

## **Many ways to keep property safe from fire**

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I create fire-management maps for agencies and one of the persistent questions I get is: "If you label my property as a high- or very-high fire hazard zone, I might not be able to get insurance or I'll get canceled by my homeowners insurance. Will the insurance companies have access to your maps?"

In the next month, fire hazard severity maps are coming out, and they will be available to anyone.

In the wake of the 1991 Oakland hills fire, the Legislature required the state be mapped for fire hazard severity.

Maps are finally coming out in the wake of Southern California's catastrophic wildfires. So, even if your local fire department isn't going to cite you for your lack of defensible space, your insurance company may be interested.

If you do not have defensible space in accordance with state and local codes, you are in violation of the law, and that may be enough for your insurer to drop you, and your lender could also drop you if you were no longer insured.

It appears that you all have two options. One is to persuade the state that your area should only be mapped as a "moderate fire hazard severity zone" or do your defensible-space work.

Arborists and gardeners do a lot of defensible-space work every day without even realizing it. Every pound of wood they remove takes thousands of BTUs out of the landscape.

Starting at the bottom:

-- Mow grass and weeds to a height of 4 inches or less. Rake up and dispose of clippings.

-- Clean up any loose and lofty flammable debris like leaves and twigs, particularly accumulations directly around or on top of the house. Out 30 feet or more from the

house, you could slash it to make it compact with a mower, brush cutter or small chipper

-- In the 10-foot zone around the structure envelope, remove all fire-prone plants. This zone should be reserved for well-irrigated, fire-resistant plants.

-- Thin out shrubs and remove deadwood. No clump of shrubs should be greater than 10 feet in diameter. Trim down shrubs under or near tree canopies to no greater than 18 inches in height.

Cut and clean up all cured or unirrigated grass and weeds. Create a ground-to-crown separation between grass, shrubs and lower tree branches, and thin out vegetation fuels so that there is not a continuous fire path to your home. You can find defensible-space guidelines at:

-- [links.sfgate.com/ZDFV](https://links.sfgate.com/ZDFV)

-- [links.sfgate.com/ZDFW](https://links.sfgate.com/ZDFW)

You can find defensible-space codes and regulations at:

-- [links.sfgate.com/ZDFX](https://links.sfgate.com/ZDFX)

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