

# South Coast HOA- California Insurance Update for Homeowner Associations

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# Discussion Topics:

1. Overview of the California Insurance Crisis
2. Current State of HOA Insurance in Santa Barbara
3. Regulatory Updates and What They Mean
4. Practical Impacts on Santa Barbara HOA's
5. Strategies for Managing Insurance Moving Forward
6. Actionable Next Steps
7. Q+A

# Topic #1 Overview of The California Insurance Crisis

- Increasing severity of wildfires
  - Wildfires have cost insurers over \$50 billion since 2017.
- Insurers worldwide are remodeling wildfire risk and communities- similar to how they model Cat 4 or 5 Hurricanes.
- Reinsurance Costs have skyrocketed or become unavailable entirely
- California Insurance Regulators have denied “admitted” insurer rate increase requests, causing many to non-renew or exit California. Leaving only non-admitted insurers for HOA’s
- Increased Climate Risk- NOAA reports 20% increase in extreme fire weather in California since 2000

# Topic #1 Overview of The California Insurance Crisis (Continued)

- Increasing severity of wildfires
  - Wildfires have cost insurers over \$50 billion since 2017.
- Surging premiums and non-renewals- State Farm, California's largest insurer, halted new policies in April 2023.
- The California Fair Plan, the "insurer of last resort" now insures \$458 billion in property values, up 62% from 2023.
- Inflation has played a major role in driving insurance costs. Worldwide insurers are remodeling wildfire risk and communities- similar to how they model Cat 4 or 5 Hurricanes.
- Reinsurance Costs have skyrocketed or become unavailable to insurers entirely

# Topic #2 The Current State of HOA Insurance in Santa Barbara

- In 2024 alone, 15% of HOA's faced non-renewals of insurance
- Some HOA's are facing significant premium increases- \$50k to \$300k annually as one example when losing an Admitted policy and moving to a non-admitted insurer
- Santa Barbara is considered an extreme high fire area for insurers- new insurer mapping has greatly expanded fire risk zones
- Fair Plan Use- For some HOA's in higher fire areas, the California Fair Plan is the only option. The cost for \$20 million in fire insurance is \$75k annually with the Fair Plan.
- Deductible Increases- HOA's are forced to increase deductibles from \$5/\$10k to \$25/50k and up to reign in costs

# Topic #3 Regulatory Updates and What They Mean

- Insurance Commissioner Ricardo Lara's Sustainable Insurance Strategy- Implemented January 2025
  - Main Goal- To attract 10 Major Insurers to CA by 2026 covering 85% of the market and reduce insurer withdrawals
  - Insurers can use Catastrophic Modeling in their rate setting
  - Models factor in Climate Change
- Reinsurance Rates can be factored in to rate setting
- HOA's completing community-wide mitigation (Firewise Certification) qualify for premium discounts and Corelogic Wildfire Risk score can be reduced.
- New process allows rate approval time from 6-12 months to 60 days
- Insurers agreeing to write 5% more policies in high-risk fire areas get priority rate approvals.
- Fair Plan Modernization- HOA limits allowed from \$20 million to \$100 million (TBD??)

# Topic #4 Practical Impacts on Santa Barbara HOA's

- Budget Strain- HOA's are under serious budget strain from insurance costs increases- special assessments are common to pay for increased insurance costs.
- Coverage Gaps- HOA's are facing coverage gaps and shifting to Bare Walls policies- leaving owners to insure for interiors.
- Market Delays- Quotes and policies are taking longer to issue.
- Aging Associations- Associations Built in the 1960's / 70's are having aging plumbing, heating, roofing, electrical systems. At the same time, insurers are requesting proof of updates for these systems.

# Topic #5 Strategies for Managing Insurance Moving Forward

- Start Early- HOA's that start the insurance renewal process 120 early typically secure lower rates and better policy terms.
- Risk Mitigation- With the insurance commissioners Sustainable Insurance Strategy- Seeking Firewise Mitigation (if available) and lobbying for a lower Corelogic Wildfire Risk Score.
- Staying on top of a rapidly changing market- After years of a hardening market- The Sustainable Insurance Strategy "may" bring some admitted insurers back into the market. Stay aggressive in seeking out options and to quickly changing market conditions.
- Consider deductible options to reduce costs.
- Bare Walls Policies can save 15-30% on premiums, but shift the burden to homeowners leaving them exposed to claims and master policy deductibles.
- Educate homeowners- Less than 40% of homeowners carry HO6 insurance- leaving them exposed.
- Be prepared for increased insurance costs, and set aside sufficient funds. Insurance costs will continue to rise into the future. This is the new normal.

# Topic #6 Actionable Next Steps:

- Partner With Experts- Work with a Broker who specializes in HOA insurance and who is up to date on the latest changes in the insurance markets. Not every broker has broad market access to HOA markets or specializes in HOA insurance.
- Stay Informed- The HOA insurance market is very similar to the home insurance market in California- they face the same woes. Several publications do a good job at covering the crisis- The San Francisco Chronicle has a specific section covering the insurance crisis.
- Be very cognizant of the fact that for both HOA's and homeowners, higher insurance costs are here. This is a long term readjustment of the markets pricing to wildfires, inflation, and insurers taking a new view on wildfire behavior. The process to lower rates and more markets will not resolve overnight, or even in a year or two.

