
- Videos or Photos of the entire exterior and interior of your home (all rooms, all major items).
- Save it to the Cloud or keep it somewhere else
- Keep copy of your insurance policy somewhere else (safe deposit box, with a family member)
- Special items like jewelry, coin collections, artwork, antiques, may not be covered for their true value unless you purchase additional coverage and have these items appraised.

# Keeping Your Coverage

- Insurance Companies can non-renewal for almost any reason (that is risk-related)
- Claims History (can cause a non-renewal)
- Things Under Your Control:
  - Condition of Property (roof, plumbing, etc.)
  - Brush on your Property, Leaves in Gutters
  - Flammable items Stored on Property
- Things You Can't Control:
  - Location of Your Home (Near Brush or Forest)
  - Uncleared Brush on the your neighbor's property
  - **Wildfire Risk Score !!!**

# Keeping Your Coverage

- Non-renewals can seem unfair:
  - No consideration of individual tenure or claims history
  - No consideration of pre-fire mitigation and/or structure “fire hardening”
  - No change in your property risk
- No clear statewide standards for a fire resistant structure or mitigated property (that will make an insurance company guarantee coverage)
- Homeowners & Businesses don’t know their wildfire risk scores to be able to mitigate their score to find/keep coverage

# Moratorium on Cancelling & Non-renewing your policy

- A recent law (SB 824) prohibits an insurance company from cancelling or non-renewing your residential policy for one year after a Governor declared state-of-emergency in certain areas where a fire has taken place.
- In 2020, after the SCU Lightning Complex and Coyote Fires, the moratorium protected more than 167,000 policies in Southern Alameda County and Santa Clara County from being cancelled or non-renewed for one year.

# FAIR PLAN

## THE SACRAMENTO BEE

July 20, 2021

### **California wins lawsuit over insurance coverage**

“With wildfires burning again and thousands of rural Californians losing their insurance coverage, state regulators have won a key legal battle that they believe could stabilize the fragile market for homeowners’ policies in fire-prone areas.”

California court upholds authority to order FAIR Plan to expand its homeowners policy choices beyond a “fire-only” coverage.

# Shopping for Insurance

- First shop the traditional Homeowners' insurance market through a broker or agent. Talk to several different brokers and agents if necessary.
- If you can't get traditional insurance, apply with the FAIR plan. But, also talk to the broker or agent about also buying a Difference in Condition (DIC) policy so you have liability, theft, water coverage.
- Visit the California Department of Insurance website at:  
[www.insurance.ca.gov](http://www.insurance.ca.gov)

For additional information and tips on shopping for insurance.

# WILDFIRE RISK SCORES

(Commissioner Lara's Plan)

- Require greater transparency for wildfire risk score models for homes and businesses
- Require these models to take into account community and individual mitigation
- Require these models be open for public review
- Allow consumers to appeal their risk score if they believe it is based upon wrong information
- Give consumers time to address mitigation issues to lower their risk score





**QUESTIONS?**

**1-800-927-4357**  
**insurance.ca.gov**



**California**  
**FAIR**  
**Plan** **PROPERTY**  
**INSURANCE**

# About the FAIR Plan



The FAIR Plan writes **fire insurance coverage** for homeowners who cannot obtain it from a traditional insurance carrier.

The FAIR Plan is often a temporary **safety net** for homeowners, established to ensure **all homeowners have access** to fire insurance when other insurer won't provide it.

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# About the FAIR Plan

Private Association comprised of all insurers licensed to write property insurance in California

The FAIR Plan is a small organization with less than 90 of its own employees and are overseen by a Governing Board that includes the California Insurance Commissioner and insurance company executives.



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# How does the FAIR Plan work?

The FAIR Plan will **insure any home in California**, if it's:

- In insurable condition
- Has not been vacant for more than a year
- No illegal activities take place at the property

The FAIR Plan will cover a property **regardless of its wildfire exposure.**



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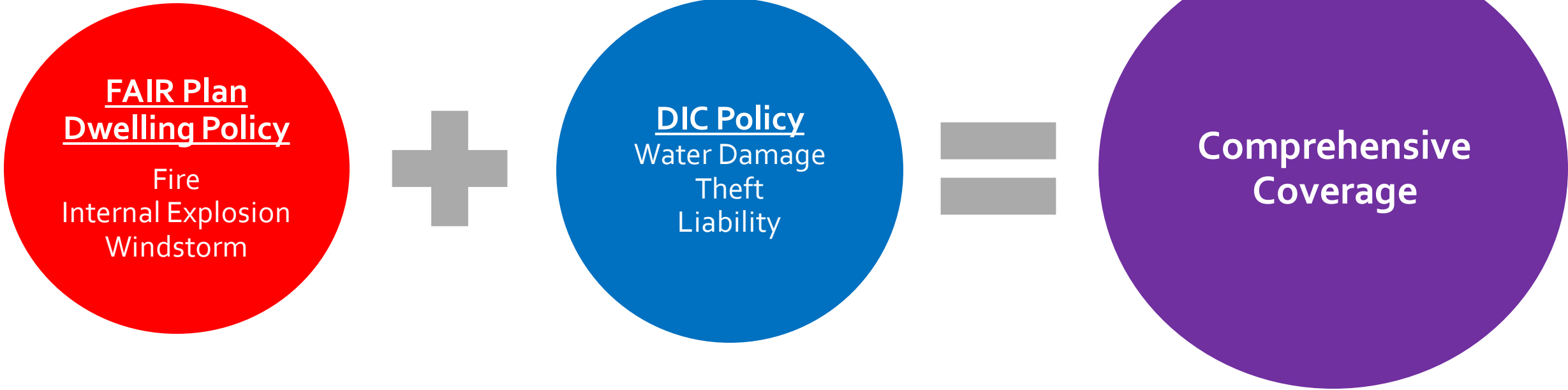
# New Enhancements for FAIR Plan Customers



Customers can now use a **secure credit card payment system** in addition to electronic payments from checking and savings accounts.

Dwelling fire policy coverage limit have **increased from \$1.5 million up to \$3 million**

# FAIR Plan Can be Part of Comprehensive Coverage





# Getting Covered by the FAIR Plan



Shop around for a traditional insurer before deciding on the FAIR Plan.

Check out the California Department of Insurance's website ([insurance.ca.gov](https://www.insurance.ca.gov)) to find insurers who write Difference-in-Conditions policies and other property insurers that may cover your home.

Contact your existing insurance agent/broker for support in getting FAIR Plan coverage.

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# Thank you!

Phil Irwin

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916-413-8677

# Insurance on the Ridge



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**KEITH POWELL**

Keith Powell Insurance Agency

**(530) 767-1355**

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# Discussion Topics



- **Types of Insurance Companies**
  - Admitted vs. Non-Admitted
  
- **Factors to Consider**
  - Coverages
  - Location
  
- **Examples of Prices in Area**

# Admitted vs Non-Admitted



- **Admitted Carrier**

- Backed by the state

- ✦ The Insurance company must comply with the regulations set by the CA state department of Insurance
- ✦ If the insurance company fails financially, the state will step in to make payments on claims as necessary.

