

California spent \$3.7 billion reducing wildfire fuel. Bill would make insurers factor that into coverage

Homeowners have been stung with massive increases in premiums — if not stripped of coverage altogether



Aric Crabb — staff archives A pair of hikers walk along a pathway May 12 in San Leandro's Chabot Park. Many trees in East Bay Regional Park District are dead or dying due to lack of rainfall, and officials now fear the trees could catch fire and flames could sweep through the parks and reach nearby homes. The park district has received a direct appropriation of \$13.5 million in the California budget to fund wildfire prevention and fuel reduction needs in the East Bay hills.

By [JOHN WOOLFOLK](#) | jwoolfolk@bayareanewsgroup.com | Bay Area News Group
PUBLISHED: April 22, 2024 at 11:25 a.m. | UPDATED: April 22, 2024 at 2:12 p.m.

Insurers in California have sounded the alarm: A warming climate has dramatically raised the risk of devastating wildfires, and with it the cost of providing coverage. But

now a Bay Area lawmaker says those insurance companies should credit the state and homeowners for the work done to reduce our vulnerability to wildfires.

State Sen. Josh Becker, a Menlo Park Democrat, has introduced a bill that would require insurers to consider the state's efforts to thin flammable brush and trees as well as property owners' steps to make their homes more fire resistant, such as covering vents and clearing vegetation. Those efforts would need to be incorporated into their risk modeling to determine coverage decisions and costs.

"What we're seeing is that in addition to the impact of home hardening, that forest treatment is going to have a big impact on wildfire risk, and that's not being taken into account," Becker said. "You have to take these into consideration."

Becker's bill, [SB 1060](#), comes as state officials scramble to prop up a home insurance market on the brink of collapse, with [major insurers restricting coverage and refusing to renew policies](#) in many parts of the state. The bill is scheduled for its first hearing before the Insurance Committee on April 24.

The American Property Casualty Insurance Association, which represents insurers, said that while it supports wildfire mitigation efforts such as home and community hardening, the bill "has several complicating factors to consider."

"The California Department of Insurance already requires insurers that use risk models to take into consideration specific mitigations and provide consumers discounts," the industry association said. "The department is also in the process of developing regulations to authorize new types of catastrophe models that factor in the risk of wildfires and mitigation efforts taken by individuals and communities. We believe the department should be allowed time to adopt these regulations."

Becker said the proposed law wouldn't mandate any particular discount or result, only for insurers to account for wildfire risk reduction efforts.

"The bill just requires them to do the work to collect the data," Becker said. "If the models show these activities aren't helpful, then we shouldn't be spending billions of dollars on this, we should be spending it on other things."

California suffered [14 of its 20 most destructive wildfires on record](#) in the last 10 years, a period that included a record drought. Insured losses from those blazes totaled more than \$45 billion, [according to the Insurance Information Institute](#).

Insurers say that as wildfire risks have risen with global temperatures, California's regulations on what they can charge consumers haven't allowed policy premiums to keep up, forcing them to reduce their exposure by discontinuing coverage in riskier areas.

The state's elected insurance commissioner, [Ricardo Lara, has promised to overhaul regulations by the end of the year](#) to address the industry's top complaints. That would speed approval of rate increases, let insurers base them on catastrophe models, and pass on their costs for reinsurance, which helps them absorb catastrophic losses. Lara in exchange wants insurers to commit to covering more homes in areas at greater risk of wildfire.

Consumer advocates have argued the changes would just end up costing homeowners more without guaranteeing more coverage, pointing to other disaster stricken states like Florida.

Some California homeowners have been stung with massive increases in premiums — if not stripped of coverage altogether and forced onto the state's last-resort FAIR Plan. That plan is a private high-risk pool that provides minimal coverage at multiple times the cost of regular policies. Many homeowners in the Santa Cruz Mountains, the North Bay and East Bay foothills have had to switch to that plan after their traditional coverage was dropped.

"This is top of mind for so many of my constituents," Becker said. "This is affecting thousands and thousands of households."