# Q+A

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# Get to know our Dwelling policy



It is a **named peril** policy.

| Included Perils    | Optional Perils                                                             |
|--------------------|-----------------------------------------------------------------------------|
| Fire or Lightning  | Extended Coverages (Windstorm or Hail, Explosion, Riot, Aircraft, Vehicles) |
| Smoke              | Vandalism or Malicious Mischief                                             |
| Internal Explosion |                                                                             |



The Total Insured Value (TIV) limit is **\$3 million per location**. "Location" includes all buildings/structures located at one (or contiguous) address(es) or assessor's parcel(s) with the same owner(s). 10% of Cov. A is available for unscheduled buildings.



Dwellings must be insured to value to be eligible for **Replacement Cost Coverage**.

- **Inflation Guard** is required for policies with Replacement Cost – but policies at \$3 million TIV are not eligible for Inflation Guard, even if the policy includes Replacement Cost.
- The selection of Replacement Cost requires an **Ordinance or Law** coverage limit of 10% of the Coverage A limit – so Replacement Cost coverage is not available if the inclusion of **Ordinance or Law** causes the TIV to exceed \$3 million.



Available **discounts** are Protecting the Structure, Protecting the Immediate Surroundings, and Firewise. Learn more [here](#).



When adding **Other Structures**, use the dropdown menu to select the specific type of structure. For locations that include a detached unit with cooking facilities, separate policies must be taken out for the main dwelling and the detached unit – with a combined TIV of \$3 million or less.

**There's so much more to know! Learn more about Dwelling coverages [here](#) and in our [Continuing Education course](#).**



Identifying Stab-Lok Breaker Panels (Continued)



