

FORUM SYNOPSIS: FIRE RESILIENCE IN VENTURA COUNTY

April 3, 2025 12:00-2:30 @ VCOE Board room, Camarillo

FORUM GOAL: 1) provide helpful information on ways residents, neighborhoods, cities, and County can lessen the impact of wildfires and rebound after an incident, and 2) identify advocacy needs at local, state, and federal levels.



PRESENTERS

Ventura County Fire Department, Larry Williams, Fire Prevention Officer (www.vcfd.org): VCFD is the fire department for 7 of the 10 cities plus all County areas. Presentation slides: 3.2.25 VCFD.pdf

Ventura Regional Fire Safe Council, Stephen Watson, Executive Director (www.venturafiresafe.org): A nonprofit to mobilize residents to protect their homes, communities, and environments from catastrophic wildfire, through collaborative planning, programs, mitigation and education. Funded mostly through donations and grants. Presentation slides: 3.2.25 VRFSC.pdf

California Department Of Insurance, Rob Obedoza (www.insurance.ca.gov): Part of a national system of state-based insurance regulation, it protects and safeguards the state's consumers by fairly regulating the insurance industry. Presentation slides: 3.2.25 CDOI.pdf

PRIORITIES

#1 priority is to protect life. *Take responsibility for your own safety and your family, and so you can help your neighbors.* The Mountain Fire jumped 2.5 miles to ignite Camarillo homes; the Palisades Fire jumped almost 5 miles. It takes time to move fire-fighting equipment and personnel; *share in the responsibility, help yourself and your neighbors.* There were 160 active rescues from the Camarillo community alone, and zero deaths in the Mountain Fire. It was fortunate that it started at 8:50AM; might have had a different outcome at 8:50PM. Deaths did occur in the Palisades, Eaton, Woosley, and Thomas fires.

#2 priority, after protecting life, is to protect property. In addition to residential property, fires have significant business and environmental consequences.

HAZARD & RISK

Fires will happen; it is just a matter of when. Fire does not discriminate or adhere to property lines. 90% of homes that ignite will burn to the ground. Ignition comes from flames, embers, or heat. Recent fires have been bigger in size, property damage, and lives lost, occurring outside of the 'traditional' fire season and fed by strong, erratic Santa Ana winds, dry fuel conditions, and more development expansion into interface zones. Heli-tankers have increased water capacity, night flying capabilities, and can drop more people into the back-county to fight – but is too dangerous to fly in high winds. *Additional funding will help recruit and train more year-round crews and purchase equipment.*

The new Cal-Fire maps address 'hazard', not 'risk' which is what insurance companies evaluate. The last maps were done in 2010 and only included 'high' and 'very-high' designations. The new maps include 'moderate' hazard zones. Local jurisdictions can add or increase these zones but cannot remove or decrease designations. These maps will affect all new construction, new permits on existing structures, and real estate inspections.

PREVENTION / MITIGATION

Home hardening makes a structure more resistant to embers and stops or slows the growth of a fire. Reducing the impact of fire will involve changes, which may be challenging, but *it is best to implement them voluntarily before they are required*. Currently focused on education efforts as we need widespread public support in order to be effective.

New building codes, including those for the California Wildland Urban Interface, are adopted every 3 years with the newest revisions releasing in 2026. Proposed SB616 requires more frequent review and updating of State recommended property hardening and defensible space measures as well as inspection and financial consideration measures.

Consider materials, spacing, and access to evaluate the direction, method, and ease of a potential fire's travel and spread on both individual properties and in neighborhoods.

Information and resources can be found at:

Ventura County requirements <https://vcfd.org/fire-hazard-reduction-program-fhrp/>

Cal Fire: Building in the wildland - www.fire.ca.gov/osfm/what-we-do/community-wildfire-preparedness-and-mitigation/building-in-the-wildland ; Defensible Space <https://www.fire.ca.gov/dspace>

California Board of Forestry: <https://bof.fire.ca.gov/projects-and-programs/defensible-space-zones-0-1-2/>

California Department of Insurance: www.insurance.ca.gov/01-consumers/200-wrr/Safer-from-Wildfires.cfm

Insurance Institute for Business & Home Safety: www.ibhs.org , a non-profit research group, funded by the insurance industry, that studies how buildings burn. Their website has a lot of useful information.

U.S. Fire Administration: www.usfa.fema.gov

Vegetation & Defensible space, the first line of defense against wildfire, is a buffer between the structure and the surrounding area, regardless of property line (fire does not adhere to property lines). Defensible space acts as a barrier to slow or halt the progress of fire and helps improve the safety of firefighters. First enacted in 1929 with a recommended 30-foot defensible zone; increased to 60-feet in 1979 and now is at 100-feet. Los Angeles has 200-foot defensible zone requirements in high fire-risk areas. VCFD is currently retrofitting all their properties to serve as an example.

Zone 0 (new): Non-combustible in first 5 feet from any structure, including patio covers and any outbuildings. Zone 0 is required for new construction and additions to existing structures in high fire zones. Under consideration to require for all homes in high fire zones with probable approval in 2025 with a 3-year implementation window.