Becker said that it's gotten so bad that the California Department of Forestry and Fire Protection can't even get insurance for at least two and as many as 11 of its fire stations.

Becker said higher temperatures weren't the only factor that fueled the state's destructive wildfires. Vegetation management policies over the years allowed fuels to pile up in and around forests that before modern fire suppression would have burned more regularly. Those accumulated fuels, left bone-dry by the drought, drove explosive wildfires.

But California since 2017 has spent \$3.7 billion on wildland fuel reduction, thinning and vegetation management, Becker said.

He points to a [2021 analysis by the Nature Conservancy and Willis Towers Watson](#), the world's third-largest insurance broker, which found that applying ecological forestry practices — prescribed burns and thinning to remove smaller trees and other vegetation in overgrown forests — could lower insurance premiums 41% on average for homes. That research was based on an ecological forest restoration project in the watershed of the Placer County Water Agency in the Tahoe National Forest. State officials in recent years also have been promoting techniques in which homeowners can reduce their property's wildfire vulnerability by removing vegetation, wood and other combustibles near the home and cover vents with screens to keep hot embers out. Lara has told insurers they must credit homeowners on their policies for those measures, [though many say they have yet to receive such benefits](#).

But Becker said that as these home-hardening measures get adopted across communities, it reduces overall fire risk, and that also should be reflected in the modeling insurers use in their underwriting decisions.

“We need to see a number of homes in a community (do the work) to have an impact on that model,” Becker acknowledged. “But it helps. Whether it’s cities or individuals, the people doing the work should get the reward.”



LOCAL NEWS

East Bay Regional Park District To Receive Nearly \$1.4M In Federal Funding For Wildfire Mitigation

April 22, 2024 - 9:56 AM 3 comments

The East Bay Regional Park District is set to receive \$1.38 million in federal funding for wildfire mitigation and forest work, a spokesperson for the park district said Friday.

U.S. Representative Eric Swalwell (D-Castro Valley) secured the funding, according to the park district.

"We thank Representative Swalwell for his support and leadership in prioritizing the region's wildfire mitigation work," said Park District General Manager Sabrina Landreth. "This funding will allow the Park District to continue its interagency collaborative work at the local, state, and federal level."

The funding will be used to thin and remove vegetation, with a focus on dead and dying trees in areas of Anthony Chabot Regional Park in Alameda County. Park staff noticed significant tree 'die-off' in the area in the fall of 2020, and follow-up investigations found over 1,500 acres of dead and dying trees within regional parks.

The dead and dying trees are mostly eucalyptus, but also include bay and pine trees, according to the district.

The new funding will supplement existing year-round wildfire prevention efforts in the area, which includes monitoring weather and fire danger, maintaining professionally trained on-call firefighters full-time, maintaining wildland firefighting equipment, and removing flammable vegetation—like dead and dying trees— to reduce wildfire risk.

East Bay Regional Park District To Receive Nearly \$1.4 Million In Federal Funding For Wildfire Mitigation

April 21, 2024

By Grace Marion

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This funding comes from bipartisan legislation signed by President Joe Biden in March.

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The East Bay Regional Parks system has 73 parks, 55 miles of shoreline, and over 1,330 miles of trails. The system's vegetation provides habitat for threatened plants and wildlife such as the pallid manzanita, monarch butterfly, and Alameda whipsnake.



Help Clean Up Crown Beach On Saturday

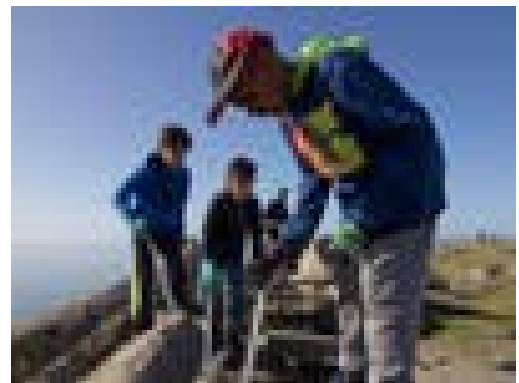
Celebrate Earth Day by beautifying one of Alameda's crown jewels.