## FPE Stab-Lok, Zinsco/Sylvania & Challenger Breaker Panels

### 2. Zinsco/Sylvania

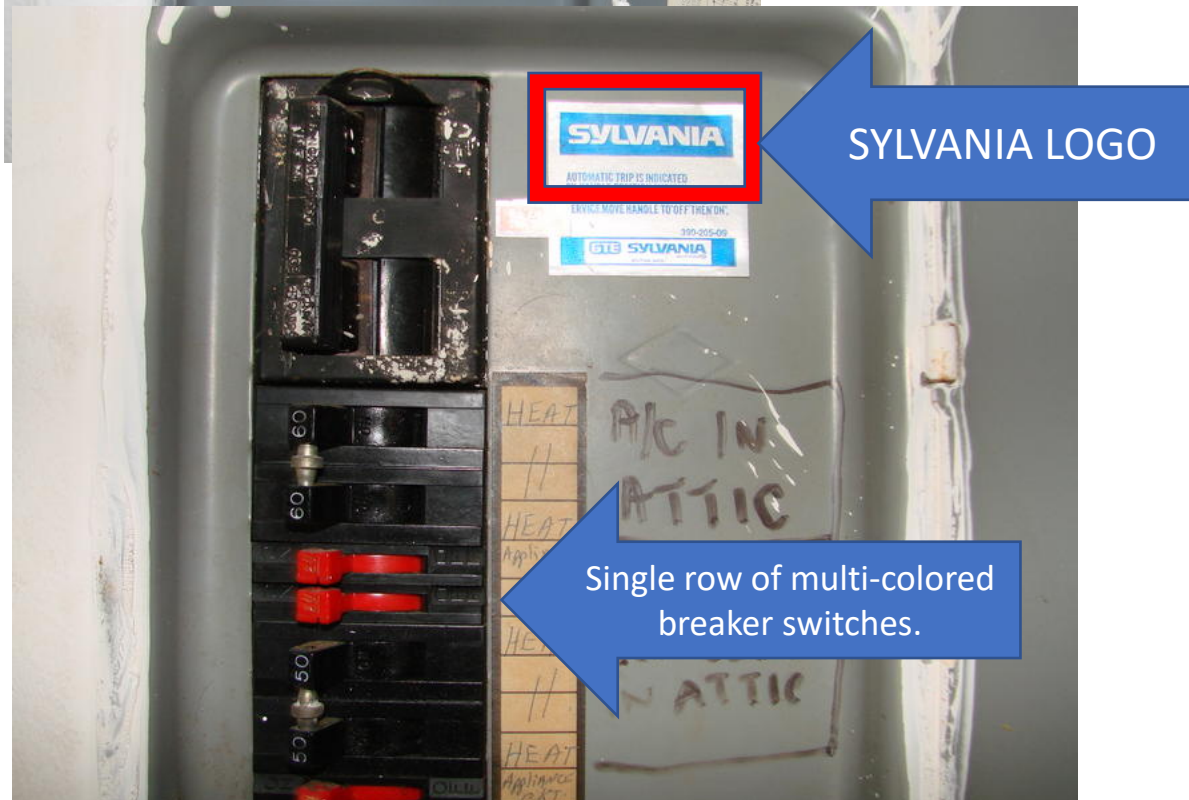
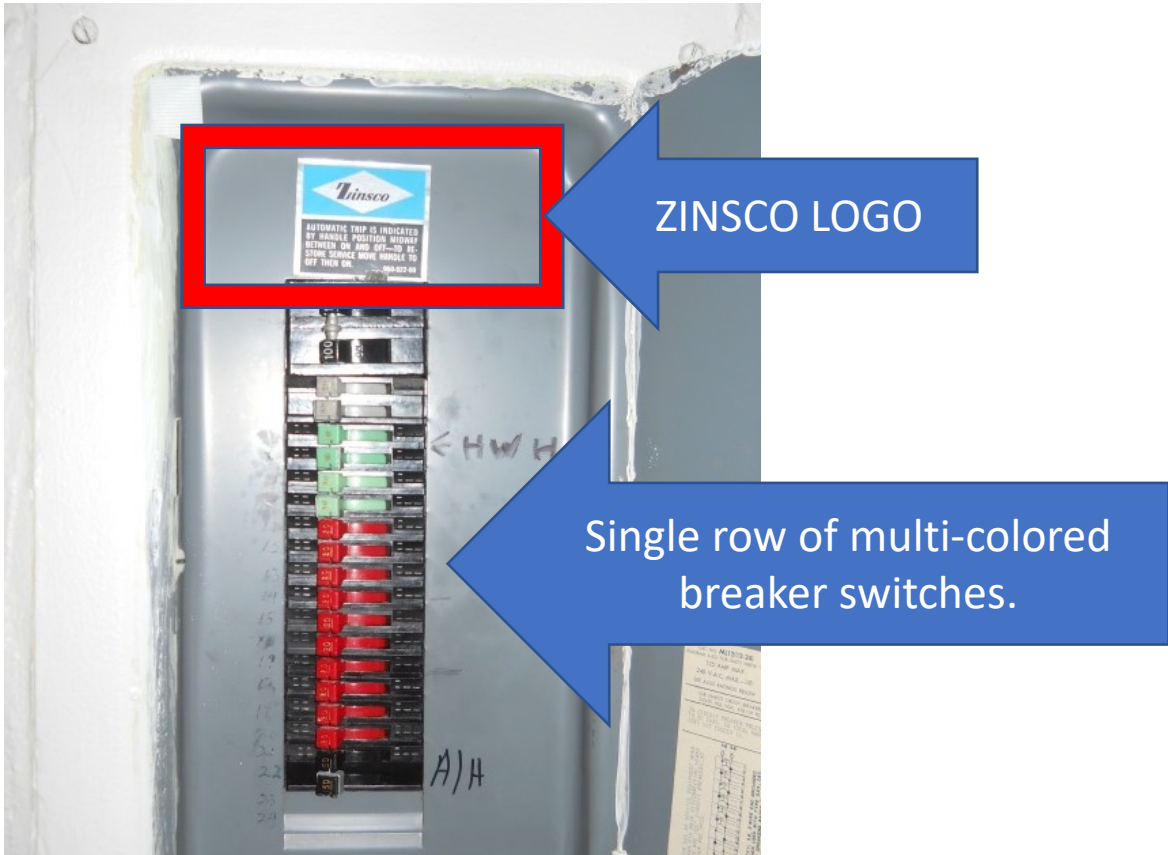
Zinsco panels were commonly used from the early 1950s through the mid 1970s. Due to the deficiencies found in these panels and the adverse effects the panels can cause, Zinsco electrical panels should be replaced. Zinsco was re-branded to Sylvania in the 1970s, so some panels may have the Sylvania

#### Identifying Zinsco/Sylvania Breaker Panels

To identify a Zinsco/Sylvania panel, look for a vertical line of color-coded circuit breaker handles down the middle of the electrical box. In addition, these panels typically have the easily recognizable Zinsco OR Sylvania logo at the top of the panel.



