



# Firewise Communities®



## "The How-To Newsletter"

*This quarterly provides articles and helpful hints on how to incorporate Firewise principles.*

Winter 2008



### THE FIREWISE COMMUNITY

#### Featured Articles

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#### Share a Helpful Hint!

*Do you have a helpful hint or article you would like to share with others? Send to Firewise Communities, 1 Batterymarch Park, Quincy, MA 02169*

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Michele Steinberg Design: Cheryl Blake  
Judith Leraas Cook

#### KEEPING THE MOMENTUM GOING

Regardless of whether your community is in the early stages of applying for Firewise recognition status or it's been involved in Firewise Communities/USA since the program's inception, all communities share a goal in common: *keeping the momentum going*. At one end of the spectrum you may be wondering how you'll ever get people to take notice and get involved. At the other end of the spectrum, you are hoping you can think of yet another creative way to motivate members of your community to keep up the great effort that's already underway.

Ann Cooke, from the Greater Eastern Jemez WUI Corridor – a member of the seven-year Firewise club – recently shared, "I mull over ideas of how we can keep people plugging away at fuels reduction. One idea we started last year with the help of grant money, but continued with Homeowner's Association (HOA) money this year, was for us to arrange for a chipper to go up and down every street in my HOA and chip any piles of slash homeowners aligned at the road edge. A contractor said to me, 'There were some major forestry projects going on over Memorial weekend.' He had 53 hours of chipping throughout just my subdivision!"

She continued, "Think of the associated time and energy homeowners put in to collect and move all that material to the curb. And we all win. The contractor had work, to the tune of \$6,000, and was guaranteed payment no matter how much there was. Plus, the more there was, the more he was paid. And the property owners knew there was a chipper coming for their slash and about the date that it would arrive. The more slash they generated, the more the property was cleaned up of excess fuels for the owner, the neighbors and the entire association. And all of it disappeared courtesy of the Association. By promising to make the slash disappear at 'no cost to them,' the owners were motivated to generate as much as possible, creating a sort of a positive feedback loop."

The positive energy generated in Ms. Cooke's subdivision spread to neighboring La Cueva, where a similar chipping project is under consideration. So, in addition to motivating your own neighbors, your actions just might provide incentive for communities nearby.

Or sometimes the enthusiasm of others may motivate you. That's what Martina Pulliam, fire chief of the first-year Firewise community of Grant, Oklahoma, found during the county fair this September, where she had set up a table with Firewise information. She said, "I had over 500 people come by and talk with me about Firewise. That's when the idea hit me about making the whole county Firewise." Ms. Pulliam followed up her idea by speaking with Marty Montague, the Choctaw

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## THE FIREWISE COMMUNITY – EXAMPLE

CRYSTAL LAKE CLUB, WISCONSIN — INSURING GOOD FIREWISE PRACTICES



*“In 2004, Crystal Lake Club became the first recognized Firewise Community in Wisconsin.”*

**“W**e whole-heartedly recommend the Firewise Community USA Program to any community with a probable wildfire hazard,” said Charles (Bill) Deter, a spark-plug for Crystal Lake Club, a five-year Firewise community in Wisconsin.

Members of the Crystal Lake Club, a Lake Association in Marquette and Waushara counties understand what it takes to live and play in a wildfire-prone area. For the past 70 years members have been implementing and practicing positive land stewardship to protect the quality of their forests, open areas, lake, habitat and infrastructure. A component of this stewardship includes preparing for wildfires.

After the Crystal Lake Fire of 2003, members became interested in the national Firewise Communities/USA recognition program. They learned of the program from Jolene Ackerman, of the Wisconsin Department of Natural Resources (DNR), whom they had contacted for information on what they could do better to protect their community of 74 dwellings. Club members completed a series of accomplishments, including conducting a community assessment, creating a wildfire action plan and implementing hazard reduction activities. In 2004, Crystal Lake Club became the first recognized Firewise Community in Wisconsin.

With help and advice from the Neshkoro Fire Department, trees have been removed around the lake road to ensure safe passage of the largest tanker truck, as well as other emergency vehicles. All residences now allow ready access with turn around capabilities for all vehicles, while 90% of all residences have created a defensible space around their property.