Bea Karnes, Patch Staff

Posted Fri, Apr 19, 2024 at 7:56 am PT



Volunteers cleaning in Alameda. (Yung Chen)
Volunteers cleaning in Alameda. (Yung Chen)



ALAMEDA, CA — Saturday is Earth Day and what better way to celebrate than by helping with the Crown Beach Cleanup, organized by East Bay Regional Parks.

"It's a day that is part of the Park District's mission to preserve and protect our natural resources," the park district said. "Earth Day also provides visitors with an opportunity to give back to the parks they love. In honor of Earth Day and to celebrate our 90th Anniversary year, consider registering or dropping in at an Earth Day volunteer event on April 20, or simply enjoy time in a Regional Park near you."



Low-intensity fires will help lessen risk on Mount Diablo

By Susanna Thompson 1 day ago



Fire crews from the East Bay Regional Park District will engage in pile-burning operations to mitigate wildfire risks. (Photo courtesy EBRPD)

CONTRA COSTA COUNTY, CA (Apr. 22, 2024) — In a move that makes good on a promise made decades ago, California State Park officials are planning to ease wildfire concerns by using fire on Mount Diablo – intentionally.

If all conditions are right, the district will take the first steps this spring to reduce fire risk to the region.

Burning piles of carefully placed vegetation and small strategically chosen areas of grassland will be the start of a long overdue return to an era without high severity megafires.

Hearing the words fire and Mount Diablo in the same sentence has firefighters looking grim, nearby residents throwing nervous glances in that direction and

emergency managers responsible for evacuations patting their pockets to check for their phones. With good reason. Most of the large wildfires of recent decades in Contra Costa County have either been inside the boundaries of Mount Diablo State Park or in its surrounding foothills, known collectively as the Diablo Range.

Sound Native American land management

It comes as no surprise to anyone in California that wildfires are a top concern in many communities. The devastating fires of recent decades have taken lives, destroyed towns and are making getting or keeping insurance policies difficult for much of the state.

What may come as a surprise to many, especially those not immersed in fire as a profession, is that the problem is not too much fire – but not enough fire.

Prior to European colonization, Native Americans managed the land for thousands of years, extensively with fire. They burned at least 4 million acres every year. The only modern equivalent was 2020, referred to as the “worst” fire year in modern history.

The millions of acres the natives burned bear little resemblance to the mega fires in recent years. Their regular use of fire kept the understory of forests open and clear, preventing the accumulation of brush and low branches that firefighters refer to as “ladder fuels” that can ignite tree canopies and destroy whole forests.

The arrival of European settlers brought a halt to the Native Americans practices of land management, but it did not stop the growth of vegetation – which has continued to accumulate for more than 100 years. Mount Diablo, along with much of the West, is in a state of fire deficit, and the bill has come due.

New policies mean a return to burns

Some land agencies have been using prescribed fire as a management tool in recent years, with great results. The John Muir Land Trust, in collaboration with the Moraga Orinda Fire District and other fire agencies, has held prescribed burns on the Painted Rock property several times. The East Bay Regional Park District also uses prescribed fire as a management tool, and other state parks have had successful burns in recent years.

These low-intensity fires serve the dual purpose of lessening the fire risk to adjacent communities by reducing accumulated vegetation and removing invasive plant species so native species can thrive again. From pinecones that need the heat of a fire to open to wildflowers that only bloom after a fire, many native species in California depend on fire.

Officials carefully plan low-intensity prescribed fires to minimize smoke impacts to communities. They monitor weather forecasts, and the Bay Area Air Quality Management District must approve all fires.

The use of prescribed fire plays such an important role in reducing the risk of high-intensity wildfire and the health impacts of those large fires, that the American Lung Association supports the use of prescribed fire.

These new programs mark the beginning of the path to safer communities and a more beautiful mountain.

Susanna Thompson is a fire commissioner with the Contra Costa Fire Protection District and has a bachelor's degree in wildfire science and the urban interface. Contact her at sthompsonmcr@gmail.com.