

## FREQUENTLY ASKED QUESTIONS

*Questions asked by homeowners:*

### **1. How will this assessment affect our insurance rates?**

This assessment is not targeted at identifying the potential loss in value of a home. It is instead a survey based on the latest science and focused on helping homeowners to identify and mitigate parts of their homes and yards that are vulnerable to wildfire damage. Our goal is to provide homeowners with the best possible information about preventing losses in the event of a wildland fire. So, while there is no definitive answer to this question because insurance policy requirements differ from company to company, in general, anything that you can do to mitigate potential damage to your property is going to be seen as a positive by most insurance companies. In addition, most insurance companies already have their own proprietary method for assessing fire risk.

### **2. How will this assessment affect home values?**

Again, this assessment is not targeted at identifying the value of a home, it is a tool for identifying components of a home that may put an owner at risk in the event of a wildland fire. California is leading the way in working with homeowners and communities to reduce potential losses from wildland fires, so there is little data on how this type of assessment would affect home values. However, Colorado Springs, Colorado, completed a similar survey, and over a period of several years found that homeowners that mitigated vulnerable components of their property were generally rewarded with increased property values. In addition, they truly mitigated their risk for any potential loss in value posed by a wildland fire.

### **3. Doesn't putting this information on a website impact privacy?**

There is no easy answer to this question because when it comes to natural resource issues because they cross all boundaries, whether public or private property, state or federal lands, etc. When a fire affects a home, that home in turn can affect a neighborhood, a community, the state, and even federal services. Therefore, the condition of other properties in a community is as important a single property. By looking at a single home, and the community as a whole, it is possible to identify areas that might put your community at risk, and therefore to take steps toward reducing any potential losses. We live in a time when most homes are readily viewed on one of several popular web-based map sites, including Google Maps (<http://maps.google.com>) and Microsoft's TerraServer (<http://terraserver.microsoft.com/>) – we hope to use this technology to help homeowners and communities prevent losses from wildland fires.

### **4. Why is a parcel-based assessment important?**

Extensive research from both post-fire surveys and field experiments indicate that wildfires do not affect communities indiscriminately -- as many other natural disasters do (earthquakes, floods, landslides). There is strong evidence that a properly prepared home can withstand the most intense wildland fires in the absence of firefighting forces. On the other hand, poorly prepared homes can ignite and burn to the ground from a single ember. What this means for the homeowner is that mitigation done on the structure and its immediate surroundings may be as or even more important than fuel reduction in surrounding wildlands.

If a home is in the wildland-urban interface, there is already an underlying risk of being exposed to a wildland fire. However, there are steps that individuals can take to improve the fire safety of a home. For example, homeowners may be able to reduce hazards by removing debris from their gutters or screening attic vents. These vulnerabilities might be overlooked if fire risk were assessed based only on, for example, proximity to a wildland area.

*Questions asked by community leaders:*

**1. How is your assessment different from the Fire Hazard Severity Zone (FHSZ) map completed by, and currently being updated by, the California Department of Forestry and Fire Protection (CALFire)?**

In general, the state-wide FHSZ map is completed at coarse spatial and temporal scales, and does not include structures. This means that an area of the FHSZ map gives a more general depiction of baseline or underlying hazard – for example, the hazard posed by living in an area that has steep topography or is highly forested. However, this does not mean that there aren't things you can do to mitigate hazard on your property – indeed, if your community is in a hazard zone, it is even more important that structures are as fire safe as possible. Completing a parcel-based assessment for your community is complementary to the statewide work being completed by CALFire – the FHSZ map is useful for understanding hazards at a larger scale, and a parcel-specific assessment can help local communities to target areas for hazard reductions.

**2. How much does it cost to do a parcel-based assessment?**

There are different ways to complete a parcel-based assessment. In general, using a completely field-based assessment, meaning that the assessment is completed by trained individuals going to each property and spending approximately twenty minutes to collect all the variables, will cost less than \$10 per parcel based on our estimates. This price would likely increase if the surveys were completed by highly trained fire officials.

Some of the questions used for this assessment can also be answered using a combination of remote sensing and Geographic Information Systems (GIS). However, the level of resources, expertise, and willingness to share various datasets will vary from community to community. For example, currently available Urban Areas Imagery from the U.S. Geological Survey is available for the great Bay Area, but not for Marin County. NAIP imagery at 1 meter resolution aerial imagery is now available for California. However, analyzing this type of imagery takes a good deal of expertise that may be more costly than a field-based assessment. Some communities have also commissioned hyperspectral imaging flights that may be useful for gathering variables such as roof type – though this type of imaging shows great promise, it is still quite costly.

**3. Why is this important?**

As people increasingly move into the wildland-urban interface, at the same time that fire operations resources are being reduced, it is vital that citizens understand the risk of wildland fire and their role in reducing that risk. Pre-disaster mitigation efforts can greatly reduce during-disaster problems and post-disaster clean up. There is no doubt that large wildland fires will continue to affect communities, and helping citizens to better understand the steps that they can take in advance to reduce potential losses is a critical step in effective emergency response.