The Club has two work days each year, one in the spring and another in the fall. Seventy to eighty members typically take part in each of these work days. Projects that have been completed or that are currently underway include:

- 1) Maintaining six miles of fire breaks, with one new break in progress.
- 2) Harvesting the forest and planting new trees, as needed.
- 3) Continuing to join forces to clean up properties and thin out flammable vegetation.
- 4) Ongoing elimination of ladder fuel in some of the tree plantations.

The community has been rewarded for these efforts in a variety of ways. For starters, a local independent agency, the Martz Insurance Agency, Inc., negotiated credits through several of the companies represented through its agency, based on the residents’ Firewise activities. The community members receive these credits towards their insurance premiums by keeping their insurance carrier apprised of the efforts they are making. They also benefited from the DNR Hazard Mitigation program, which has provided funding to complete and continue many of their projects.

The members’ efforts have also led to recognition from Governor James Doyle and coverage in the media. In fact, a story in the local newspaper about the community’s efforts generated interest from other Lake communities who were interested in following their example. To date, that interest has led to recognition for four additional Firewise Communities.



## The 5 Plus Club —

*Communities who have been recognized with Firewise status for 5 to 7 years.*

### **7 YEARS**

Timber Ridge, AZ  
Wedgefield, FL  
Briargate, FL  
Sundance, UT  
Whiting Woods, CA  
Emigration Canyon, UT  
Greater Eastern Jemez WUI Corridor, NM  
Wilderness Ranch, ID  
Genesee Foundation, CO  
Perry Park Municipal District, CO  
River Bluff Ranch, WA  
Mountain Plains I & II, SD

### **6 YEARS**

Story, AR or WY  
Upper Bluff Mountain, TN  
Cumberland Cove, TN  
River Run Plantation, NC  
Fond du Lac Band of Lake Superior Chippewa, MN  
Holiday Island, AR  
Joplin, AR  
Norman, AR  
Oden, AR  
Ozark Country Estates, AR  
Pine Ridge, AR  
Story, WY or AR  
Village of Ruidoso, NM  
Mescalero Apache Tribe, NM  
Union Pass, WY  
Trails of Lake LBJ, TX  
Wildcatter Ranch and Resort, TX  
Penn Forest Streams, PA  
Bear Creek Lakes, PA  
Verandah, FL  
Lakewood, FL  
Chuckanut Ridge POA, WA  
Lummi Island Scenic Estates, WA  
Town of St. James, NC  
Tierra Linda Ranch, TX

### **5 YEARS**

Spanish Oaks, TX  
Crystal Lake Club, WI  
Castle Valley, UT  
Solana Ranch, TX  
Lead, SD  
Windcliff, CO  
Pioneer Plantation, FL  
Kohala By The Sea, HI  
Eagle's Wings Retreat Center, TX  
Meadow Mountain, TX  
Savannah Lakes Village, SC  
Randall Creek Farms, GA  
Gambrill Park Road, MD  
Roaring Creek Forest Preserve, PA  
RiverCamps on Crooked Creek, FL  
Hickory Run Land & Homeowners, PA  
Summerhaven, AZ  
Forest Highlands, AZ  
Coolfont Mountainside Association, WV  
Saddle Ridge, TX  
Eagle Landing, TX  
Fall River Estates, OR  
Hardwick Township, NJ  
Johnny Creek Subdivision, ID  
Nimrod, AR  
Perry, AR  
Danville, AR  
Hartman, AR  
Lutherville-Holman, AR  
Strickler, AR  
Inspiration Point, AR  
Ozark, AR  
Norphlet, AR  
Hunt, AR  
Alaska Place, WA  
Cattle Point Estates, WA  
Mitchell Point, WA  
Roche Harbor, WA  
Sudden Valley, WA  
Cypress Knoll, FL  
Black Forest Village, PA



## Q & A Chat with Loretta Worters and Carole Walker

In this issue of How-To Newsletter, we looked to a dynamic duo to answer questions many residents in Firewise communities have about how their efforts may impact their insurance rates. Below, Loretta Worters, of the Insurance Information Institute, and Carole Walker, of the Rocky Mountain Insurance Information Association offer their insights about some commonly asked questions. For further information about insurance practices in your own state or region, you may also want to check with your own insurance agent, as well as visiting the web sites noted by Ms. Worters and Ms. Walker.