## Identifying Zinsco/Sylvania Breaker Panels (Continued)



## FPE Stab-Lok, Zinsco/Sylvania & Challenger Breaker Panels

### 3. Challenger

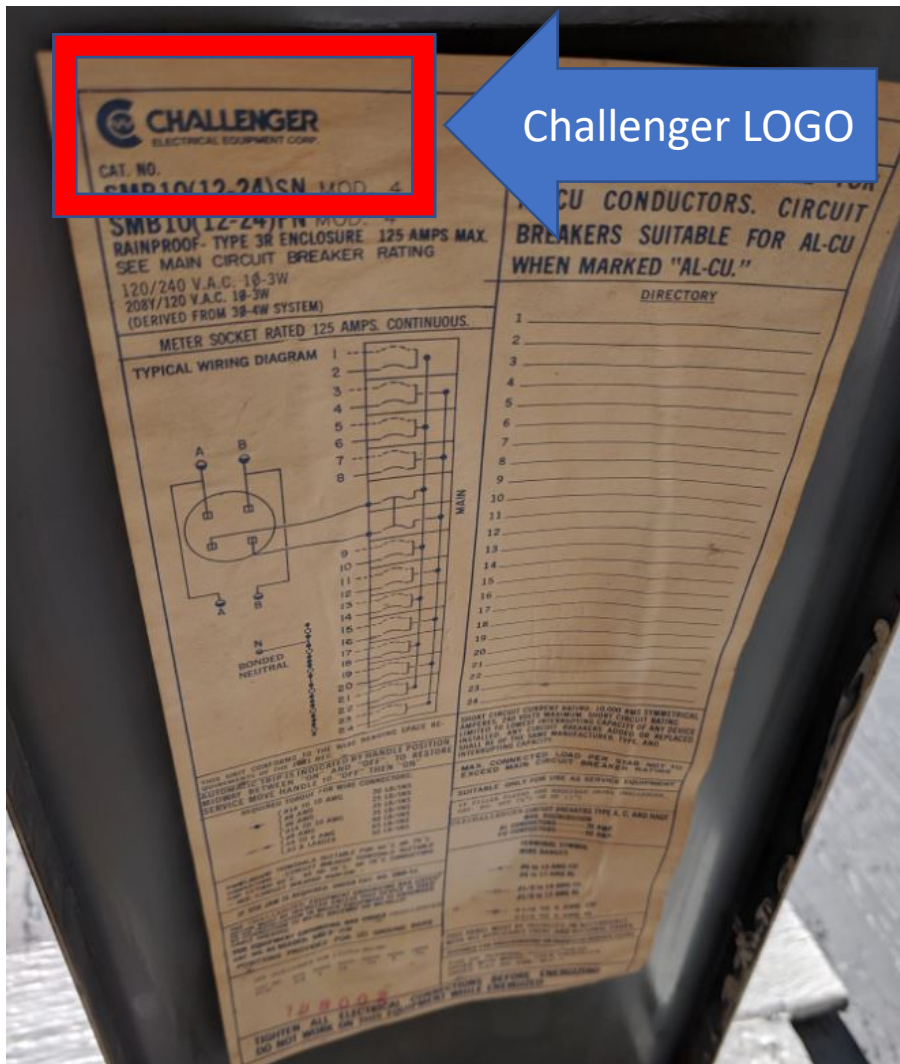
Challenger panels were popular in the 80s and 90s. Over the years, it was discovered that two types of circuit breakers manufactured by Challenger were overheating under normal conditions at the connection point to the bus bar.

#### Identifying Challenger Breaker Panels

Challenger panels are identifiable by the name “Challenger” and/or Challenger logo imprinted on the panel or on a label. See examples below:



## Identifying Challenger Breaker Panels (Continued)



### Electrical System

Homes with knob and tube wiring are ineligible.

The following electrical panels are ineligible:

- Federal Pacific Electric (FPE) Stab-Lok
- Zinsco panels, also known as GTE Sylvania-Zinsco
- Challenger
- Pushmatic



INSURANCE & RISK SOLUTIONS INC.

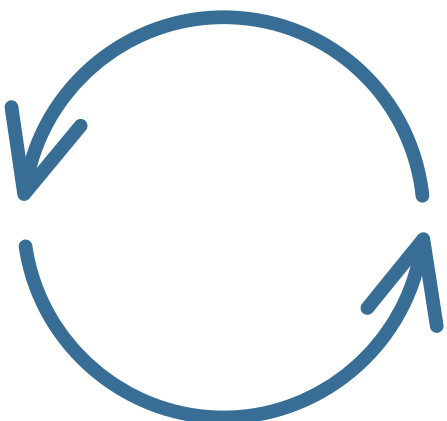
Ready for anything.

## Forces Driving Commercial Property Rates



### 1. Catastrophe Losses

Hurricanes, floods, wildfires, tornadoes, winter storms. The frequency and severity of major catastrophes continue to stress the industry. In five of the past six years, these events have caused annual insured losses of more than \$100 billion globally<sup>1</sup>. Last year, total insured losses globally were estimated at a staggering \$140 billion.<sup>2</sup>



### 2. Reinsurance

Catastrophic events are a major factor driving up the cost of reinsurance — an expense primary carriers need to pass along to customers. At the same time, inflation and the economic environment has been making reinsurers more selective.<sup>3</sup> In early 2023 the gap between reinsurance supply and demand was estimated at \$60 billion, three times what it was the previous fall.



### 3. Underinsurance

Recent inflation has driven the cost of materials and services much higher, but just 43% of business owners say they have increased their policy limits to accurately reflect what it would take to replace insured property now.<sup>5</sup> Customers must have accurate valuations for their assets so they don't come up short after a loss, and premiums will reflect those higher values.



### 4. Property Replacement Costs

Led by a 55% increase in the cost of structural steel and a 35% increase in the price of lumber, construction costs have jumped over the past three years: Nonresidential is up 36% and multifamily residential is up 32%. Similarly, machinery and equipment costs have increased 18% over the same period.<sup>6</sup> Many contractors continue to grapple with materials shortages and supply chain disruptions as well.



### 5. Skilled Labor Shortage

Nearly half of reconstruction costs are wages and salaries, which have increased 16% over the past three years.<sup>7</sup> Even with higher pay, nine out of 10 contractors are struggling to find skilled labor and are delaying projects as a result.<sup>8</sup> Higher rebuilding costs and longer delays may trigger an increase in business interruption losses.



### 6. Property Rate Need

For years, escalating loss trends have outpaced rate increases, primarily because of the costs of catastrophes, severe weather and large fires. Expect carriers to raise rates again this year to close the gap

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# READY, SET, GO!

