

WILDFIRE RESILIENCY WORKSHOP

REDUCING FIRE RISKS & BECOMING FIREWISE

September 10, 2025

WELCOME AND INTRODUCTION



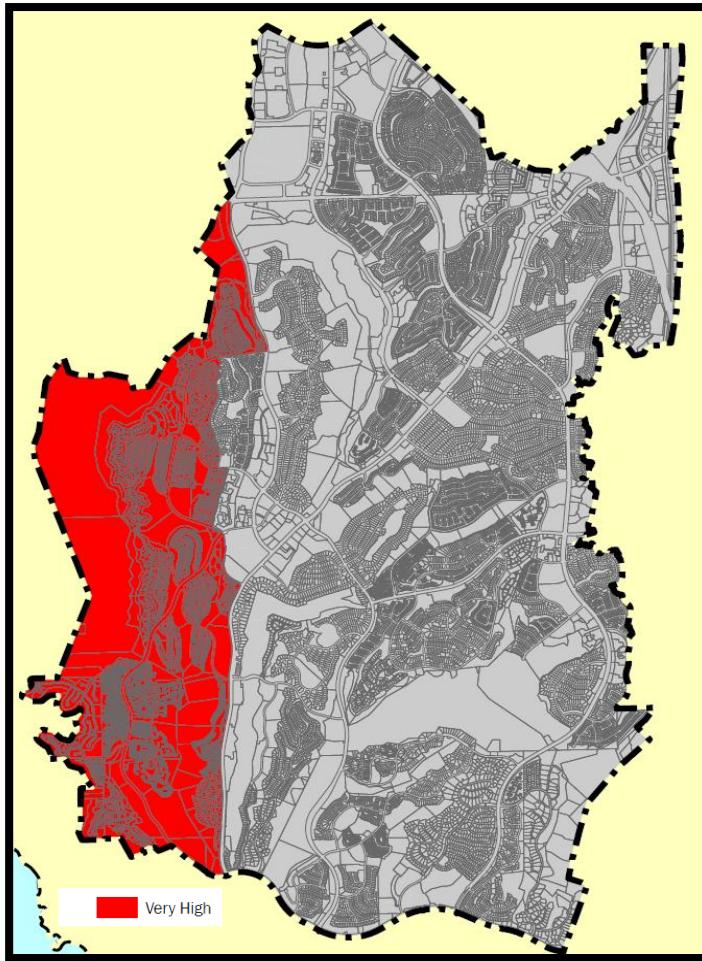
**Laguna Niguel City Council Member
Stephanie Oddo**



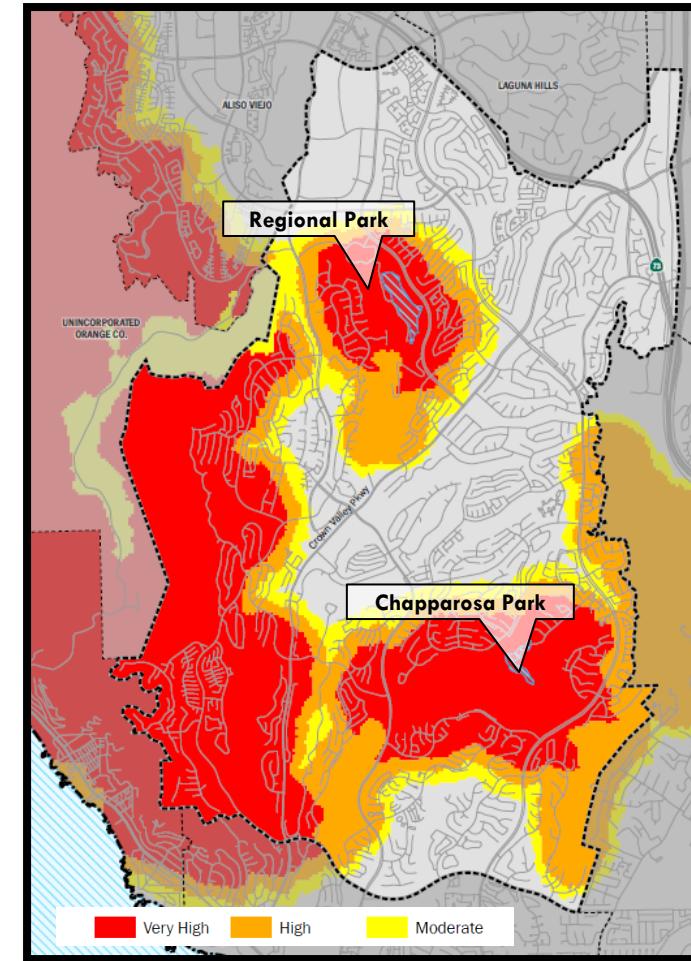
VHSZ MAP COMPARISON: PREVIOUS (2011) vs CURRENT (2025)



CAL FIRE 2011 Map (Very High)



CAL FIRE 2025 Map (Very High, High, & Moderate)