Loretta Worters is vice president of communications for the Insurance Information Institute. She headed up the Community Outreach Program directed by former Vice President Al Gore, for which she developed and distributed a survey to insurance companies nationwide on community outreach activities of the industry. She analyzed the survey results to be used by Vice President Gore in a model program to encourage other industries to be good corporate citizens. She is the author of the industry publication "Empowering Communities," and serves as the industry's chief crisis communications officer.



Carole Walker has been executive director of the Rocky Mountain Insurance Information Association (RMIIA) for more than ten years. RMIIA is a regional insurance trade association that represents auto, home and business insurance companies in Colorado, New Mexico, Utah and Wyoming. RMIIA's role in representing the insurance industry includes consumer education, media relations, disaster prevention and response, as well as serving as a longtime partner in Firewise and other community outreach coalitions.

### H-T: What are insurers doing to encourage residents to become Firewise?

**LW:** While most insurance companies don't specifically promote Firewise, they do promote the philosophy behind Firewise and other organizations such as the Institute for Business & Home Safety. They also advise builders and communities about these types of concepts. Minimizing a home's exposure begins with creating and maintaining a defensible space and then incorporating fire-resistant building materials and construction techniques when replacing or upgrading a home's exterior features. It's more about making the house insurable.

**CW:** Insurance companies in the Rocky Mountain Region are responding to the wildfire threat by asking customers to share the risk by taking precautions to protect their property and maintain affordable insurance. Increasingly, insurance companies conduct on-site inspections and notify policyholders of what they need to do to mitigate wildfire hazards to help save their homes and keep them insurable. Insurance companies generally ask homeowners to mitigate fire hazards on their property in accordance with Firewise recommendations, as well as local fire codes. Those recommendations vary depending on the risk for individual properties and requirements for different insurance companies.

### H-T: Can insurers provide discounts to policyholders who do Firewise around their homes?

**LW:** While insurers do not yet have a "Firewise" recognized community discount, many companies do offer discounts for features which promote fire safety (such as smoke detectors) and for homes with fire-resistive construction. Additionally, companies offer newly renovated home discounts, partially due to the fact that newly renovated homes have fire resistive features.

**CW:** The financial incentive for homeowners living in high-risk wildfire areas to do mitigation is to get and keep affordable insurance. Insurance companies don't provide mitigation discounts here for a variety of reasons:

- Insurance is still readily available, but people who choose to live in higher risk wildfire areas must share the risk, and providing a discount to them isn't fair to customers who don't live in the W/UI or red zones;
- Difficulty in monitoring maintenance of mitigation;
- While the risk is definitely there, actual wildfire loss experience in Colorado, New Mexico, Utah and Wyoming hasn't yet been significant enough to justify the consideration of mitigation discounts.

### H-T: Can they provide discounts to residents if the community becomes recognized?

**LW:** Companies already provide credits for fire-resistant roofs, sprinkler systems and making a home or community more insurable by taking steps to mitigate – the philosophy of being a Firewise community.

**CW:** While the insurance industry strongly supports Firewise communities and actively participates as a community partner, insurance companies only offer discounts, sell or deny insurance based on individual property risk. By law in Colorado, insurance companies can only require mitigation and choose not to insure a homeowner based on individual risk.

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### **H-T: How does Firewise affect their ISO (Public Protection Classification) rating?**

**LW:** ISO's PPC rating is determined by the items noted below. Therefore, being a Firewise community does not directly impact the Protection Class; however, the Firewise initiatives can impact these items, which may result in a better Protection Class rating.

- 10% Fire Alarms: How well the fire department receives fire alarms and dispatches its fire-fighting resources;
- 50% Engine Companies: Number of engine companies and the amount of water a community needs to fight a fire;
- 40% Water Supply: The community's water supply and distribution of fire hydrants.

(For additional information, also see: [www.iso.com/products/2400/prod2404](http://www.iso.com/products/2400/prod2404).)

**CW:** Most insurance companies use the ISO rating of their community as a significant risk factor that affects individual insurance premiums. ISO rates a variety of community protection factors, most importantly proximity to quality fire protection. Safety steps taken by Firewise communities can help improve ISO ratings and, in turn, impact premiums.