## Your Personal Wildfire Action Plan



Santa Barbara County Fire Department

# Ready, Set, Go!

## Wildfire Action Plan: Saving Lives and Property Through Advance Planning

Wildfires are now a year-round reality in Santa Barbara County. This means that both firefighters and residents have to be prepared against the threat from brush fires at all times.

Firefighters train hard and make countless preparations to be ready for a wildfire. Residents need to do the same. Successfully preparing for a wildfire requires you to take personal responsibility for protecting yourself, your family and your property.

The Santa Barbara County Fire Department takes every precaution to help protect you and your property from a wildfire. But the reality is, during a major wildfire, there will simply not be enough fire engines or firefighters to defend every home, especially during the first hours of a major wildfire, so you must become part of the solution.

If your home borders a natural area, what firefighters call the Wildland Urban Interface, you are directly at risk from a wildfire. And, if you live within one mile of a natural area, you live in the Ember Zone. Homes in the Ember Zone are at risk from wind-driven embers from a wildfire. Recent fires have resulted in entire neighborhoods being destroyed by fires started by embers, not the wildfire itself.

This publication will help guide you through the process of making your home resistant to wildfires, and your family ready to leave early and safely. We call this process, “Ready, Set, Go!”

You will learn about the Ember Zone and how to retrofit your home with features that protect it from embers. We’ll show you the importance of having defensible space around your home and the preparations you need to make so you can leave early, evacuating before the fire reaches you.

Fire is, and always has been, a natural part of the beautiful area where we’ve chosen to live. Wildfires, fueled by build-up of dry vegetation and driven by hot, dry winds, are extremely dangerous and almost impossible to control. Many residents have built their homes and landscaped without fully understanding the impact a fire could have on them. This publication will help you prepare your home so you can leave early, confident that you’ve done everything you can reasonably do to protect your home.

It’s not a question of if, but when, the next wildfire will occur. That’s why the most important person protecting your life and property is not a firefighter, but you. With advance planning and preparation, you can dramatically increase your safety and the survivability of your property.

We hope you’ll find the information on the next pages helpful as you prepare your home and family for a wildfire. Remember: Ready, Set, Go!

— Santa Barbara County Fire Department

This publication was prepared by Santa Barbara County Fire. Special thanks to CALFIRE, Orange County Fire Authority, FireSafe Council, Firewise Communities, and the Institute for Business and Home Safety as well as many other organizations for their contributions to the content. Ready, Set, Go! is also supported by:





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Get READY — Create a Defensible Home

Living in the Wildland Urban Interface and the Ember Zone

Ready, Set, Go! begins with a house that firefighters can defend.

DEFENSIBLE SPACE WORKS!

If you live next to a natural area, the Wildland Urban Interface, you must provide firefighters with the defensible space they need to protect your home. The buffer zone you create by removing weeds, brush and other vegetation helps to keep the fire away from your home and reduces the risk of flying embers.



THE EMBER ZONE

A home within one mile of a natural area is in the Ember Zone. Wind-driven embers can attack your home. You and your home must be prepared well before a fire occurs. Ember fires can destroy homes or neighborhoods far from the actual flame front of the wildfire.



# Defensible Space

**A Zone Defense:** Defensible Space is the area maintained around homes, roads and driveways to reduce the intensity of an approaching wildfire while protecting structures and people from flames, heat and embers.

## Zone Zero: 0'–5' ①

**This area starts at your roof and extends 5 feet from walls. Embers are your home's biggest threat!**

Remove all combustible materials and protect vents and openings where wind-blown embers can enter.