EXAMPLES OF “ZONE 0” COMPLIANT HOMES



Source: FormLA Landscaping

HOW TO PROTECT YOUR PROPERTY FROM FIRE



Orange County Fire Authority
Fire Prevention Specialist
Nathan Babbitt



COMMUNITY WILDFIRE MITIGATION



OBJECTIVE: TO REDUCE THE DESTRUCTIVE IMPACTS
OF WILDLAND FIRES IN ORANGE COUNTY



ORANGE COUNTY FIRE HISTORY



SANTIAGO FIRE
October 21, 2007
28,359 acres
56 structures



ORANGE COUNTY FIRE HISTORY



BOND FIRE

December 3, 2020

6,680 Acres

31 Structures

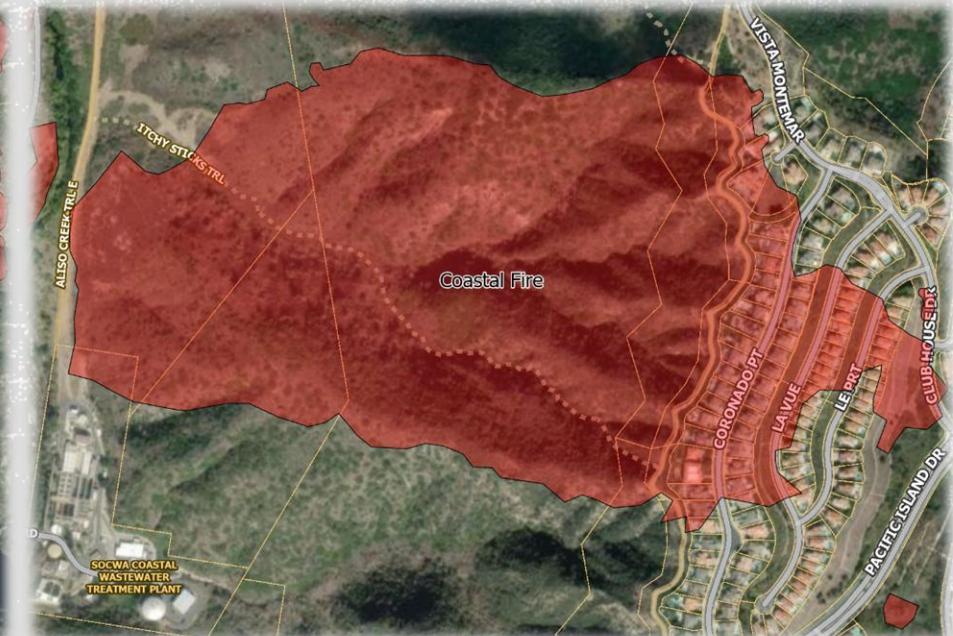


EMERALD FIRE

February 12, 2022

154 Acres

0 Structures



COASTAL FIRE

May 11, 2022

202 Acres

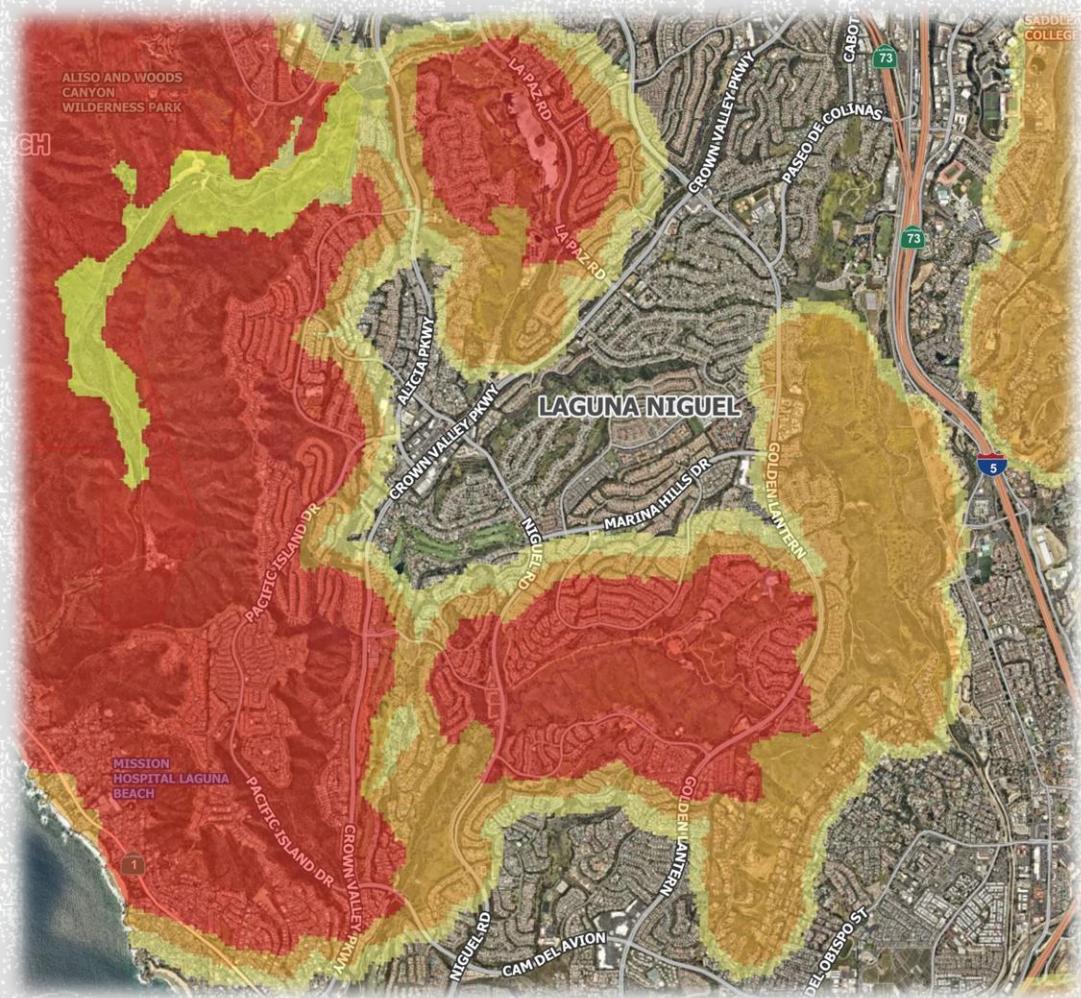
20 Structures

FIRE SEASON IS YEAR ROUND



FIRE HAZARD SEVERITY ZONES (FHSZ)

- Developed by CAL FIRE to identify areas where the State of California's defensible space standards and Wildland Urban Interface (WUI) building codes are enforced and required.
- Severity zone maps evaluate **HAZARD** not RISK.
- Maps are developed using the best available science and data involving fire history, vegetation, flame length, blowing embers, proximity to wildland, terrain and weather.