- **Non-Admitted Carrier**

- The insurance company does not necessarily comply with state insurance guidelines
- If the insurance company becomes insolvent, there is no guarantee that claims will be paid.

# Factors to Consider



- **Coverage**

- Dwelling coverage should be  $> \$300/\text{sq ft}$  in most cases
- Most companies offer 150% Extended replacement cost
- Liability coverage for vacant land

- **Location**

- Fire line score differs for each address
  - ✦ fuel, slope of lot, access to property are major factors
- Proximity to Fire Station and Fire Hydrant makes significant difference in price of Insurance.

# Examples of Home Prices in Area



- **Stick Built Homes**

- Assuming 2 adults, Non-Smoker, Sprinklers, \$450K replacement Cost.
- Standard Policies using \$1000 Deductible
- California Fair Plan Policies Using \$2500 Deductible

- **Manufactured Homes**

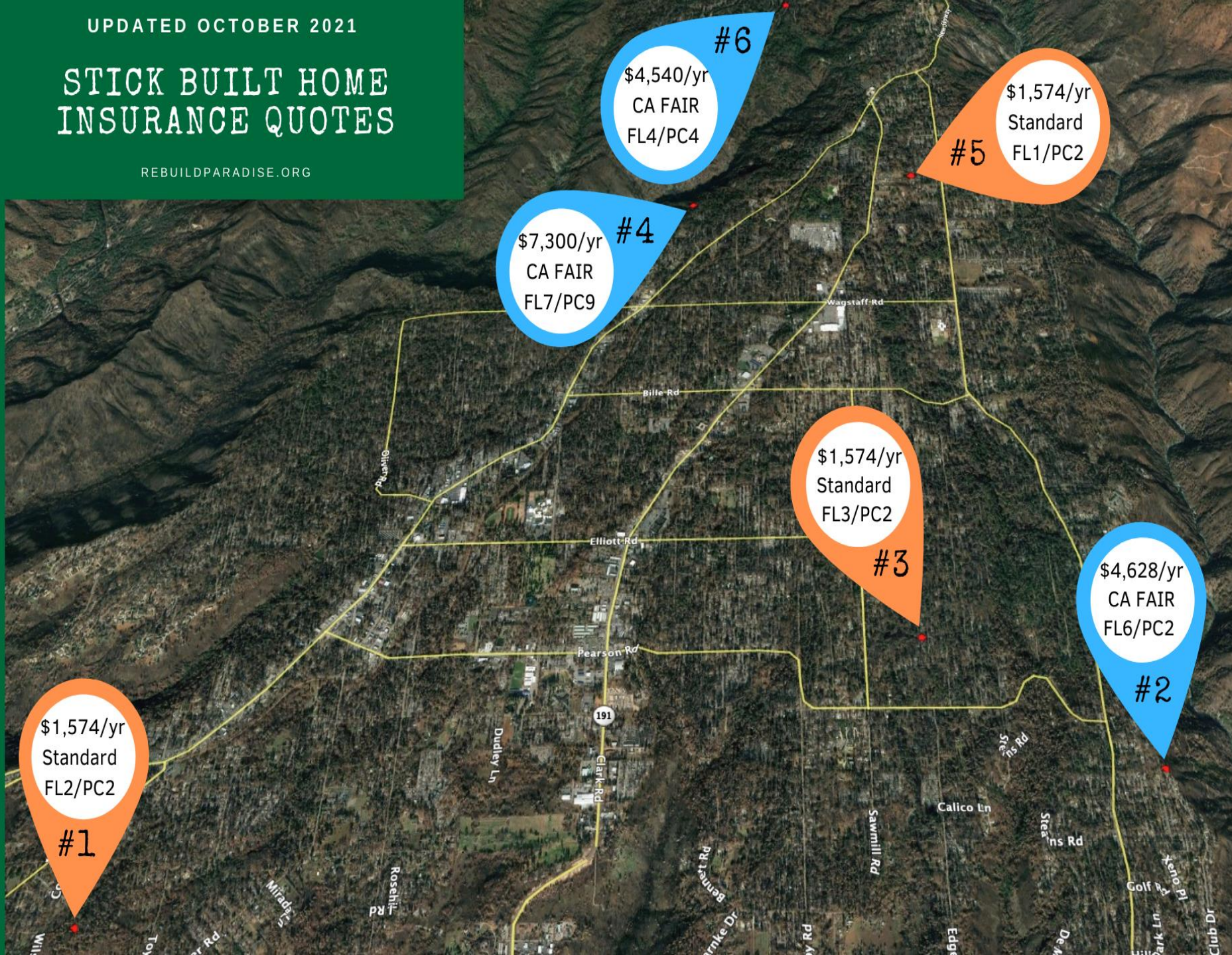
- Assuming \$270K RCV/ACV
- Build with a 2 car detached garage
- DIC with \$1000 Deductible
- California Fair Plan with \$2500 Deductible