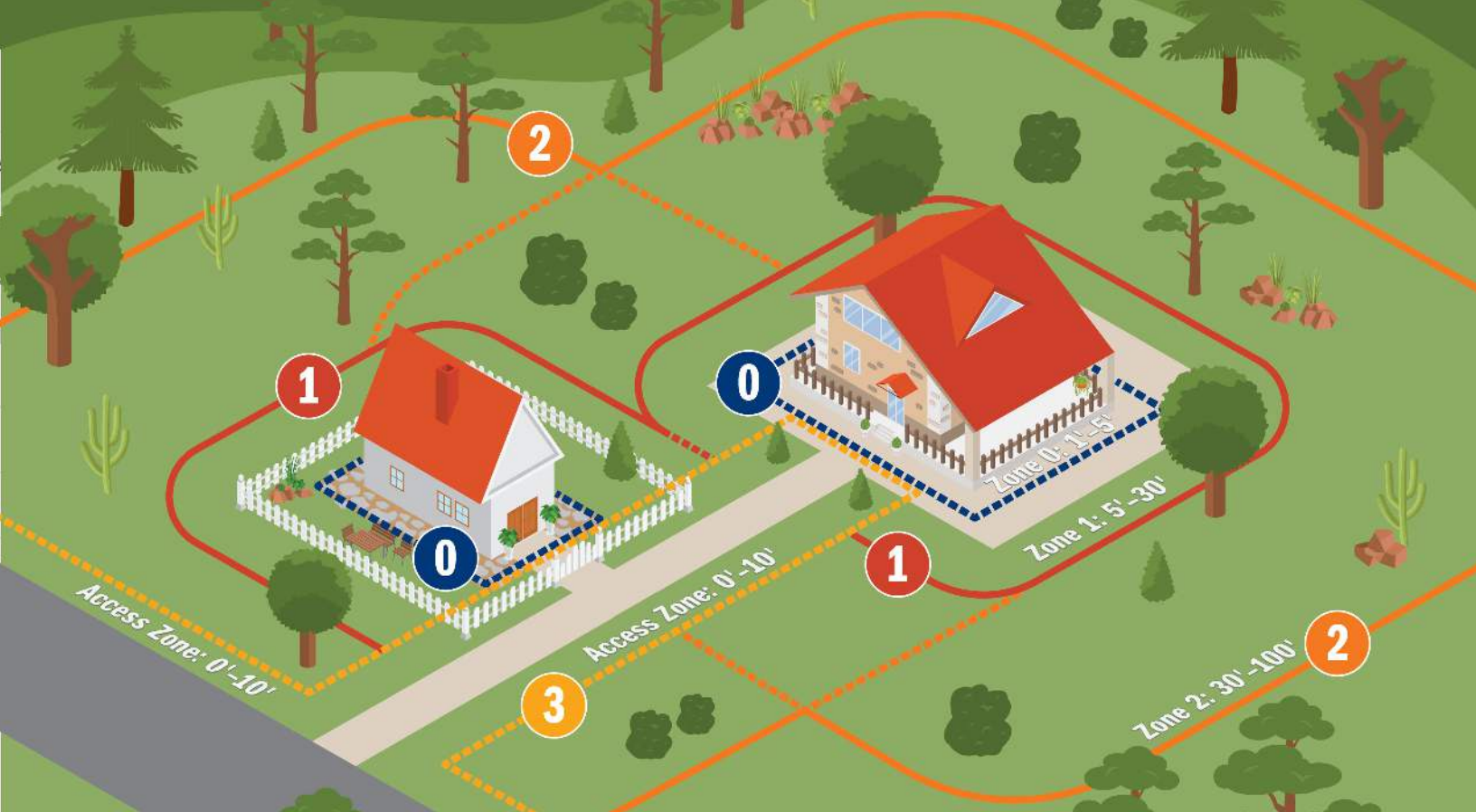
1. Use only inorganic, non-combustible mulches such as stone or gravel.
2. Remove combustible outdoor furniture. Replace with metal or non-combustible varieties.
3. Replace jute or natural fiber doormats with heavy rubber or metal grates.
4. Remove or relocate all combustible materials including garbage and recycling containers, lumber, trash and patio accessories.
5. Clean all fallen leaves and needles.
6. No vegetation is recommended within 5' of any structure.
7. Remove tree limbs that extend into this zone. Fire prone tree varieties should be removed if they extend into this zone.
8. Do not store firewood, lumber or combustibles here, even (especially) under decks or overhangs. Move stored combustibles inside or at least 30' from any structure.
9. Hardscaping is strongly recommended around the base of structures.

## Zone 1: 5'–30' ②

**Zone 1 extends 30 feet out from buildings, decks and other structures.**

Keep this area "Lean, Clean and Green," and be sure to maintain regularly throughout fire season!

1. Remove all dead grasses, weeds, plants and foliage.
2. Remove fire-prone plant varieties.
3. Remove all fallen leaves, needles, twigs, bark, cones and branches.
4. Remove "Gorilla Hair" or shredded bark mulch. Use only compost or heavy bark mulch to maintain soil moisture, or for erosion control.
5. Choose only fire resistant plants, and keep them healthy and well irrigated.
6. Provide spacing between shrubs, and add space on steeper slopes.
7. Remove limbs 6' to 10' from the ground.
8. Remove branches that overhang your roof or within 10' of chimneys.
9. Move firewood and lumber out of Zone 1.
10. Remove combustibles around and under decks and awnings.
11. Clear vegetation around fences, sheds, outdoor furniture and play structures.
12. Outbuildings and LPG tanks should have at least 10' of clearance.



## Zone 2: 30'-100' 2

**Zone 2 is the space extending 30 to 100 feet from buildings, decks and other structures.**

Reduce fuel for fire and separate trees and shrubs in the area. Remove dead vegetation regularly.

1. Cut annual grasses and weeds to a maximum height of 4".
2. Create horizontal spacing between shrubs and trees.
3. Create vertical spacing between grass, shrubs and lower tree limbs.
4. Allow no more than 3" of loose surface litter (consisting of fallen leaves, needles, twigs, cones and small branches), if needed, to protect from erosion.
5. Remove all piles of dead vegetation.

### Work With Your Neighbors

Many homes do not have 100' of space between structures and parcel lines. Property owners are required to maintain defensible space only to their property line.

Work with neighbors to help provide defensible space for their homes, and ask neighbors for help if their property threatens yours. In most cases, the most effective solution is a cooperative approach between neighbors.

## Access Zone: 0'-10' 3

**Property owners are responsible for vegetation adjacent to roads and driveways.**

Access roads are critical for evacuation and first responder access. Maintenance is required year-round.