Very High



High



Moderate



LAWS & REGULATIONS

Local Responsibility Areas (LRA)

- Government Code 51175 - 51189

State Responsibility Areas (SRA)

- Public Resources Code Section 4125

Locally Adopted Codes & Ordinances

- California Fire Code Chapters 3 & 49
- C-05 Guideline for Fuel Modification
- Vegetation Management Maintenance Guideline for Property Owners
- Defensible Space Guideline for Homeowner Association Interior Slope Areas

Assembly Bill 3074 (Zone Zero)

As of January 1st, 2026

- All structures located in a **Very High** Fire Hazard Severity Zone will have 3 years to establish an ember-resistant zone, known as the Immediate Zone, 0-5' around a structure.







IS YOUR HOME READY?

Vegetation Management

- Fuel Modification Plan
- Defensible Space

Immediate Zone

Home Hardening





FUEL MODIFICATION

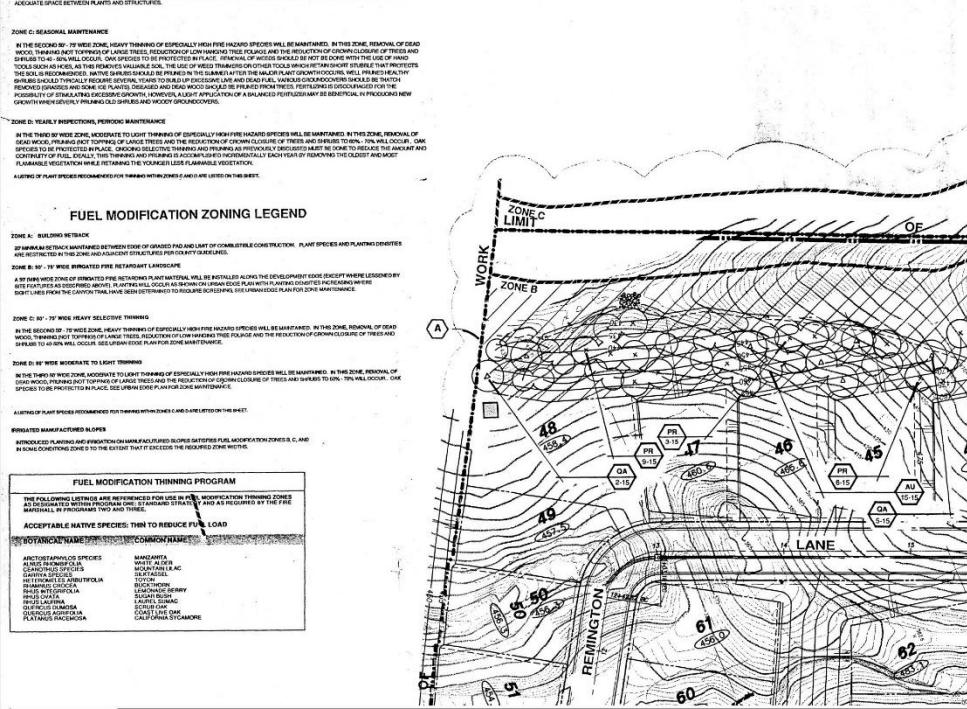
Planned landscape design that reduces the threat of wildfire, by creating a fire-resistant divider between homes that are adjacent to areas of natural plant life/open space.

An approved plant installation and on-going vegetation **maintenance**.

- Slows the spread of a wildfire by reducing the approaching fire's direct flame and radiant heat
- Increases the chances of survival for structures and communities

Provides firefighter access and safety

180 homes are inspected annually along the AVCA controlled portion of the fuel modification.