### **H-T: Can insurers force residents to do Firewise work?**

**LW:** Insurers visit prospective customers' homes in wildfire areas and have been doing so for several years. During these visits, they assess the risk and make recommendations about ways to minimize exposures. Unfortunately, none of these measures are 100 percent effective, because an ember can come from a mile away during a wildfire and land on your house and burn it down. This happened to some "insureds" in the San Diego wildfires. That's one reason companies have introduced wildfire defense (suppression) services. (These companies have a network of trucks throughout the country with wildfire fighters, equipment and fire-blocking gel.)

**CW:** Insurers can't force residents to do Firewise work. However, insurance companies can, on an individual basis, require customers to protect their property or risk losing their insurance.

### **H-T: Will rates jump if people don't do Firewise work?**

**LW:** Rates are predicated on risk. If a home or community, particularly those that reside in a high risk area, do nothing to help mitigate the risk, they will be viewed less favorably than a community or home that does take active steps to protect its property from fire. The insurance industry does have underwriting guidelines that address proximity to brush, etc. in high-risk areas. It's likely that homes in Firewise communities will generally have much less or no brush near them, which could increase their insurability.

**CW:** In Colorado, New Mexico, Utah and Wyoming, the issue is more about finding and keeping affordable insurance. Homeowners in high-risk wildfire areas do generally pay more for insurance—largely depending on their ISO rating—but, if homeowners don't do mitigation, they won't necessarily have their rates increase. More likely they may be non-renewed by their company and find it difficult to find affordable insurance elsewhere.

### **H-T: In the absence of discounts or rate changes, what does the insurance industry do to support Firewise activities?**

**LW:** There are educational materials provided by insurance companies and the trade associations too voluminous to mention here. The industry supports issues such as protecting your home and business from wildfire, the importance of mitigation, etc. In addition, many insurers provide a tremendous amount of financial support on fire safety. For example, Fireman's Fund's Heritage Program awards grants to fire departments of all sizes across the country. They focus on providing funds for needed equipment, firefighter training, and community education programs ([www.firemansfund.com/dcmsSites/heritage/html/01\\_welcome\\_default](http://www.firemansfund.com/dcmsSites/heritage/html/01_welcome_default)). Similarly, Liberty Mutual sponsors the "Where's the Fire?" exhibit at INNOVENTIONS at Epcot; makes resources available to families, teachers and firefighters at [www.befiresmart.com](http://www.befiresmart.com); offers articles and tips in their quarterly customer magazine, Liberty Lines; and makes the presentation of Liberty Mutual Firemark Awards to firefighters around the country for exemplary displays of heroism and outstanding efforts in public education.

**CW:** Fire officials in our region have supported the policy direction insurance companies have taken in more aggressively requiring Firewise mitigation to maintain insurance in wildfire-prone areas. The short-term pocketbook incentive of keeping insurance is often much stronger than the threat of losing their home to wildfire. The insurance industry is also a strong Firewise partner and actively works with local/state/federal fire and emergency managers on promoting Firewise education. During this past year our coalition has developed and distributed "Wildfire & Insurance" guides to more than 40,000 Colorado fire departments, forest service partners, emergency managers and insurance agents to help consumers better understand mitigation and insurance/FIREWISE recommendations. We are currently developing a New Mexico "Wildfire & Insurance" guide. You can see our Colorado guide by visiting [www.rmii.org/Catastrophes\\_and\\_Statistics/Wildfire\\_and\\_insurance](http://www.rmii.org/Catastrophes_and_Statistics/Wildfire_and_insurance).

## AROUND THE FIREWISE HOME

### Preparing for Evacuation – Some Helpful Tips

*In the event of a sudden emergency such as a wildfire, you may have just minutes to gather your family and important papers, and get out of your house — possibly for good. If that were to happen tomorrow, how prepared are you to drop everything and evacuate your home? Do you know where you would go? What you would take and what you would leave behind? What route would you take to get where you were going, and do you know the alternative route(s), should the initial route be inaccessible? These are just some of the factors you'll need to consider should such an emergency arise. Following are some helpful tips to help you make sure that you'll be ready. With preparation and practice, you'll improve your chances of getting out with what you and your family need, and ending up in the right place.*

Paramount to the success of your evacuation is planning ahead. These five steps can help get you and your family on the road to safety:

#### 1. Arrange your evacuation ahead of time by:

Identifying where you can go in the event of an evacuation. Try to have more than one option — the home of a friend or family member in another town, a hotel or a shelter — and make sure it is safe. Keep the phone numbers and addresses of these locations handy. Also, if you intend to shelter with friends or relatives in the area, be sure to advise them of your intentions.