1. Clear vegetation 13.5' overhead and 10' from sides of roads and driveways in the same manner as Defensible Space Zone 1.
2. Maintain 12' of unobstructed pavement of passage of vehicles.
3. Within this zone, choose only fire resistant plant varieties and ensure that they do not extend into the roadway.
4. 13.5' of clearance is required above the roadway for emergency vehicle access.
5. Address numbers must be clearly visible from the road, with at least 4" numbers on a contrasting background. Reflective or lighted numbers are best.
6. Create vertical spacing between shrubs and lower tree limbs.

### Public Right of Way

Many property owners mistakenly believe that they are not responsible for roadside vegetation fronting their property. Property owners are responsible for vegetation adjacent to roads and driveways, even in the public right of way. Ensure that vegetation is maintained on all sides of your property.

# Tour a Wildfire-Ready Home

## SAFEGUARD OR “HARDEN” YOUR HOME

The ability of your home to survive a wildfire depends on the materials your home is constructed of and the quality of the “defensible space” surrounding it. Windblown embers from a wildfire will find the weak link in your home’s fire protection scheme and gain the upper hand because of a small, overlooked, or seemingly inconsequential factor. However, there are measures you can take to safeguard your home from wildfire. While you may not be able to accomplish all of the measures listed below, each will increase your home’s—and possibly your family’s—safety and survival.

### Address 1

- Make sure your address is clearly visible from the road. The address needs to be a contrasting color to the surface that it is mounted on, so it can be seen.

### Chimney 2

- Cover your chimney and stovepipe outlets with a non-flammable screen of 1/8-inch wire mesh or smaller to prevent embers from escaping and igniting a fire.
- Tree branches must be removed within 10 feet of any chimney.

### Deck/Patio Cover 3

- Use heavy timber or non-flammable construction material for decks and patio covers, especially within the first 10 feet of the home.
- Enclose the underside of balconies and decks with fire-resistant materials to prevent embers from blowing underneath.
- Keep your deck clear of combustible items, such as baskets, dried flower arrangements, and other debris.

### Driveways and Access Roads 4

- Driveways should be designed to allow fire and emergency vehicles and equipment to reach your home (current fire code requirement is 12 feet wide).
- Access roads should have a minimum 10-foot clearance on either side of the traveled section of the roadway and should allow for two-way traffic.
- Locked or electric gates should have a disconnect or a lock box.



- Ensure that all gates open inward and are wide enough to accommodate emergency equipment.
- Trim trees and shrubs above all roads to maintain 13½ (13.5) feet of vertical clearance.

### Garage 5

- Have a fire extinguisher and tools, such as a shovel, rake, bucket, and hoe, available for fire emergencies.
- Install a solid door with self-closing hinges between living areas and the garage. Install weather stripping around and under the doors to prevent ember intrusion.
- Store all combustibles and flammable liquids away from ignition sources.
- Keep the garage closed whenever possible.

### Home Site and Yard 6

- Ensure you have up to a 100-foot radius of defensible space (cleared vegetation) around your home. If the 100-foot distance is on adjacent property, contact your local fire station for assistance in obtaining adequate clearance.
- Cut dry weeds and grass before noon when temperatures are cooler to reduce the chance of sparking a fire when using metal tools.
- Landscape with fire-resistant plants that are low-growing with high-moisture content.
- Keep woodpiles, propane tanks, and combustible materials away from your home and other structures, such as garages, barns, and sheds (recommended 30 feet).
- Ensure trees and branches are at least four feet away from power lines. Notify your power company if this condition exists; they will complete required work.

## Inside

- Keep a working fire extinguisher on hand and train your family how to use it. Store in an easily accessible location (check expiration date regularly).
- Install smoke alarms on each level of your home and adjacent to the bedrooms. Test them monthly and change the batteries twice a year.



## Non-Combustible Boxed-In (Soffit) Eaves

- Box-in eaves with non-combustible materials to prevent accumulation of embers.



## Non-Combustible Fencing 7

- Make sure to use non-combustible fencing to protect your home during a wildfire.

## Rain Gutters

- Screen or enclose rain gutters to prevent accumulation of plant debris.



## Roof 8

- Your roof is the most vulnerable part of your home because it can easily catch fire from wind-blown embers.
- Homes with wood shake or shingle roofs are at a higher risk of being destroyed during a wildfire.
- Build your roof or re-roof with fire-resistant materials that include composition, metal, or tile.
- Block any spaces between roof decking and covering to prevent ember intrusion.
- Clear pine needles, leaves, and other debris from your roof and gutters.
- Cut any tree branches within 10 feet of your roof.

## Vents

- Vents on homes are particularly vulnerable to flying embers.
- All vent openings should be covered with 1/8-inch or smaller metal mesh. Do not use fiberglass or plastic mesh because they can melt and burn.
- Attic vents in eaves or cornices should be baffled or otherwise to prevent ember intrusion (mesh is not enough).



## Walls 9

- Wood products, such as boards, panels, or shingles, are common siding materials. However, they are combustible and not good choices for fire-prone areas.
- Build or remodel with fire-resistant building materials, such as brick, cement, masonry, or stucco.
- Be sure to extend materials from foundation to roof.

## Water Supply 10

- Have multiple garden hoses that are long enough to reach any area of your home and other structures on your property.