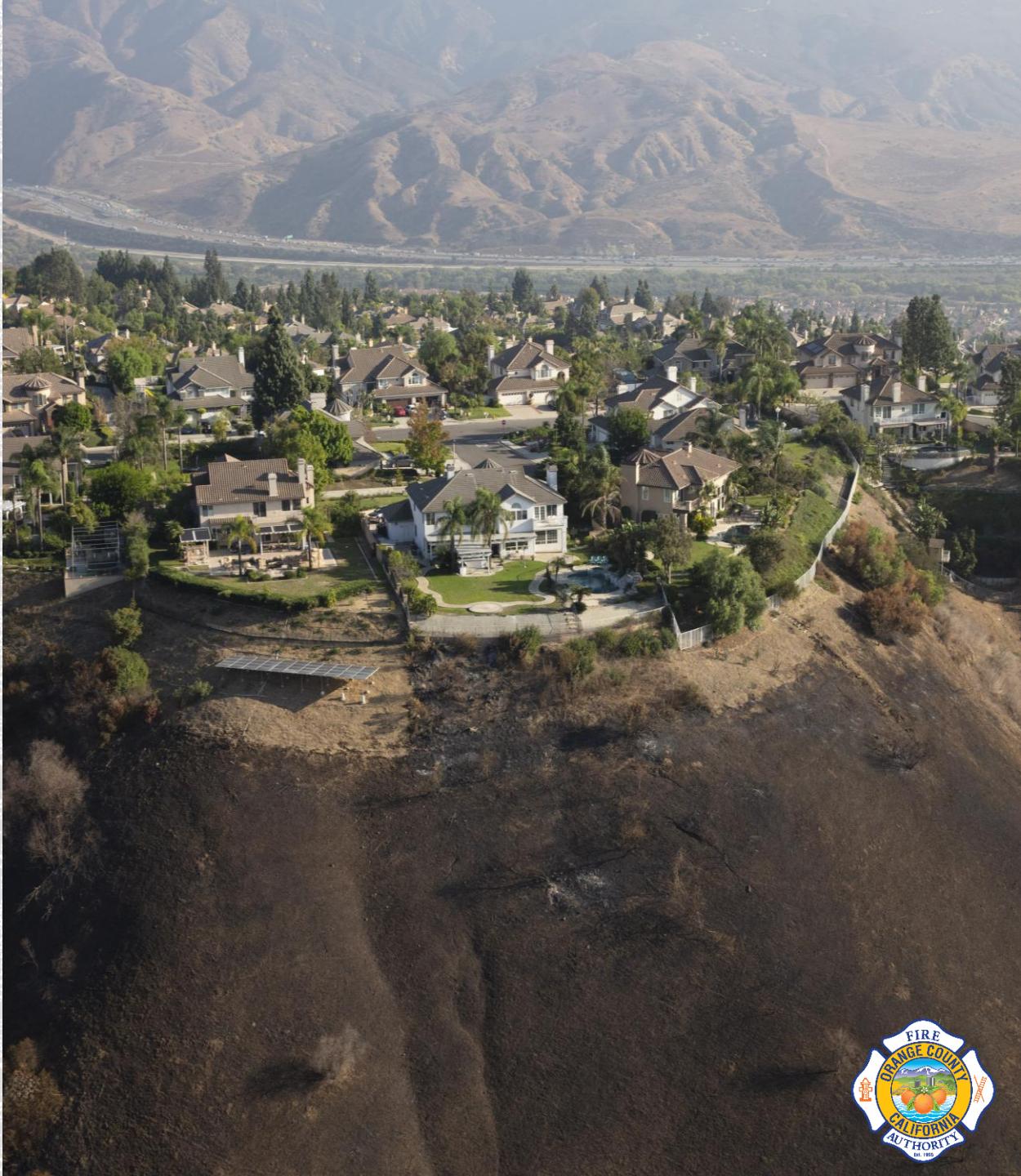


DEFENSIBLE SPACE

Vegetation that has been maintained through trimming and separation to slow or stop an oncoming wildfire's threat of producing direct flame content, radiant heat, or ember intrusion.

- Vegetation management within 100' of a structure or to the property line
- Removal of **dead and dying** plant material
- Horizontal and vertical separation of plant material
- **Maintain** ground cover below 2' in height
- **Maintain** weeds and grasses below 4" in height

Reduces chance of ember re-ignition
Provides firefighter access and safety



IMMEDIATE ZONE



The Immediate Zone is the first **five feet** around a structure

(Assembly Bill 3074)

Reduces the potential ignition of fuels and direct flame contact around a structure from ember exposure.





HOME HARDENING

The main objective of Home Hardening is to give your home the best chance to survive a wildfire.

Hardened homes are those homes that **comply and are maintained with** Defensible Space or Fuel Modification requirements, and who's exterior components have been **properly maintained** or retrofitted to withstand direct flame, radiant heat, and ember intrusion.

Homes can be retrofitted to California Building Code Chapter 7A and the California Residential Code R337.

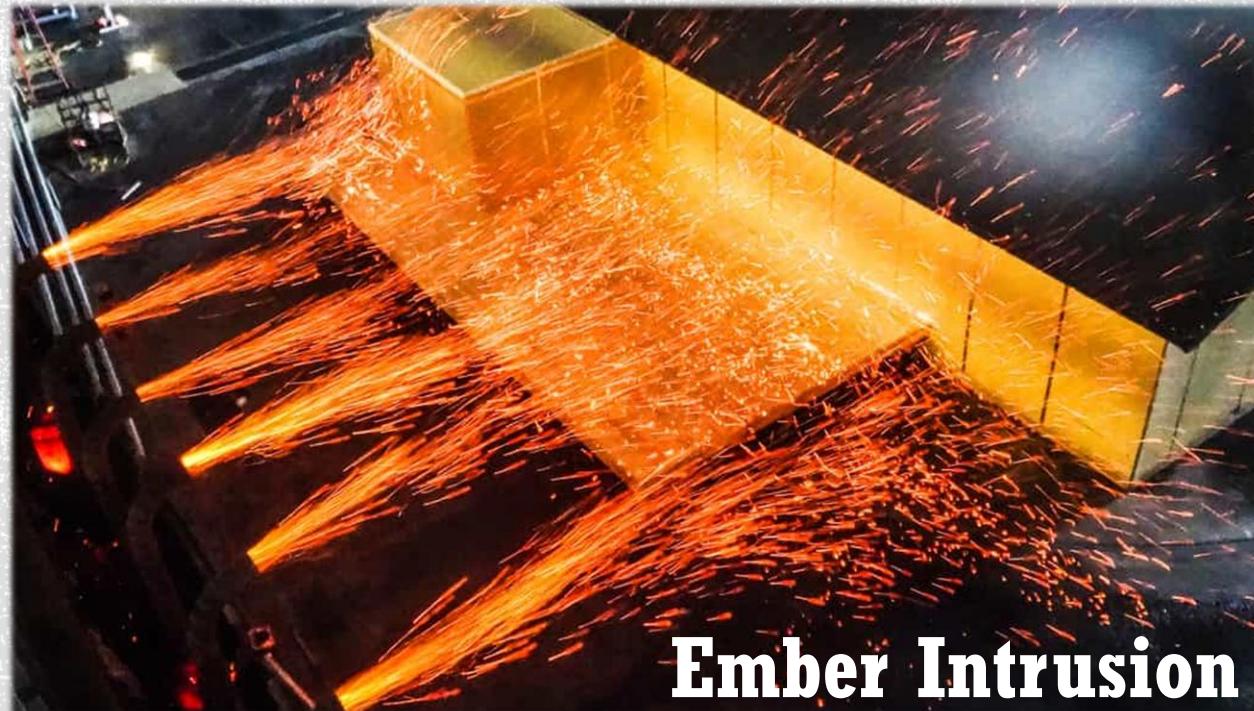




Direct Flame Contact



Radiant Heat



Ember Intrusion

HOME HARDENING

Examples of home ignition that can affect a structure during a wildfire:

- Direct Flame Contact
- Radiant Heat
- Ember Intrusion

(Ember intrusion is the leading cause of structure loss)



HOME HARDENING

WHAT TO MAINTAIN

ROOF

VENTS

FENCES

EAVES

GUTTERS

CHIMNEYS

WINDOWS

EXTERIOR
SIDING

DOORS



IMMEDIATE ZONE
PATIO/BALCONIES/DECKS





SCHEDULE YOUR HOME ASSESSMENT

www.ocfa.org/RSG/HomeAssessment

rsgoc@ocfa.org

(714) 573-6774





IF TIME PERMITS!