Mapping out your primary route and a backup route in case roads are blocked or impassable, and travel by car if possible. If you plan to travel with a neighbor, organize this well in advance. Make sure you have a map of the area available, and be sure to allow additional time for slow traffic conditions and poor visibility.

Identifying a specific place to meet in case your family members are separated before or during the evacuation. This should include knowing what you will do in the event your children are at school and/or other family members are at work. Find out the school policy if wildfire threatens. Don't allow panic to drive anyone out in life-threatening conditions searching for missing family members. Also ask an out-of-town friend or family member to act as a contact person.

Listening to NOAA Weather Radio [www.noaa.gov/](http://www.noaa.gov/) or local radio or TV stations for evacuation instructions, and be prepared to evacuate early. If advised to evacuate, do so immediately. Case studies show that this is a life-determining decision and it may be necessary to go to your chosen refuge on any day on which the danger of wildfire is extremely high. If you decide to wait until there is a fire burning, you must leave well in advance of the arrival of the fire front. Never wait until the last moment.

2. Create a home inventory that details all of your personal property. That way, you'll ensure that you have purchased enough insurance to replace your possessions. It will also speed the claims process, and will substantiate losses for income tax purposes. (See "Taking a Home Inventory," pg 7). Make sure you keep a copy with your



FEMA/Michael Rieger Photo

important documents and a second copy in a safe place outside your home (in a safe-deposit box, or with an out-of-town friend or family member).



3. Plan what to take ahead of time and be sure to pack survival equipment along with any essential documents or possessions. If you are evacuating pets, bring along a supply of food for them. Keep a list ready, so you can pack the car quickly when needed. Following are some essentials to be sure you have at the ready:

- ☞ Medicines, prescriptions and first aid kit
- ☞ Bottled water
- ☞ Clothing and bedding (sleeping bags, wool blankets, pillows)
- ☞ Flashlight, battery-powered radio and extra batteries
- ☞ Special items for infants or elderly or disabled family members
- ☞ Computer hard drive or laptop
- ☞ Photographs
- ☞ Pet food and other items for pets (litter boxes, leashes)

4. Gather important documents and keep them in a safe place that you can access easily. You'll want to be sure to take them with you in the event of an evacuation. These include:

- ☞ Insurance policies
- ☞ Prescriptions
- ☞ Birth and marriage certificates
- ☞ Passports
- ☞ Drivers license or personal identification

- ☞ Social Security cards
- ☞ Recent tax returns
- ☞ Employment information
- ☞ Wills, deeds and recent tax returns
- ☞ Stocks, bonds and other negotiable certificates
- ☞ Bank, savings and retirement account numbers
- ☞ Home inventory

5. Take the 10-minute challenge: This real-time test is the best way to determine whether you are ready. You'll know you're truly ready when you can get your family and belongings into the car and on the road to safety in just 10 minutes. By planning ahead and practicing, you should be able to gather your family members and pets, along with the most important items they will need, calmly and efficiently, with a minimum of stress and confusion.



Information for "Preparing for Evacuation" was derived from the Web site [www.iii.org/prepare/be\\_prepared/general/evacuation](http://www.iii.org/prepare/be_prepared/general/evacuation) and tips provided by Firewise adviser Judith Leraas Cook.