UPDATED OCTOBER 2021

# STICK BUILT HOME INSURANCE QUOTES

REBUILDPARADISE.ORG





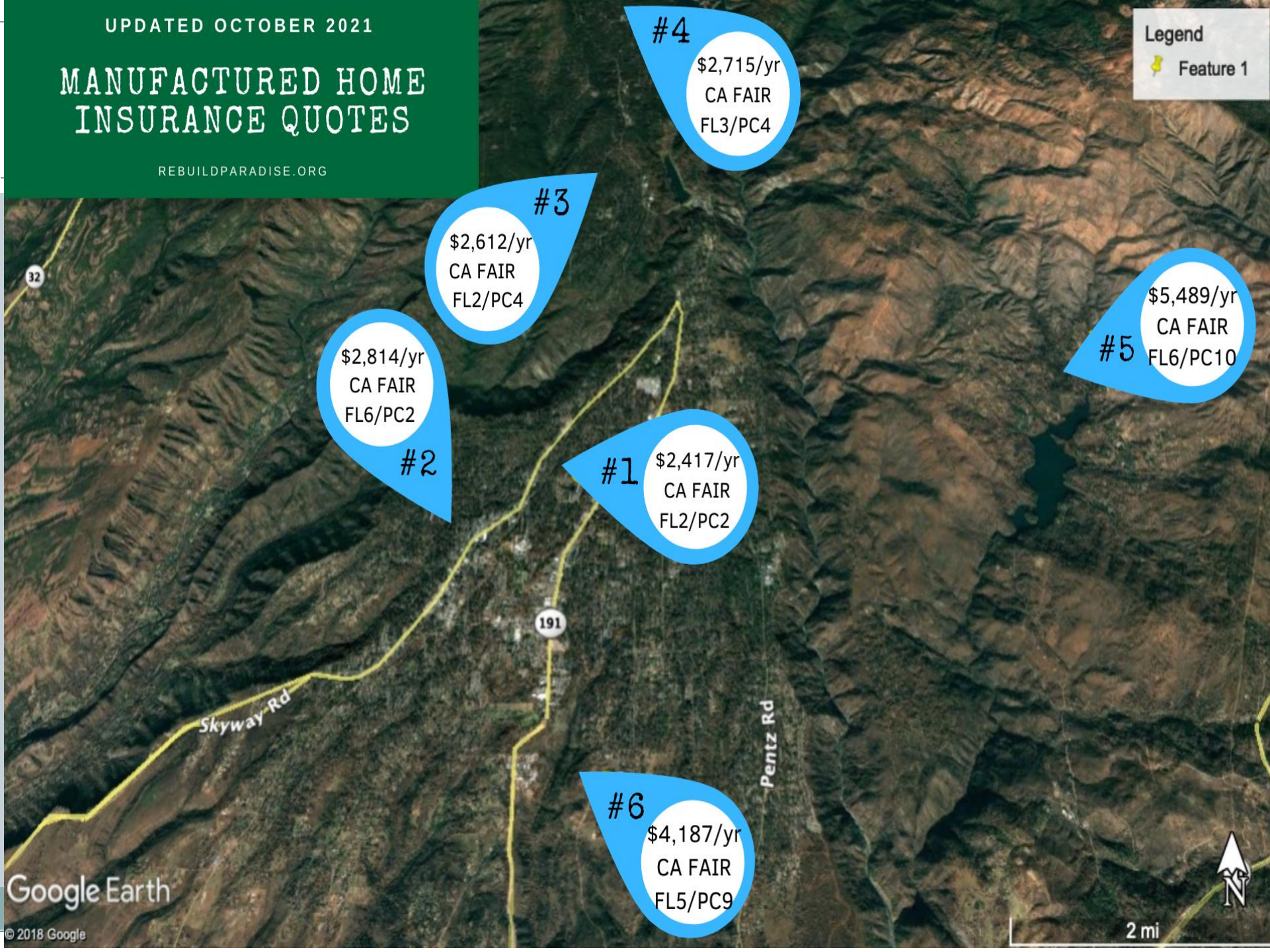
UPDATED OCTOBER 2021

# MANUFACTURED HOME INSURANCE QUOTES

REBUILDPARADISE.ORG

Legend

Feature 1



Google Earth

© 2018 Google

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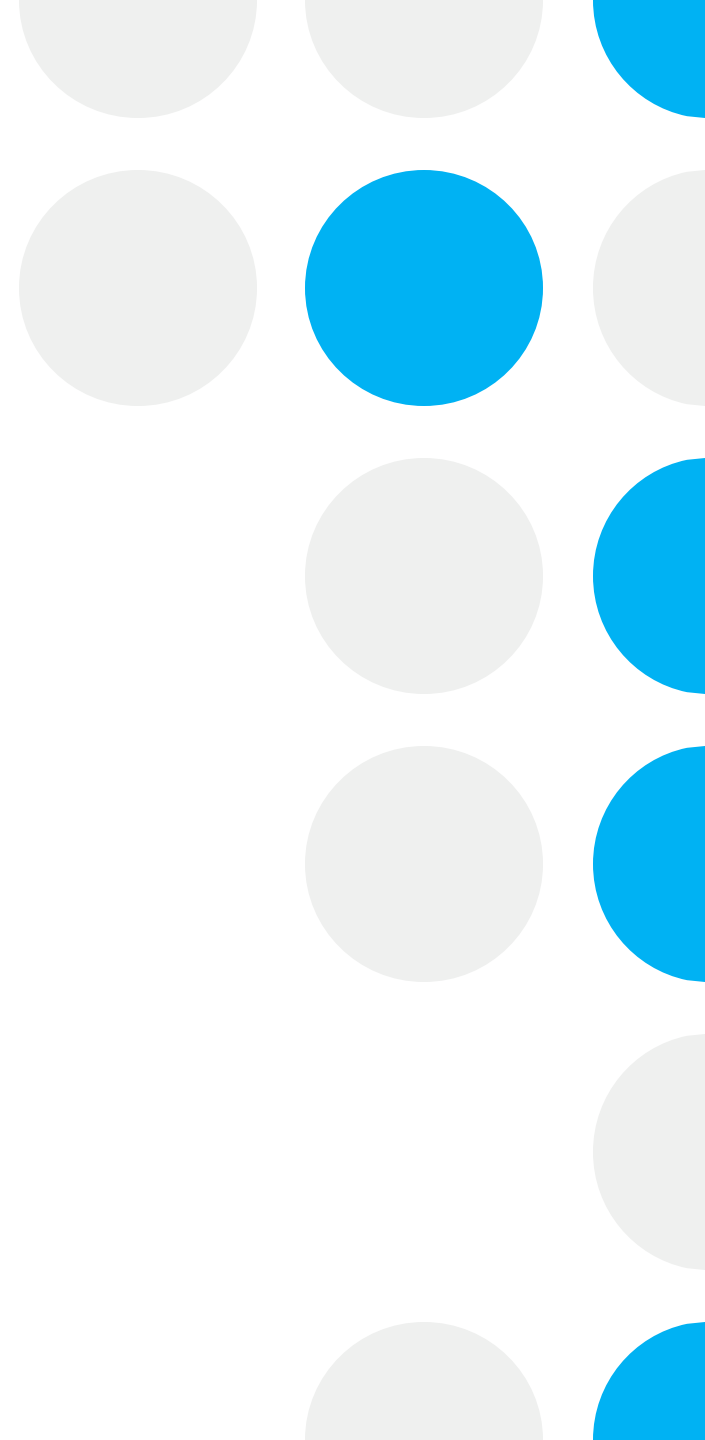
# Commercial Insurance Update

Kimball Shirey, CIC



# Challenging Market Overall

- Catastrophes
  - Social Inflation
  - Profitability
- 



# Catastrophes

In the U.S. there were 22 natural disaster events with losses exceeding \$1 billion in 2020. The total cost of these disasters was \$96.4 billion, more than double the 2019 amount of \$46.1 billion. Severe storm events caused \$34.1 billion in damage, total damage from tropical cyclones amounted to \$41.2 billion, wildfires caused \$16.6 billion in damage, and drought was blamed for \$4.5 billion in overall losses. Below is a summary of natural disasters in the U.S. over the past five years.

Year	Events Costing \$1B	Total Cost (\$B)	Deaths
2020	22	\$96.4	262
2019	14	\$46.1	44
2018	14	\$94.7	247
2017	16	\$327.8	3,278
2016	15	\$51.5	138

Since 1980 there have been 291 disaster events costing at least \$1 billion with an overall cost of \$1,905.5 billion. The majority of damage from these events was from tropical cyclones at \$1,011.3 billion while the cost of severe storms was \$293.3 billion, and droughts caused \$261.5 billion in damage. Severe storms have caused the highest number of billion-dollar disaster events at 132, while tropical cyclones represented the second most frequent event at 52. The following four events were responsible for over half of the total losses from natural disasters in 2020:

Event	Date	Summary	Cost (\$B)
Hurricane Laura	August	Category 4 storm that made landfall in SW Louisiana. Winds reached 150 mph and storm surge caused damage inland to the city of Lake Charles. Laura was the strongest hurricane to hit LA since 1856.	\$19.2
Wildfires	Fall 2020	Record breaking wildfire season burned 10.2 million acres in California, Oregon, Washington, and Colorado. The annual record for acres burned in CA more than doubled to 4.1 million acres.	\$16.6
Midwest Derecho	August	A powerful storm that moved from South Dakota to Ohio in 14 hours with wind speeds topping 100 mph. Caused widespread damage to millions of acres of corn and soybean crops in central Iowa. The storm also spawned 15 tornadoes in northern Illinois, affecting the Chicago metropolitan area.	\$11.2
Hurricane Sally	September	Category 2 hurricane making landfall in Gulf Shores, AL with wind gusts up to 100 mph and 20-30 inches of rain resulting in flood damage across Alabama, the Florida panhandle and into Georgia.	\$7.3

Source: NOAA National Centers for Environmental Information (NCEI) U.S. Billion-Dollar Weather and Climate Disasters (2021). <https://www.ncdc.noaa.gov/billions/>, DOI: [10.25921/stkw-7w73](https://doi.org/10.25921/stkw-7w73)

# Social Inflation

- ‘Social inflation’ describes increased insurance losses resulting from the growing phenomena of for-profit litigation funders, higher jury awards, more generous workers’ compensation claims, legislated compensation increases and new tort and negligence concepts.
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**Combined Ratio by Lines of Business**

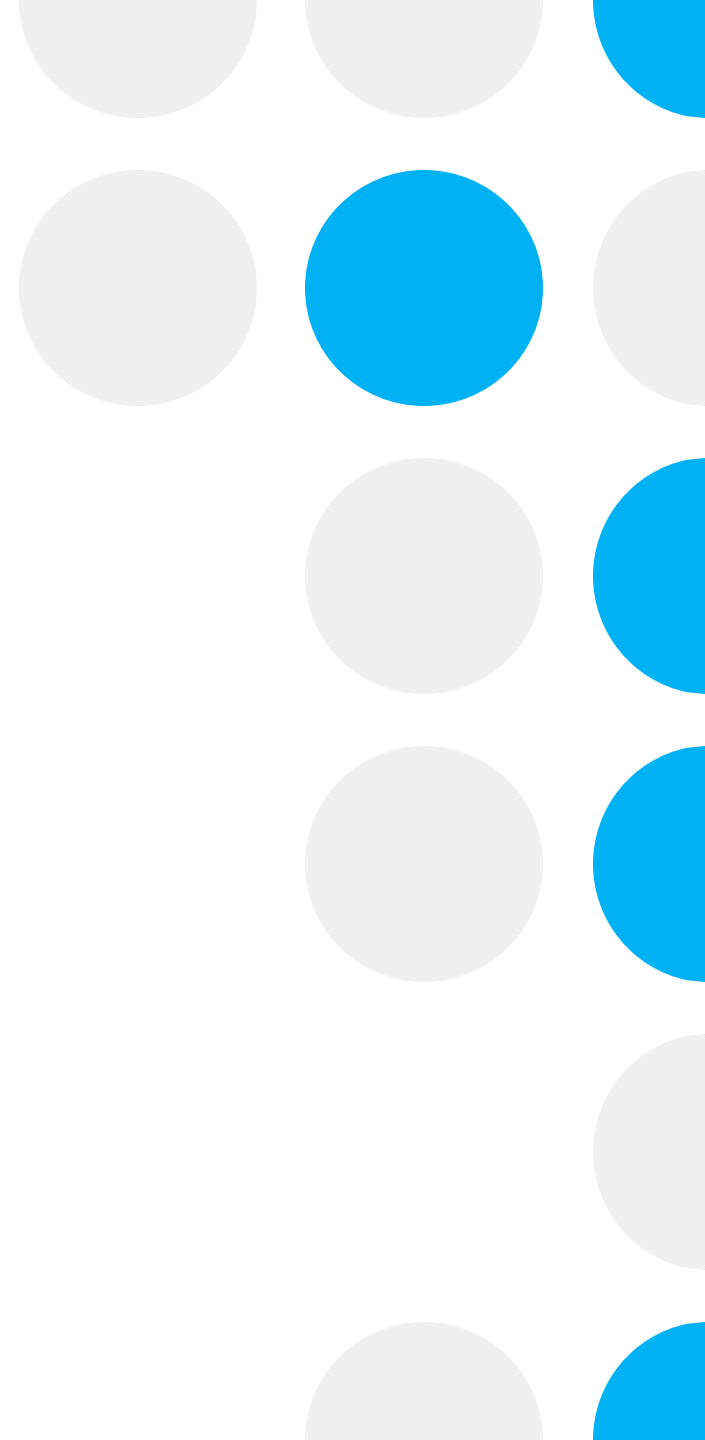
Lines of Business	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
Aggregate Write-ins	108.7%	76.2%	81.1%	41.2%	83.5%	83.7%	125.4%	64.0%	56.3%	75.7%
Aircraft (all perils)	107.0%	131.2%	111.5%	109.2%	113.1%	100.7%	89.1%	99.5%	98.5%	102.6%
Allied Lines	112.5%	105.0%	130.7%	182.0%	96.6%	88.1%	85.4%	85.3%	129.9%	122.3%
Boiler and Machinery	85.9%	72.8%	86.3%	76.5%	78.8%	69.9%	76.1%	72.4%	80.1%	74.8%
Burglary and Theft	113.8%	74.2%	78.1%	49.1%	46.2%	61.4%	59.9%	42.2%	58.6%	61.6%
Commercial Auto Liab	107.1%	114.0%	111.7%	113.5%	113.2%	111.3%	103.6%	107.5%	106.3%	101.1%
Commercial Auto Phy Dmg	85.3%	95.5%	97.0%	104.2%	102.0%	100.9%	103.1%	104.9%	109.1%	112.1%
Commercial MP (Liab)	105.6%	108.1%	103.6%	101.6%	105.6%	99.3%	103.5%	103.0%	94.1%	102.0%
Commercial MP (Non-Liab)	112.1%	103.1%	108.4%	111.8%	99.1%	91.9%	97.1%	94.4%	114.6%	120.0%
Credit	108.2%	84.9%	93.6%	90.8%	92.1%	76.5%	74.7%	74.9%	91.3%	94.3%
Credit A & H	106.5%	86.7%	84.8%	128.3%	120.9%	42.3%	45.2%	45.0%	49.5%	38.3%
Earthquake	37.2%	28.7%	44.6%	43.6%	33.9%	28.5%	34.3%	30.5%	36.7%	57.0%
Excess Workers' Comp	89.4%	113.8%	116.6%	123.6%	109.2%	112.0%	107.4%	69.3%	151.4%	133.9%
Farmowners MP	106.2%	99.3%	97.0%	105.7%	91.1%	89.9%	95.4%	94.0%	99.5%	117.2%
Fidelity	78.8%	90.6%	73.4%	74.0%	78.4%	77.2%	92.7%	92.9%	99.3%	102.0%
Financial Guaranty	246.3%	181.7%	130.5%	320.1%	177.2%	99.2%	91.3%	(3.4%)	181.2%	218.8%
Fire	103.7%	95.8%	110.8%	119.2%	92.3%	85.1%	85.4%	78.5%	86.5%	92.9%
Group A & H	92.2%	97.8%	90.7%	90.5%	98.4%	100.1%	96.9%	99.9%	94.1%	99.2%
Homeowners MP	107.4%	98.6%	104.1%	107.8%	93.4%	92.1%	92.7%	90.3%	104.0%	122.0%
Inland Marine	97.5%	86.5%	86.4%	90.0%	84.0%	83.9%	83.5%	83.8%	96.2%	97.1%
International	106.7%	153.4%	145.3%	130.7%	144.3%	2.0%	116.7%	92.6%	91.5%	97.7%
Medical Prof Liab	112.1%	112.2%	104.1%	101.4%	106.4%	102.3%	104.7%	89.4%	93.3%	88.0%
Mortgage Guaranty	62.8%	32.8%	29.2%	40.4%	49.8%	58.1%	70.2%	98.0%	189.7%	219.1%
Multiple Peril Crop	100.3%	108.6%	85.0%	84.1%	81.7%	99.9%	104.9%	103.3%	104.0%	90.6%
Ocean Marine	98.0%	105.2%	100.2%	110.5%	95.8%	94.7%	91.2%	98.1%	109.2%	100.5%
Other A & H	98.4%	128.0%	149.6%	133.1%	128.6%	132.0%	126.6%	132.5%	133.0%	119.5%
Other Liab - Claims-Made	100.4%	97.6%	91.0%	98.9%	103.4%	98.6%	88.1%	97.4%	100.4%	100.8%
Other Liab - Occur	109.5%	109.8%	105.2%	101.6%	114.9%	103.3%	101.5%	96.4%	104.9%	92.8%
Private Crop	148.3%	117.5%	126.9%	107.5%	122.3%	146.2%	138.8%	NA	NA	NA
Private flood	50.6%	59.6%	55.0%	186.2%	93.1%	NA	NA	NA	NA	NA
Products Liability	87.9%	108.6%	122.9%	102.1%	119.8%	130.6%	134.4%	155.2%	102.2%	158.8%
Prvt Psgr Auto Liab	94.8%	101.6%	100.4%	105.5%	109.5%	107.9%	103.8%	103.5%	103.2%	103.6%
Prvt Psgr Auto Phy Dmg	89.2%	94.6%	93.6%	98.2%	101.7%	99.5%	100.3%	98.7%	100.2%	99.5%
Reinsurance-Nonproportional	101.2%	98.1%	109.1%	122.8%	78.6%	72.3%	63.2%	72.9%	79.8%	114.4%
Surety	79.4%	71.3%	70.9%	72.2%	72.4%	73.8%	69.3%	72.7%	76.8%	72.8%
Warranty	84.1%	104.8%	95.4%	90.6%	88.8%	107.9%	93.5%	104.2%	99.5%	97.1%
Workers' Comp	91.0%	88.5%	86.2%	92.2%	95.4%	95.9%	102.6%	98.8%	111.2%	118.4%