GET SET!
...PREPARE YOUR FAMILY

Always Have a Plan

- Escape Routes
- Predetermined Location

Prepare Emergency Supplies

- People and Pets
- Papers
- Prescriptions
- Pictures
- Personal Computers
- Plastics

Outdoors

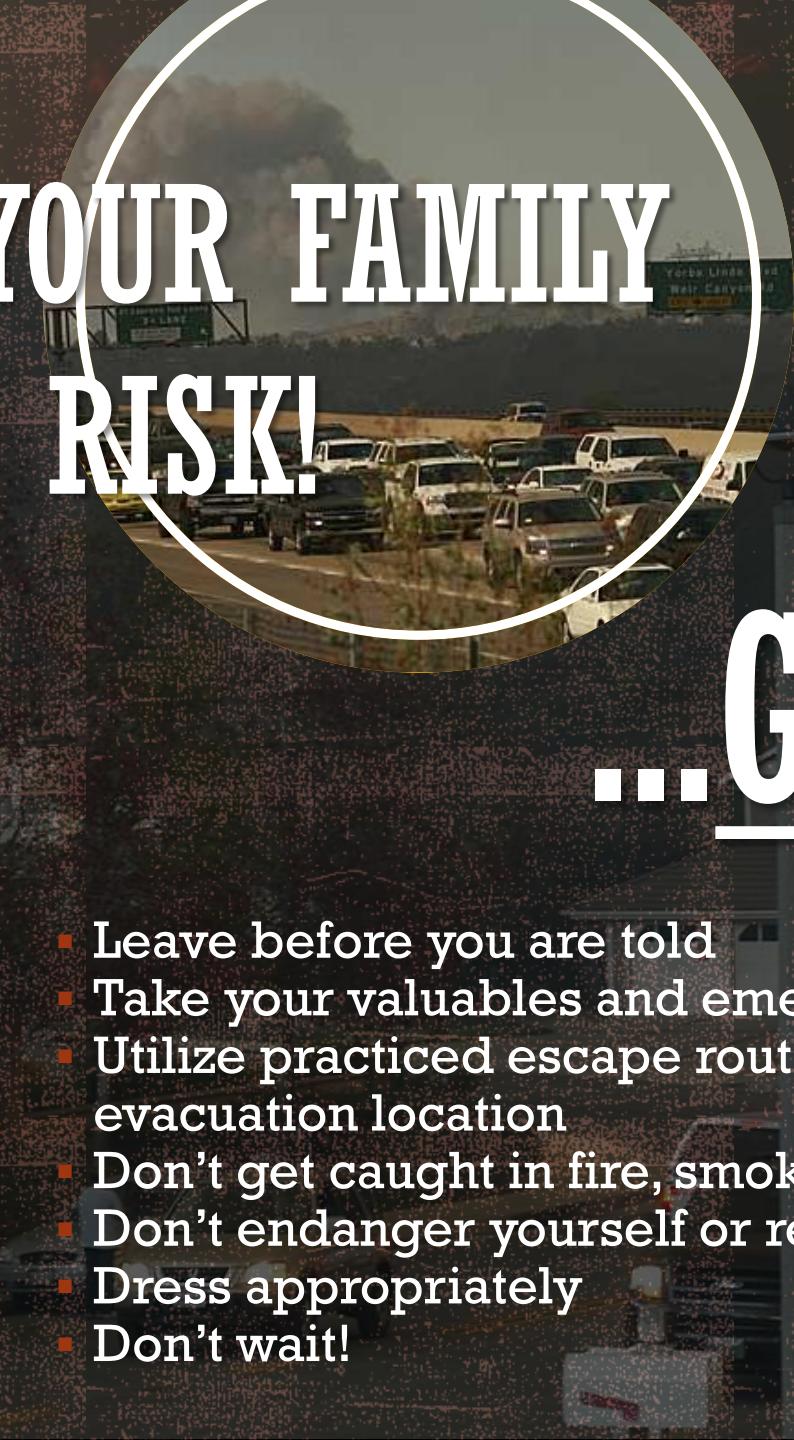
- Move flammable items from exterior of the house
- Turn off water
- Connect garden hoses to taps
- Patrol property to extinguish small fires

Indoors

- Shut all windows and doors
- Move furniture away from windows and doors
- Shut off air conditioning



...DO NOT PUT YOUR FAMILY
OR YOURSELF AT RISK!



- Leave before you are told
- Take your valuables and emergency kits
- Utilize practiced escape routes and head to evacuation location
- Don't get caught in fire, smoke, or congestion
- Don't endanger yourself or responders
- Dress appropriately
- Don't wait!



...GO!