### ***Taking a Home Inventory***

*An important aspect of getting the best insurance that you possibly can is to know precisely what you've got. Taking inventory of your property and belongings can go a long way toward helping you and your insurance agent to properly assess the policy that will best protect your "stuff." On its website, the Insurance Information Institute (III) offers "Know Your Stuff" software, which is free to download and use. Using the software, your inventory is stored on your computer, readily accessible for updates and corrections. In the event of an emergency, such as the evacuation described above, you'll already know exactly what you have and where it is. To learn more about the Know Your Stuff software and how it can help you take stock of your possessions, visit <http://www.knowyourstuff.org/>.*

### ***Firewise By the Numbers***

From August to November 2008, 55 new communities received recognition status, for a total of 406 communities in 38 states with Firewise status. *How-To Newsletter* is pleased to welcome the following communities:

Arkansas – Berlin; Daisy; Donaldson; Fountain Hill; Friendship; Glenhaven Youth Ranch; Hamburg; Lake Hamilton; Midway; Milo; Montrose; Pansy; Parkdale; Ponca; Portland; Red Oak; Vilonia; West Crossett; Wilmot  
 Arizona – Bonita Creek; Cochise Stronghold Canyon; Payson Pines  
 California – Day Lassen Bench; Janesville; Nashville-Sandridge; Stones-Bengard; Susanville  
 Colorado – PineRidge; Pole Creek Meadows  
 Florida – Leisure Lakes; Moore Haven; Nassau Oaks; Palmdale; Sabalwood; Sun N Lakes of Sebring; Taylor  
 Kentucky – Hacker; Hillsboro; Muses Mill  
 Maine – Lake Arrowhead Community of Waterboro – ***Maine's first recognized site!***  
 Montana – Double Arrow Ranch  
 New Mexico – Paa-Ko  
 North Carolina – Shope Creek  
 Oregon – Cascade Meadows Ranch  
 South Carolina – Honey Hill  
 Tennessee – Norris Shores  
 Texas – River Place; The Reserve at Lake Travis; The Vineyard at Florence; Timber Ridge  
 Virginia – Middle River Retreat; Plantation Estates; Poca Bella Farm  
 Washington – Primrose  
 West Virginia – The Woods

*Think your community should try for Firewise Communities/USA status? For additional information on the Firewise Communities/USA Recognition Program, please visit [www.firewise.org](http://www.firewise.org). And remember, you can contact your state forest service liaison for assistance; he or she is an excellent resource for guidance in formulating your plan and offering activities that can energize your community to take part. The Firewise web site includes this contact information as well.*

## THE FIREWISE LEADER



### *It Bears Repeating — Renew, Renew, Renew!*

For the growing numbers of communities that have achieved Firewise recognition this is a time for renewal. In fact, if you recently held your event or activity, now is an excellent time to apply for renewal. As soon as you've completed and documented your Firewise event and activity, you can renew your Firewise Communities/USA recognition status. There is no need to wait until the end of the year, particularly if you've completed your activity. Remember, as with applications for recognition status, renewal forms must be submitted no later than December 31 to be recognized for that year.

The renewal form helps to verify that your community is continuing its work. It can show if there was any update or change to the community plan, and it allows you to inform program staff about increased activity at the local level. It also documents the \$2 per capita investment for the renewal year and provides the opportunity to update any point-of-contact information.

Now, more than ever, the renewal process is as easy as the click of your computer mouse. While previously you've been able to complete the renewal form online (at [www.firewise.org/usa/app\\_renewal](http://www.firewise.org/usa/app_renewal)), we are proud to unveil our new, Web-based version of the renewal form — which will

make the process even easier! You'll be able to log in, obtain your existing community information at any time, and make small changes (such as updating your phone or email information). You'll also be able to add Firewise Day information at any time, and, of course, to renew whenever you're ready to do so. (Like now, perhaps?)

In addition, if you prefer to download and print your renewal, that's fine, too. Simply fax or mail the completed form to the Firewise program. It will go to program staff, who then notify the state liaison of the renewal and process necessary paperwork. You will receive an e-mail with notice of this renewal from program staff.

Whether you renew online or in print, remember that the renewal process is directly linked to your efforts to keep the momentum going. Recording your event and activity reinforces the progress you've made since adopting Firewise practices. As you can see from the nearly 80 communities who have renewed annually for five, six or seven years, the process of renewal helps to demonstrate the value of your actions and can lead to long-term activity that greatly benefits your community.