NA = Not Available



# **Commercial Insurance Factors in Wildfire Urban Interface**

- Type of Business
  - Type of Construction
  - Exposure/Total Insured Value
  - Carrier Appetite/Saturation
- 



# Type of Business

- Underwriting and availability of commercial property insurance varies greatly dependent on the industry.

Examples:

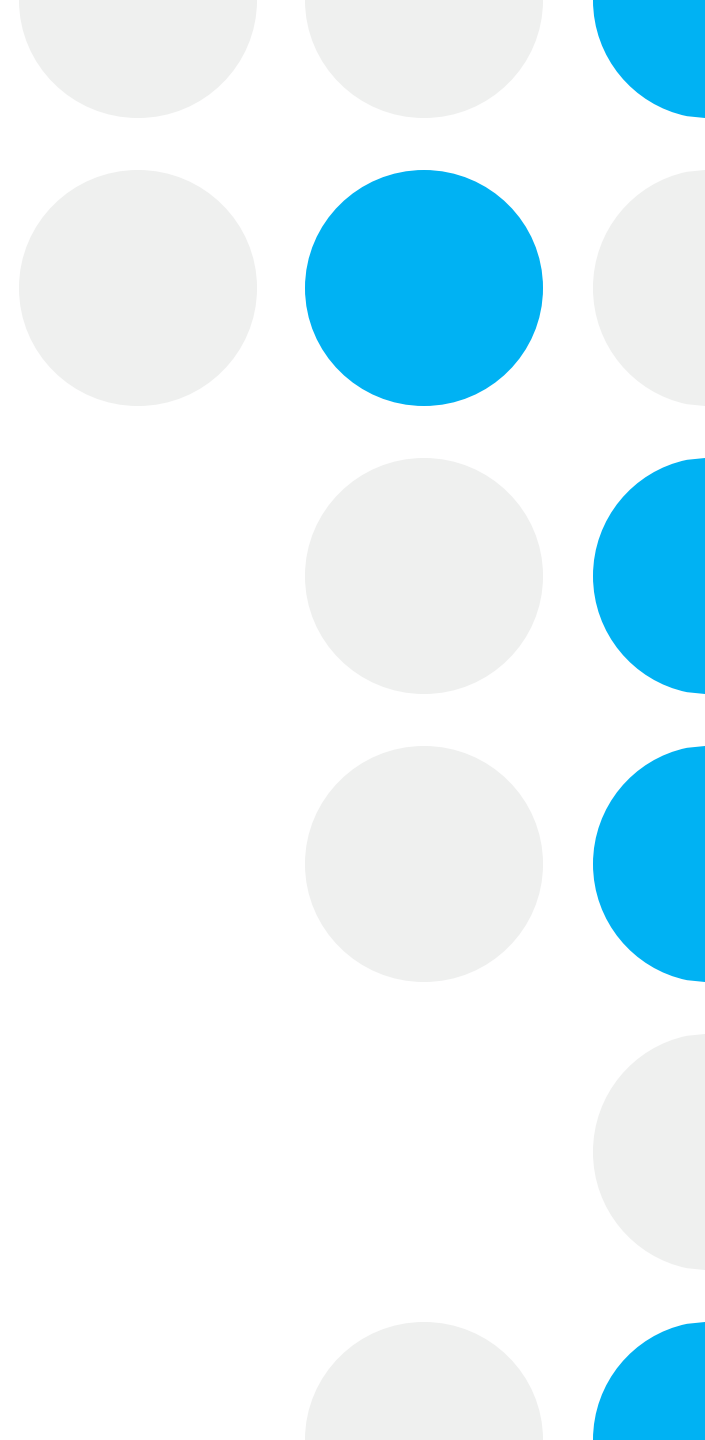
Habitational

Manufacturing

Retail

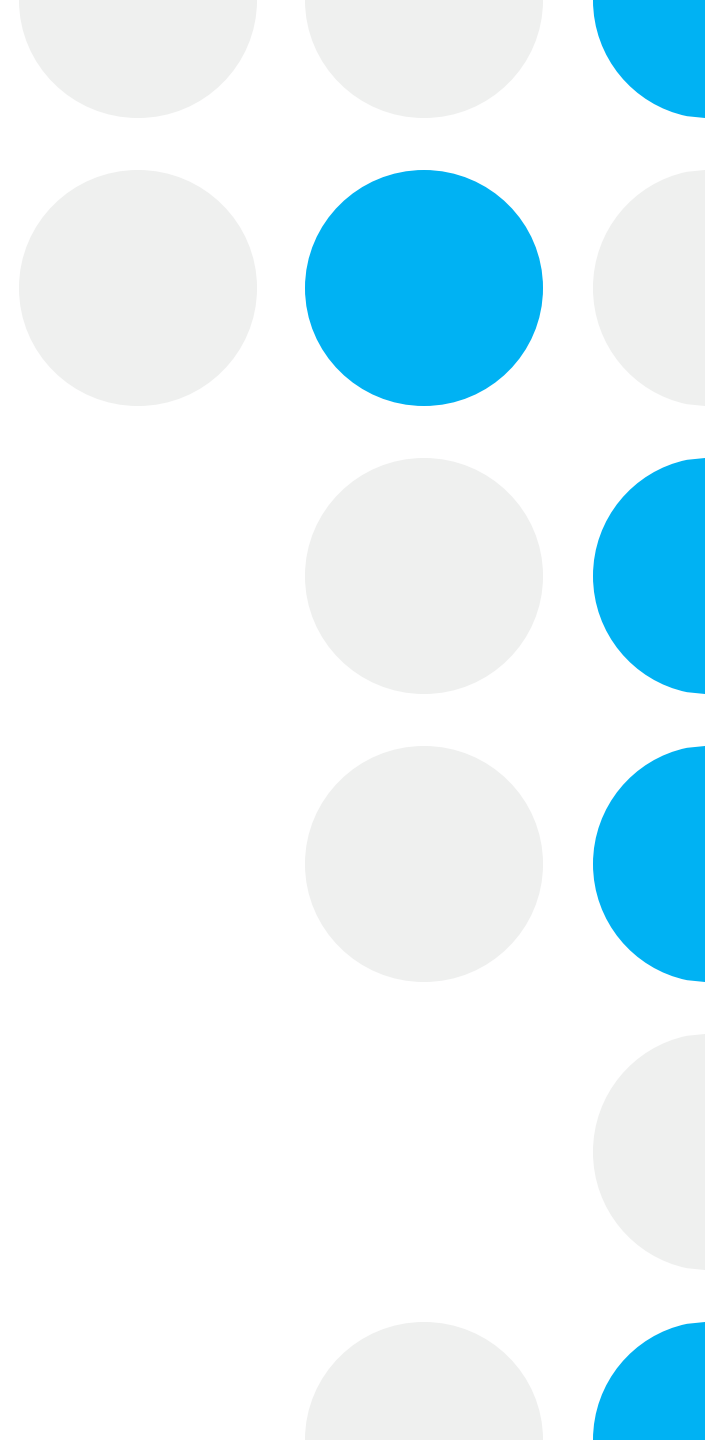
Agricultural

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# Type of Construction

- Commercial insurance utilizes the construction type of a structure as a rating factor.
  - Having a non-combustible structure is a benefit on a commercial property policy.