THANK YOU

www.ocfa.org/rsg
RSGOC@OCFA.ORG

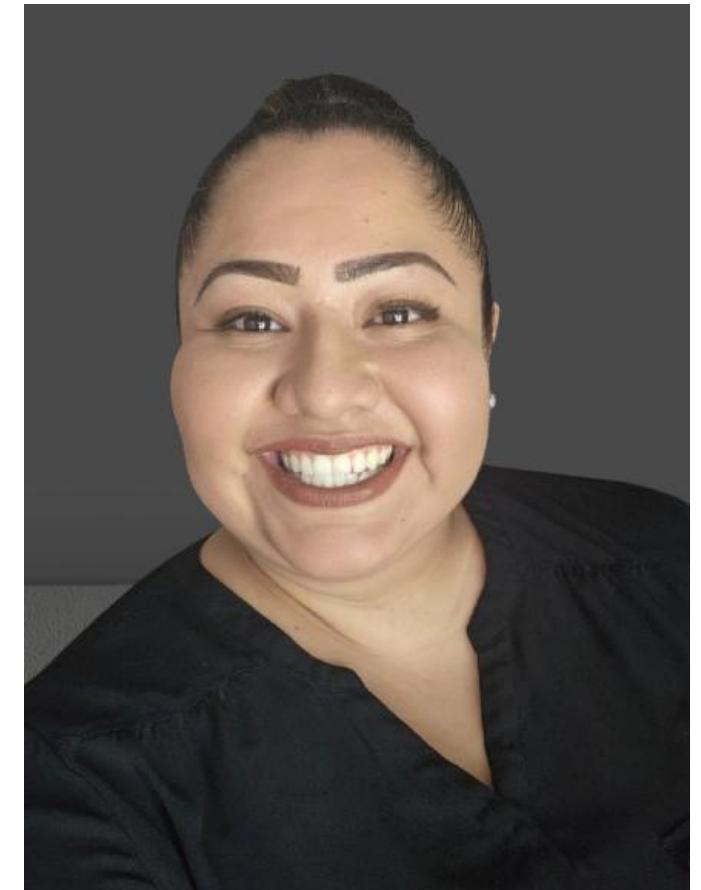


WILDFIRE INSURANCE & RESILIENCE



CA Department of Insurance
Community Relations & Outreach
Analyst

Brenda Caloca



WILDFIRE INSURANCE & RESILIENCE

BRENDA CALOCA
OUTREACH ANALYST
CALIFORNIA DEPARTMENT OF INSURANCE



A blurred background image of a road lined with palm trees and mountains under a clear sky.

What does the
California
Department of
Insurance do?

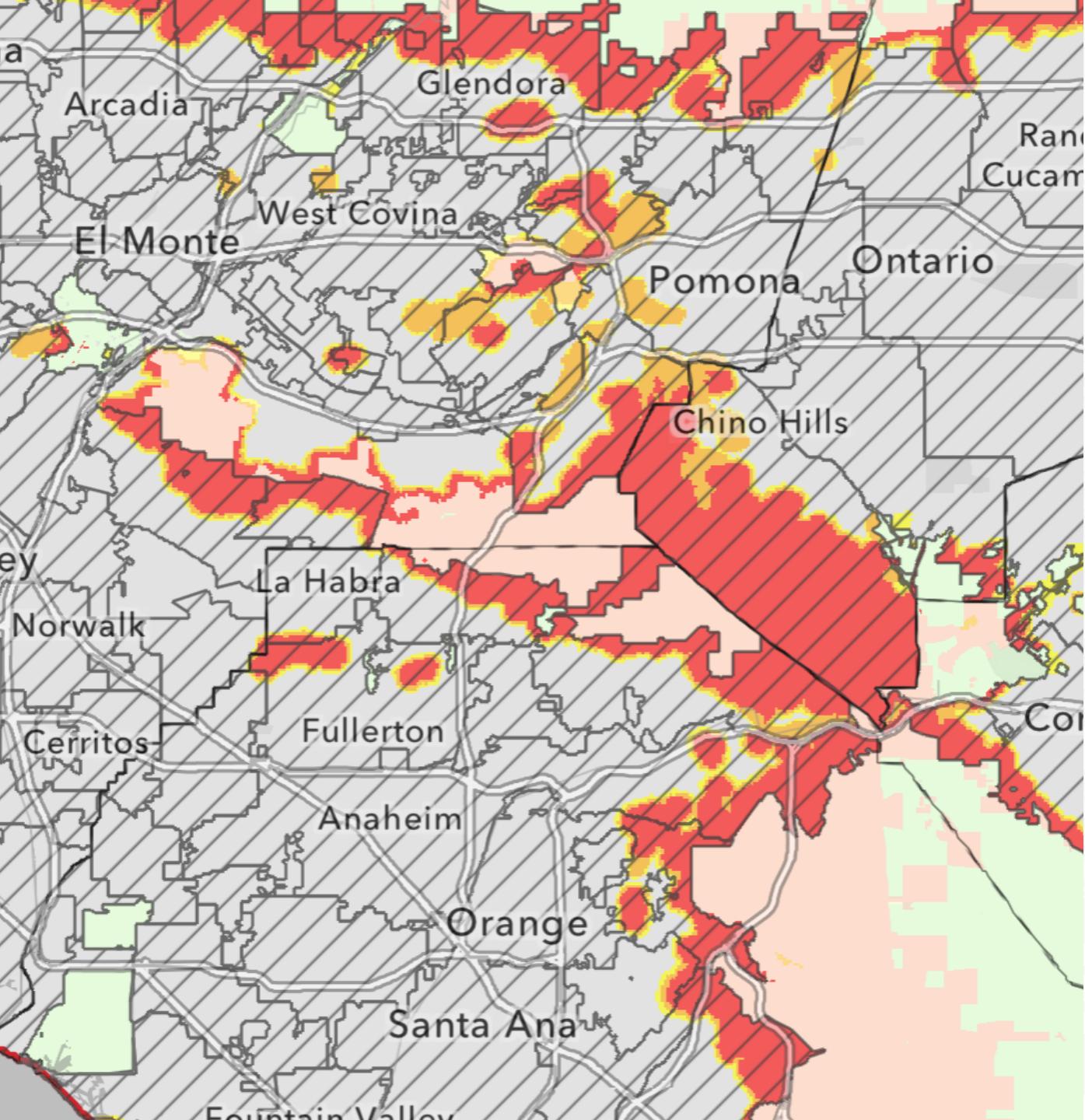


California Department of Insurance

- Regulate all lines of insurance
- Protect consumers from fraud and abuse
- Set standards for agents and brokers licensing
- Maintain insurer solvency
- Perform market conduct reviews of insurance companies
- Investigate and prosecute insurance fraud



Sustainable Insurance Strategy



Statewide

Insurance Market

Since 2022, 7 of the top 12 insurance companies have paused or restricted new business.

Fire Severity Zones

CALFIRE maps help with community planning and don't directly impact insurance rates or availability.

Sustainable Insurance Strategy



Modern Wildfire Risk Models

- Verisk, Moody's, KC&C risk models all approved.
- Reflects mitigation, climate risk, vegetation, terrain, and other wildfire factors.
- Lays groundwork for more stable, long-term insurance options.
(Request risk score)



Insurers Commit To More Coverage

- Insurers must write policies in high-risk areas.
- Mercury, Allstate, and AAA have filed early plans to expand access.
- Restores private market options and reduces FAIR Plan dependence.