*Editor's Note: If you are proud of your community's efforts or think you have a unique activity that could benefit other Firewise communities, please share the information with "How-To Newsletter" by submitting a description of your activity and how it has helped with wildfire mitigation in your community to Michele Steinberg at: [msteinberg@nfpa.org](mailto:msteinberg@nfpa.org).*

### **IBHS TO OFFER HELPFUL INFO TO KEEP YOU & YOUR HOME SAFE**

The Institute for Business & Home Safety (IBHS) conducted applied building science research relating to the Witch Creek Wildfire that devastated parts of San Diego County, Calif., in October 2007. The findings are available in the report Mega Fires: The Case for Mitigation, which is the first study to be published under the auspices of IBHS' new Insurance Center for Building Safety Research. While this research focused on California, it provides new data and findings that ultimately will help consumers everywhere better protect their homes against the ravages of wildfires. The report also led to the development of the California-centric Wildfire Home Assessment Checklist and Retrofit Guide, which are presently being used as models for the creation of similar guides for homeowners in all 38 states with wildfire exposure. These will be available at [www.DisasterSafety.org](http://www.DisasterSafety.org) in late 2008.



*How-To Newsletter thanks Candace Iskovitz, Public Affairs Manager at IBHS, for providing this information. Be sure to visit [www.DisasterSafety.org](http://www.DisasterSafety.org) - where building science leads to real-world solutions.*

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Home Safety®**



## RESOURCE INFORMATION



### Web Sources

To access information addressed in this issue of *How-To Newsletter* about, visit the following websites:

- <http://www.iso.com/products/2400/prod2404.html>
- [http://rmia.org/Catastrophes\\_and\\_Statistics/Wildfire\\_and\\_insurance.html](http://rmia.org/Catastrophes_and_Statistics/Wildfire_and_insurance.html)
- [http://www.iii.org/prepare/be\\_prepared/general/evacuation/](http://www.iii.org/prepare/be_prepared/general/evacuation/)
- <http://www.noaa.gov>
- <http://www.knowyourstuff.org/>
- [www.DisasterSafety.org](http://www.DisasterSafety.org)

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### KEEPING THE MOMENTUM GOING

County extension agent, who agreed to help her. She also enlisted other assistance. In all, 11 towns in Choctaw County have signed on to take part: Bluff, Boswell, Soper, Nelson, Speer, Hugo, Messer, Spencerville, Sawyer, Fort Towson, and Swink. Together, the towns are home to approximately 7,000 people. "Most of the people think I put them on the map," said Ms. Pulliam. "But they're the ones who have done it. I get my reward by seeing the looks on their faces when we save their property."

If all that seems a bit overwhelming, fear not. You can keep your community's momentum going using a less grand approach as well. As Doug Stinson, the Administrator for the Town of Allen, Oklahoma (another first-year community) noted, "We plan to continue our public outreach and education campaign by publishing Firewise articles in the local newspaper during the weeks leading up to fire season, and by conducting an expanded Firewise day. We are also pursuing grant opportunities to create a Firewise buffer around the town."

No matter what you do in your own community, the main thing to keep in mind is to offer the members of your community the opportunity to act or be educated. The enthusiasm and energy will flow from there.



### READING UP

Think you've missed an important Firewise article? *Fear not!*

Instead, visit the Firewise Article Archive at [www.firewise.org/library/index.php](http://www.firewise.org/library/index.php). You'll have access to countless Firewise articles at the click of your mouse!

### LET'S HEAR SOME CHATTER —



A great way to keep your finger on the pulse of Firewise information is taking part in a Firewise Chat. They'll begin again in January and will be offered most months during 2009. You can review all of the Chat transcripts starting from 2006

at [www.firewise.org/chat](http://www.firewise.org/chat).

### Coming in the Spring issue:

- Firewise By Extension – Master Gardeners, Firewise Plant Lists and More at Your Cooperative Extension Service
- Firewise-Friendly Rules — Reviewing Your HOA Covenants
- Successful Spring Clean-Ups

The national Firewise Communities program is an interagency program designed to encourage local solutions for wildfire safety by involving homeowners, community leaders, planners, developers, firefighters, and others in the effort to protect people and property from the risk of wildfire. The Firewise Communities program is sponsored by the National Wildfire Coordinating Group's Wildland/Urban Interface Working Team, a consortium of wildland fire agencies that includes the USDA Forest Service, the Department of the Interior, the Federal Emergency Management Agency, the International Association of Fire Chiefs, the National Emergency Management Association, the US Fire Administration, the National Association of State Fire Marshals, the National Fire Protection Association, and state forestry organizations.

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