  - Fire Sprinkler systems and monitored alarms are also recognized.
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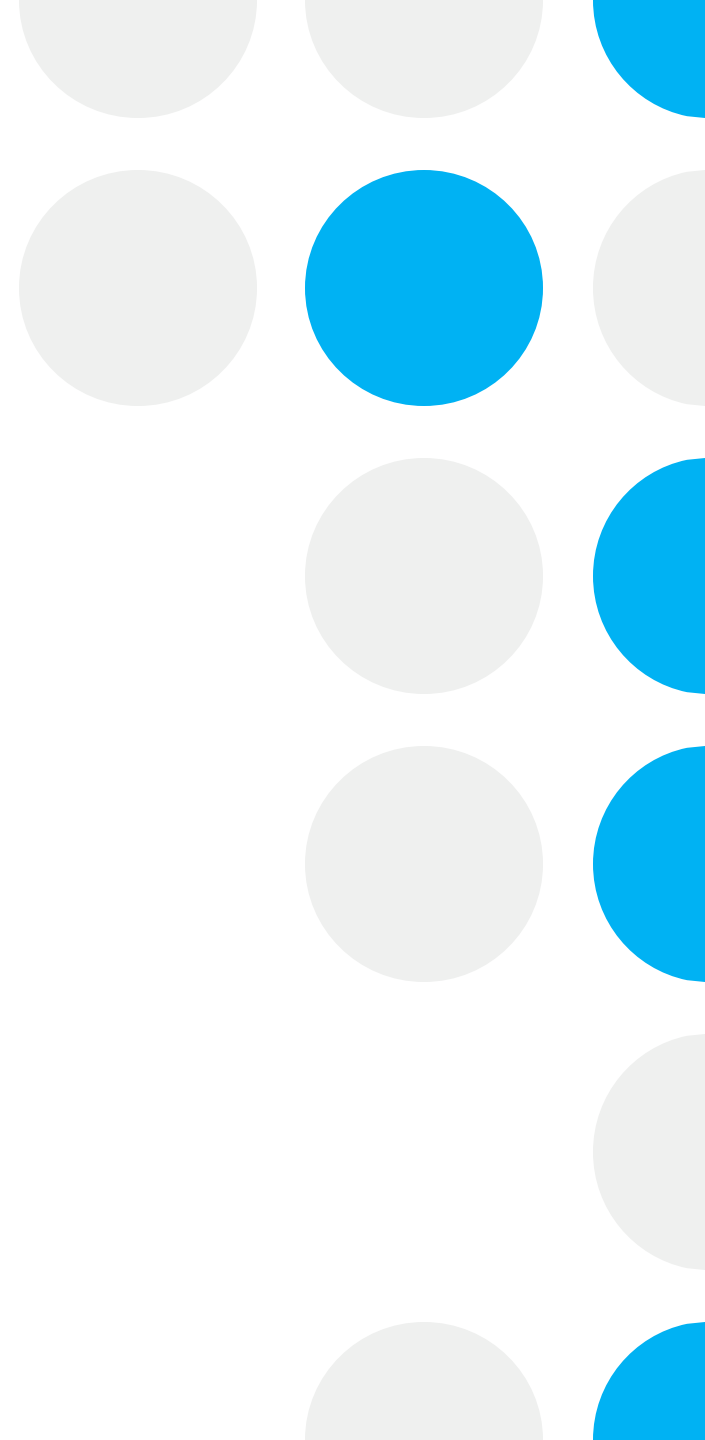
# Exposure/Total Insured Value

- Availability is impacted by the risk. The higher the TIV at one location creates a much higher risk of a large loss.
  - The cost of Reinsurance is a factor.
  - Significant deductible increases may offset cost challenges.
- 



# Carrier Appetite/Saturation

- Many insurance carriers are limiting their appetites in WUI areas.
  - Insurance carriers now pay close attention to the amount of property they write in any given WUI area in attempt to prevent a catastrophic loss.
- 