Expanding Availability

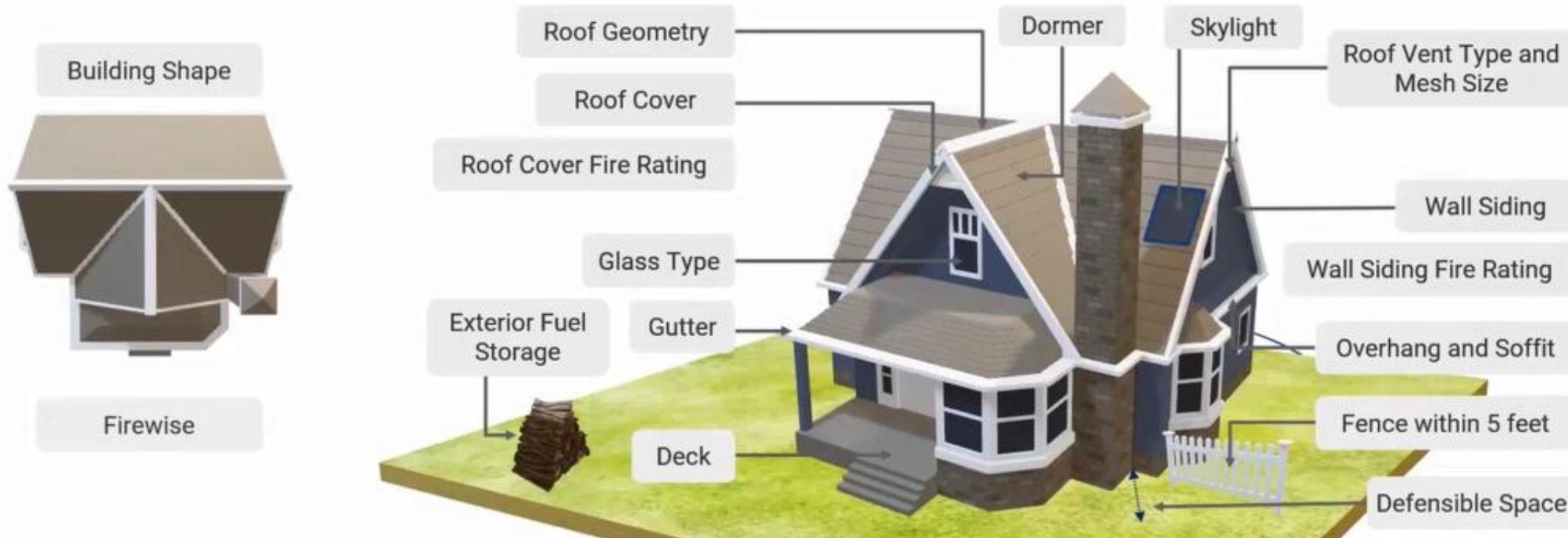
- More insurers returning to high-risk areas.
- Increased access gives consumers more coverage options.
- Rates reflect homeowner mitigation efforts, helping lower costs over time.

Catastrophe Models



Damage Estimation Considers The Building's Mitigation Efforts

Model Mitigations from Safer from Wildfires and IBHS "Wildfire Prepared Home" Designations





Building Communities Safer from Wildfires

Safer from Wildfires is a comprehensive approach to wildfire resilience, focusing on three key areas: the structure, its surroundings, and the community. California's Safer from Wildfires program provides clear, actionable steps for homeowners to reduce wildfire risk. The more steps you take, the greater your insurance savings.

Here are 10 ways to make your property safer from wildfires:

1. Class-A fire rated roof

Most roofs qualify including asphalt shingles, concrete, brick, or masonry tiles, and metal shingles or sheets. Wood shake shingles are not Class A fire-resistant rated. The Office of the State Fire Marshal maintains a list of tested and approved materials:

osfm.fire.ca.gov/what-we-do/fire-engineering-and-investigations/building-materials-listing

2. 5 foot ember resistant zone, including fencing

Removing greenery and replacing wood chips with stone or decomposed granite 5 feet around your home prevents fire from getting a foot in the door. Replacing wood fencing connecting to your home with metal is critical because it can act like a candle wick leading fire straight to your home.

3. Ember- and fire-resistant vents

Installing 1/16 to 1/8 inch noncombustible, corrosion-resistant metal mesh screens over exterior vents can keep wind-blown embers out of your house.

4. Non-combustible 6 inches at the bottom of exterior walls

Having a minimum of 6 vertical inches measured from the ground up and from any attached horizontal surface like a deck can stop embers from accumulating and igniting your walls. Noncombustible materials include brick, stone, fiber-cement siding or concrete.

5. Enclosed eaves

Installing soffits under your eaves can prevent heat and embers from getting trapped and igniting. When enclosing eaves, non-combustible or ignition resistant materials are recommended.

6. Upgraded windows

Multi-paned windows are more resistant to breaking during a wildfire, which helps keep flames from entering. Multi-paned glass or added shutters all qualify.

7. Cleared vegetation, weeds and debris from under decks

Noncombustible materials like concrete, gravel, or bare soil are permitted.

8. Removal of combustible sheds and other outbuildings to at least a distance of 30 feet

These include sheds, gazebos, accessory dwelling units (ADUs), open covered structures with a solid roof, dog houses and playhouses.

9. Defensible space compliance

Following state and local laws requiring defensible space including trimming trees and removal of brush and debris from yard. See CAL FIRE's defensible space page and your local city or county for details: www.fire.ca.gov/dspace

10. Being safer together

Safer from Wildfires recognizes two community-wide programs, Firewise USA and Fire Risk Reduction Communities as small as 8 dwelling units or as big as 2,500 can create an action plan and start being safer together. Firewise USA is a nationally recognized program with proven results, sponsored by the National Fire Prevention Association.



Follow this QR code
for more information:
qro.de/bdrVFB

- Class A fire-rated roof
- 5-foot ember-resistant zone, including fencing
- Non-combustible 6 inches at the bottom of exterior walls
- Ember- and fire-resistant vents
- Upgraded windows
- Enclosed eaves
- Sheds, ADUs, and other buildings at least 30 feet away
- Cleared vegetation, weeds, and debris from under decks



Firewise USA and Fire Risk Reduction Communities as small as 8 dwelling units or as big as 2,500 can create an action plan and start being safer together.