Structures: Open eaves trap embers and is often the ignition point for a structure. Install non-combustible soffits and use 1/8" or 1/16" screening on all exterior vents (1/4" will allow embers in). Replace wood siding with non-combustible material. Metal window frames are best as vinyl can soften and collapse inward. Multi-pane windows hold up better in a fire. Remove flammable patio furniture out of zone 0. Clear leaf litter in roof gutters.

Zone 1: 0-30' (or 6-30' in high-fire zones): Use only low-growing fire-resistant landscape with adequate spacing between plants, no plants against the structure, no tree canopy within 10' of structure, and avoid wood mulch. Some plants are more combustible than others (see VCFD Guideline 410 – Prohibited Plant List)

Zone 2: 31-100': Minimize fuel load, space out taller plants.

Landscape, general: Remove deadwood and debris. Ask about a neighborhood 'chipper event' where cleared brush is put on the side of a road and VRFSC or the Fire Department comes and chips it up.

Other property considerations:

- Wooden fences act as a directional pathway for fire toward structures; consider replacement with a non-combustible product like steel, aluminum, fiber cement, masonry. Vinyl and wood-treated fencing are more resistant, but not fire-proof.
- Make sure there is adequate access to the property and each structure for fire personnel and from the property for evacuation purposes.
- External sprinklers may help (refer to IBHS paper www.ibhs.org/wildfire/external-sprinklers-for-wildfire-defense) but home hardening and defensible space are better.
- Work with contractors, architects, and landscapers who are well-versed in fire safety measures. *It would be helpful if there was a certificate program for these businesses as well as a list of local businesses with this designation on the VCFD site.*
- Defensible space zones extend beyond property boundaries. Insurance companies can't require off property clearance, so will need to harden the entire neighborhood.

FINANCIAL CONSIDERATIONS

We need more funding to help property owners implement these measures. There are limited funds available in a local Resident Grant Program in high-risk areas for vulnerable residents such as low-income seniors. The grant assisted 142 parcels last year. In committee now is AB888 – California Safe Homes Act – to provide grant money for zone 0 retrofit.

Incentivize property owners and communities to come together to improve their fire resilience. Properties and neighborhoods that take action under Safer from Wildfires fire prevention guidelines qualify for insurance discounts. Property owners can ask their insurer for their numerical fire-risk score and then work to improve their score to justify reduced premiums.

- Fire Risk Reduction Communities have a minimum of 8 homes, are located in a state responsibility area or a very high fire hazard severity zone, and meet best practices for local fire planning. Fire Risk Reduction Communities are certified by the California Board of Forestry and Fire Protection: www.calfire-umb05.azurewebsites.net/projects-and-programs/fire-risk-reduction-community-list
- Fire-wise USA certified site: www.nfpa.org/education-and-research/wildfire/firewise-usa/become-a-firewise-usa-site . Some funds are available for communities to develop an action plan.
- Wildfire Prepared Home: Meet the home- and neighborhood-level wildfire resilience standards developed by the Insurance Institute for Business & Home Safety (IBHS) www.wildfireprepared.org
- Develop a Community Wildfire Protection Plan. www.usfa.fema.gov/blog/how-to-create-a-community-wildfire-protection-plan
- Wildfire Resilient Neighborhood. See the new KB Homes project in Escondido. www.ibhs.org/ibhs-news-releases/kb-home-introduces-wildfire-resilient-neighborhood

Proposed AB 1143 (state fire marshal: home hardening certification program), authored by Ventura County's Assemblymember Steve Bennett, would develop a home hardening certification program for properties.

Once a state of emergency is declared, insurers cannot cancel or not renew a policy for one year. This applies to both the affected and adjacent areas. Policy must include content coverage, smoke damage, and living expenses during relocation after an incident.

Aerial images by drone are often taken by insurance companies to assess wildfire risks and defensible space measures. Proposed AB75 would require property owner notification of and access to aerial images taken by insurance companies for inspection and investigation purposes.

The State FAIR plan provides last-resort property insurance. Policies are pricier for less coverage because the plan is taking on the highest risk properties. Goal is to get people off the FAIR plan and back with policies through the regular market. CDI is working to encourage insurance companies (e.g. approving rate increases) to take on some of the higher risks, thus lowering FAIR plan participation, as well as use new risk assessment and modeling tools.

SUPPLEMENTAL DOCUMENTS

Presentation slides and notes:

- Ventura County Fire Department: [3.2.25 VCFD.pdf](#)
- Ventura Regional Fire Safe Council: [3.2.25 VRFSC.pdf](#)
- California Department Of Insurance: [3.2.25 CDOI.pdf](#)

[410-Prohibited-Plannt-List-Guideline.pdf](#)

[2025-FireRiskReductionCommunity-faq.pdf](#)

[KB-Home-Introduces-Wildfire-Resilient-Neighborhood-2025.pdf](#)