# Closing Remarks

- Don't be discouraged, rather be prepared and diligent when it comes to finding commercial insurance.
  - Start early and use independent and captive agents to find the best program available for your business.
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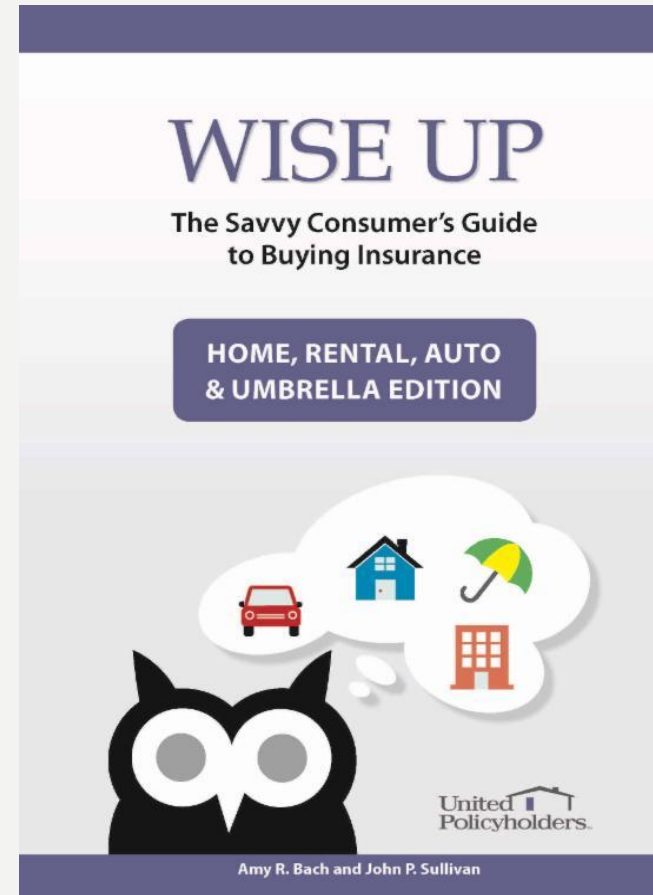
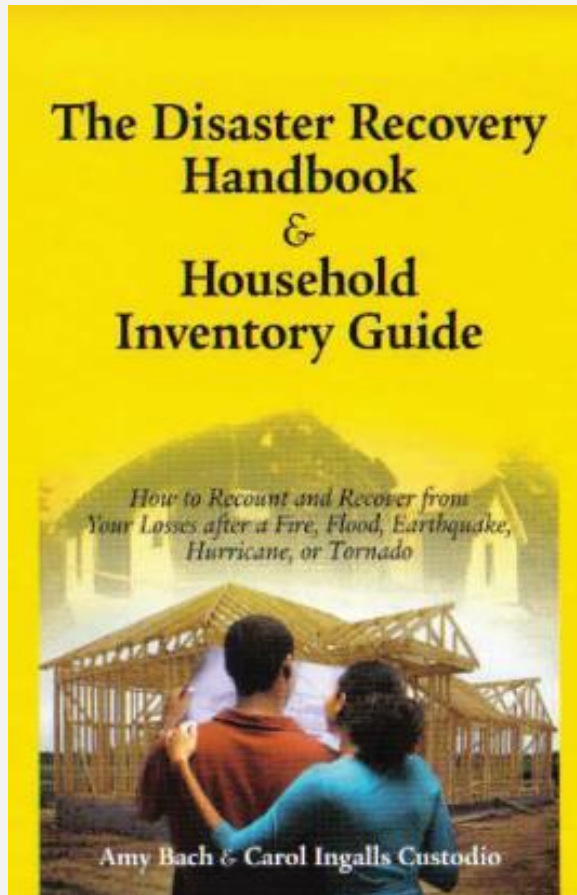
October 5, 2021



# ABOUT UNITED POLICYHOLDERS (UP)

- A voice and information resource for insurance consumers and disaster survivors in all 50 states since 1991
- Preparedness, Recovery, Advocacy
- Not for profit, subject matter experts in insurance and disaster recovery
- Funded by donations and grants
- Team UP includes volunteers from prior disasters and knowledgeable, consumer-oriented experts
- Trusted source for the media
  - [www.uphelp.org/news/up-in-the-news](http://www.uphelp.org/news/up-in-the-news)
- Respected voice for consumers in courts, legislatures and public policy forums

# UP GUIDANCE AND TOOLS



# OUR THREE PROGRAMS

- Roadmap to Recovery™
  - ✓ Providing solid information and support to individuals and businesses as they navigate large loss disaster claims
- Roadmap to Preparedness
  - ✓ Helping people and businesses prepare and shop wisely for insurance to protect assets and speed recovery/resiliency
- Advocacy and Action
  - ✓ Giving a voice to consumer interests in courts of law, public policy forums, legislative affairs, and in the media

# COMMON POST-DISASTER PROBLEMS



- Underinsurance
- Claim process is confusing/frustrating
- Multiple insurance adjusters
- Payment and processing delays
- Communication difficulties
- Overwhelming paperwork
- Mortgage / lender / tax concerns

## UP WILDFIRE RISK REDUCTION AND ASSET PROTECTION



By launching and advancing a “**Wildfire Risk Reduction and Asset Protection**” (WRAP) initiative in 2017, UP is helping property owners across California keep their assets insured during a **home insurance availability and affordability crisis** that is affecting many parts of the state. This crisis is hitting people hard in the pocketbook. Insurers have dropped (“non-renewed”) thousands of customers in areas they deem vulnerable to wildfires, and when those customers find a replacement home insurance policy, it provides less protection and costs as much as four times what they had been paying. Not only is this hurting homeowners...it’s reducing property values, hurting real estate sales and causing a ripple effect of economic harm. United Policyholders is working hard with powerful partners to help solve the crisis. We are helping people [shop in a very challenging marketplace](#). We are working to solve the crisis through our WRAP initiative.

# MITIGATED DWELLING MEASURES

The following list identifies effective means for protecting a dwelling from wildfire loss. The list is not an exhaustive catalogue but is a focused compilation, created through United Policyholders “WRAP” initiative, of the key recommendations from an array of experts in residential wildfire risk reduction.

United Policyholders is encouraging all insurers to expand eligibility for coverage and to offer discounts in recognition of the reduced risk presented by homes that have incorporated these mitigation measures.

## Roof

- The dwelling has a well-maintained Class A roof. Where gutters are present, the roof includes a metal drip edge.
- For homes with metal or tile roofs, gaps greater than 1/8 inch between roofing and sheathing have been blocked to prevent debris accumulation and ember entry.

## Vents

- Exterior vents (e.g., foundation, gable, under eave, and roof vents) incorporate a 1/8 inch metal mesh or are designed for flame and ember resistance (Wildland Flame and Ember Resistant (WUI) vents approved and listed by the California State Fire Marshall or WUI vents listed to ASTM E2886).

## Fences

- Any wooden fences that attach to the dwelling structure shall incorporate only noncombustible materials (fencing or gating) in the last 5 feet before the attachment point(s) to the structure.

## Decks

- All combustible materials (e.g., grass, shrubs, or stored materials) must be removed from underneath attached wooden decks or stairways and maintained at least 5 feet away from the decks’ or stairways’ perimeters.