Safer from Wildfires



Home Hardening

Defensible space

2018 Paradise
rebuilding with fire
resilience



Tips To Find Residential Insurance

- After a nonrenewal notice, contact your insurer to discuss actions that may help you retain coverage.
- File a complaint with CDI if you believe your nonrenewal was unfair.
- Mitigate fire risk on your property and promptly begin searching for new coverage.
- Use CDI's [Residential Insurance Company Contact List](#) to find licensed insurers and obtain quotes.
- Find agents who speak your preferred language using CDI's [Find an Agent or Broker](#) tool.
- Compare premiums and coverages with CDI's [Homeowner Premium Comparison](#) and [Coverage Comparison](#) tools.
- If your agent can't find coverage beyond the FAIR Plan, contact other agents using CDI's [Home Insurance Finder](#) tool.
- Understand that the FAIR Plan is a [last-resort option](#) with limited coverage; consider supplementing it with a [Difference in Conditions](#) policy.
- Explore the [non-admitted/surplus lines](#) market if other options fail.

Disaster Preparedness

1. INSURANCE TUNE-UP:

Pay close attention to the wording, including the fine print.
Contact us if you need assistance reviewing your coverage.

2. INSURANCE COVERAGE

Consider what the cost to rebuild your home to the same standard it is now
– or cost to rebuild somewhere else.

3. HOME INVENTORY:

Create a record of your belongings, Use Smart Phone (Video).

4. DOCUMENTS:

Have a copy of your scanned documents to easily access your Homeowners policy, home inventory, and keep all receipts. The insurer will require an inventory to determine how much will be paid, up to the coverage limit.

Legislative Priorities



California Safe Homes Act - *Active*

AB 888 - Tax-free home hardening grants for safer communities

Business Insurance Protection Act - *Active*

SB 547 - Expands insurance moratoriums to businesses, HOAs and Non-Profits

Eliminate "The List" Act - *Active*

SB 495 - Ensures full contents coverage without detailed inventory lists

Wildfire Public Model Act - *Active*

SB 429 - Establishes the nation's first public catastrophic model for wildfires to assist wildfire planning and enhance transparency





CONSUMER ALERTS

**STAY INFORMED
SIGN UP!**



NEW REGULATIONS

CONSUMER SAFETY EDUCATION,

FRAUD PREVENTION,

**UNFAIR AND DECEPTIVE BUSINESS
PRACTICES,**

INSURANCE ISSUES

Partnership Initiative



Welcome!

We look forward to partnering with your agency or organization to help maximize the impact of our **"Insurance Essentials"** and **"Insurance Fraud Prevention"** toolkits. These resources are designed to support the businesses, families, and individuals you serve by providing accessible, actionable information.

Together, we can ensure that every household in California is empowered with the knowledge to understand basic insurance concepts, guard against fraud, and protect their most valuable financial assets—especially as climate-related disasters and market instability continue to rise. The social and economic value of equipping Californians with this critical insurance education is both significant and far-reaching.

Please use the icons below to explore the resources available for your agency or organization.



Insurance Fraud Prevention
Outreach Toolkit



Insurance Essentials
Outreach Toolkit



Become a
Partner





INSURANCE ISSUES?



We can help



800-927-4357



insurance.ca.gov



insurancecagov



@cadeptofinsurance

HOW TO BECOME A FIREWISE COMMUNITY



Pacific Island Village 1
HOA Board Member
Dr. Rosemary Papa



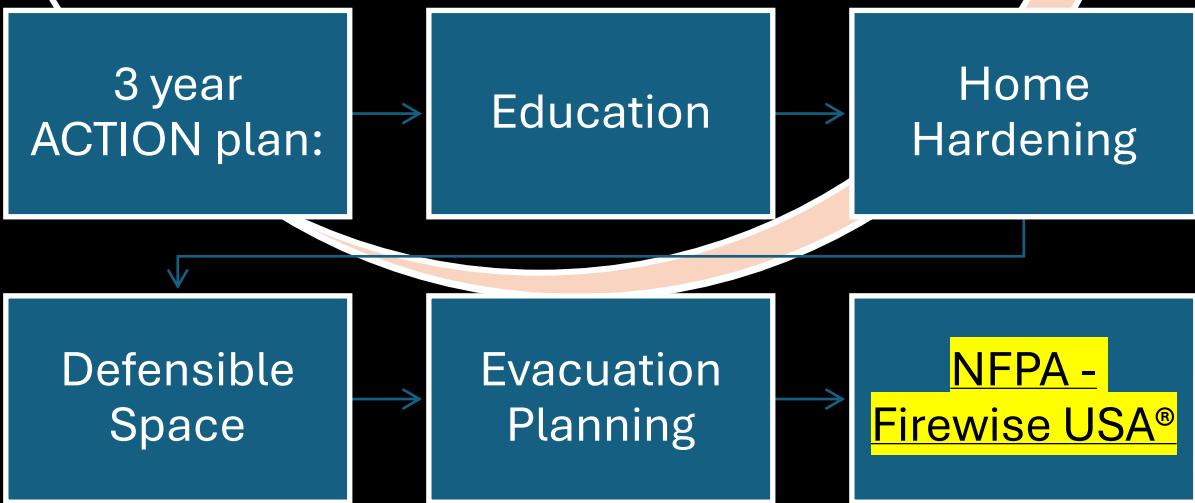
WHY GO FOR FIREWISE RECOGNITION

PIV1 is located in a Very High Fire Hazard Severity Zone

PIV1 believes in educating homeowners as to how best to adapt to living with wildfires by reducing risk to human/pet lives and homes.



HOW TO ACHIEVE FIREWISE RECOGNITION



2-3 MONTHS TO RECEIVE RECOGNITION





Many Thanks To Council Member Stephanie Oddo!

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QUESTIONS?

THANK YOU!