## Other Attached Structures (arbors, pergolas, trellis)

- Any other structure that is attached to the dwelling structure must be made of noncombustible materials

## Buildings less than 25 feet from the Dwelling Structure or Attached Decking

- If another structure (e.g., a dwelling, garage, barn, shed or commercial building) is within 25 feet of the dwelling, the dwelling’s exterior wall that faces the nearby structure meets a one-hour fire rating and includes noncombustible cladding.
- Where windows face the nearby structure, the windows either include dual-paned glass with at least the exterior pane is tempered glass or the windows have deployable metal shutters.

# MITIGATION MEASURES CONTINUED...

## Defensible Space and Landscape

- There is at least 6 inches of noncombustible clearance between the ground and the exterior siding of the dwelling.
- Within the first 5 feet of any dwelling or attached decks, no combustible materials (e.g., woody plants, combustible mulch, stored items) are present around the building or deck(s) or below the deck(s).
- For the landscape from 5-30 feet from structure (or property line if closer), the connectivity of vegetation leading to the dwelling structure has been eliminated. The lower branches of trees have been limbed up at least 6 feet above underlying or adjacent shrubs to eliminate fuel ladder connectivity. The landscaping is irrigated and maintained. Vegetation may be grouped and surrounded by areas of irrigated and mowed grass or hardscaping.
- For the landscape from 30-100 feet from the structure (or property line if closer), there is separation between shrubs and trees, dead branches and leaves have been removed, lower branches of trees are pruned to curtail the spread of fire and to eliminate fuel ladders.
- For dwellings on or adjacent to steep slopes (e.g., slopes greater than 35 degrees), landscape mitigation has been extended downslope and beyond the 100 foot perimeter, where possible, to reduce direct flame contact with or preheating of the dwelling or the underside of any decking.





# CONSISTENT WITH WUI CODES

## Wildland Urban Interface (WUI) Compliance Checklist

### CBC CHAPTER 7A and CRC SECTION R337

The purpose of this handout is to assist in the protection of life and property by increasing the ability of the building to resist fire intrusions. New construction shall comply with the Wildland Urban Interface requirements of current Code.

- Remove all flammable vegetation within 30ft of building
- Reduce fuel vegetation for the next 70ft
- Remove tree limbs from within 10ft of chimney outlet
- Eliminate dead wood from trees overhanging structure For more information, visit:  
<http://www.readyforwildfire.org/>
- Roof is free of leaves, needles, and/or dead vegetation. All roof gutters have debris guards installed. (CRC R337.5.4)
- Exterior wall coverings are noncombustible, ignition resistant, heavy timber, log wall or fire resistive construction. (CRC R337.7)
- Exterior wall coverings extend from the foundation to the roof and terminate at 2 inch nominal solid blocking between rafters and overhangs. (CRC R337.7.3.2)
- Open/enclosed roof eaves and soffits, exterior porch ceilings, floor projections, under-floor areas and undersides of appendages comply with ignition resistant or noncombustible construction requirements. (CRC R337.5-9)
- Roof is a class A fire rated/listed roofing assembly. For high hazard fire zones. (CRC R337.5)
- Spaces created between roof coverings and roof decking are fire stopped by approved materials or have one layer of minimum 72lb mineral surfaced non-perforated cap sheet complying with ASTM D 3909. (CRC R337.5.2)
- Where valley flashing is installed, the flashing is not less than 26gage and installed over not less than one layer of minimum 72lb mineral surfaced non-perforated cap sheet and at least 36 inches wide running the full length. (CRC R337.5.3)
- Attic gable and eaves above 12ft and under-floor ventilation are fully covered metal wire mesh, vents, or other materials that have a minimum 1/16 inch and maximum 1/8 inch openings, non-combustible and corrosion resistant. All other eave vents shall be listed/approved to resist the intrusion of flame and burning embers. (CRC R337.6)



**UPCOMING  
ROADMAP TO RECOVERY™ EVENTS  
[WWW.UPHELP.ORG/EVENTS](http://WWW.UPHELP.ORG/EVENTS)**

**Survivor to Survivor Forum**

**Tuesday, October 5, 2021 7:00 p.m. PT / 8:00 p.m. MT**

**Zoom - registration required**

**All wildfire survivors**

**How to Read and Understand Your Policy**

**Tuesday, October 19, 2021 4:00 p.m. PT**

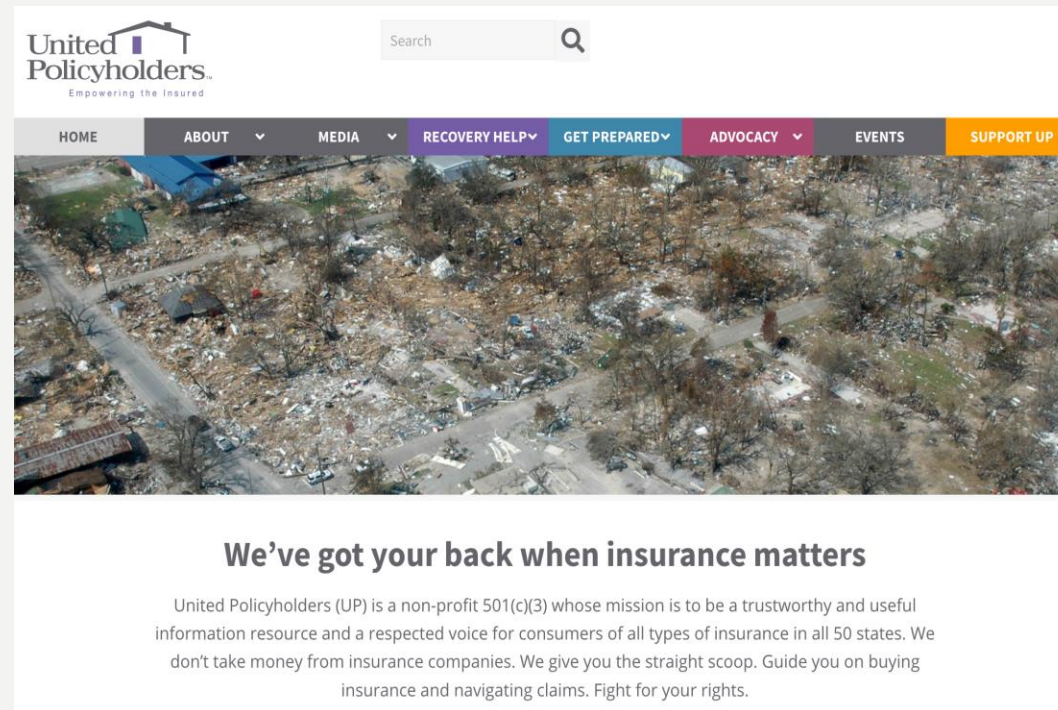
**Zoom - registration required**

**2021 CA Wildfire Survivors**

# STAY IN TOUCH

## WWW.UPHELP.ORG

- **Buying tips**
- **Claim help for disaster survivors**
- **Links to government help**
- **Links to pro-consumer professional help**
- **Sample letters & claim forms**
- **Upcoming workshops**



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