## Windows 11

- Heat from a wildfire can cause windows to break even before the home ignites. This allows burning embers to enter and start internal fires. Single-paned and large windows are particularly vulnerable.
- Install dual-paned windows with an exterior pane of tempered glass to reduce the chance of breakage in a fire.
- Limit the size and number of windows in your home that face large areas of vegetation.

## Utilities

- Ensure that your family knows where your gas, electric, and water main shut-off controls are and how to safely shut them down in an emergency.



# Create Your Own Wildfire Action Plan

Your Wildfire Action Plan must be prepared with all members of your household well in advance of a fire.

## Get SET — Prepare Your Family

**Use these checklists to help you prepare your Wildfire Action Plan.**

**Each family's plan will be different, depending on their situation.**

**Once you finish your plan, rehearse it regularly with your family and keep it in a safe and accessible place for quick implementation.**

- ☐ Create a Family Disaster Plan that includes meeting locations and communication plans, and rehearse it regularly. Include in your plan the evacuation of large animals, such as horses.
- ☐ Have fire extinguishers on hand to train your family how to use them.
- ☐ Ensure your family knows where your gas, electric and water main shut-off controls are and how to use them.
- ☐ Plan several different escape routes.
- ☐ Designate an emergency meeting location outside of the fire hazard area.
- ☐ Assemble an emergency supply kit as recommended on **[www.ready.gov](http://www.ready.gov)**.
- ☐ Appoint an out of area friend or relative as a point of contact so that you can communicate with family members who have relocated.
- ☐ Maintain a list of emergency contact numbers posted near your phone and in your emergency supply kit.
- ☐ Keep an extra emergency supply kit in your car in case you can't get to your home because of fire.
- ☐ Have a portable radio or scanner so that you can stay updated on the fire.
- ☐ Sign up for emergency alerts at **[ReadySBC.org](http://ReadySBC.org)**.



## AS THE FIRE APPROACHES

- ☐ Alert family and neighbors.
- ☐ Dress in appropriate clothing (i.e., clothing made from natural fibers such as cotton) and work boots. Have goggles and a dry bandana or particle mask handy.
- ☐ Ensure that you have your brush fire survival kit on hand that includes necessary items, such as a battery-powered radio, spare batteries, emergency contact numbers and ample drinking water.
- ☐ Stay tuned to your TV or local radio stations for updates, or check the Fire Department website at [www.sbcfire.com](http://www.sbcfire.com).
- ☐ Remain close to your house, drink plenty of water and keep an eye on your family and pets if you did not evacuate.

### Outdoor Checklist

- ☐ Gather up flammable items from the exterior of the house and bring them inside (e.g., patio furniture, children's toys, doormats, etc.) or place them in your pool.
- ☐ Turn off propane tanks.
- ☐ Connect garden hoses to outside taps.
- ☐ Don't leave sprinklers on or water running. They waste critical water pressure.
- ☐ Leave exterior lights on.
- ☐ Back your car into your garage. Shut doors and roll up windows.
- ☐ Have a ladder available.
- ☐ Patrol your property and extinguish all small fires.
- ☐ Seal attic and ground vents with pre-cut plywood or commercial seals.

### Indoor Checklist

- ☐ Shut all windows and doors, leaving them unlocked.
- ☐ Remove flammable window shades and curtains and close metal shutters.
- ☐ Remove lightweight curtains.
- ☐ Move flammable furniture to the center of the room, away from windows and doors.
- ☐ Shut off gas as the meter. Turn off pilot lights.
- ☐ Leave your lights on so firefighters can see your house under smoky conditions.
- ☐ Shut off air conditioning.

### If You are Trapped: Survival Tips

- ☐ Obtain shelter away from outside walls.
- ☐ Patrol inside your home for spot fires and extinguish them.
- ☐ Wear long sleeves and long pants made of natural fibers such as cotton.
- ☐ Stay hydrated.
- ☐ Ensure you can exit the home if it catches fire (remember, if it's hot inside the house it is four to five times hotter outside).
- ☐ After the fire has passed, check your roof and extinguish any fires, sparks or embers.
- ☐ Check inside the attic for hidden embers.
- ☐ Patrol your property and extinguish small fires.
- ☐ If there are fires that you cannot extinguish with a small amount of water or in a short period of time, call 911.

# By leaving early, you will give your family the best chance of surviving a wildfire.

You also help firefighters by keeping roads clear of congestion, enabling them to move more freely and do their job.

**GO Early** — Subtitle Here

## MAKE A KIT

- ☐ Keep a pair of old **shoes** and a **flashlight** handy for a night evacuation.
- ☐ Keep the **“six P’s”** ready, in case an immediate evacuation is required:
  - ☐ **People** and pets
  - ☐ **Papers**, phone numbers and important documents
  - ☐ **Prescriptions**, vitamins and eyeglasses
  - ☐ **Pictures** and irreplaceable memorabilia
  - ☐ **Personal computers** (information on hard drive and disks)
  - ☐ **“Plastic”** (credit cards, ATM cards) and cash

### When to Leave

Leave early enough to avoid being caught in fire, smoke or road congestion. Don't wait to be told by authorities to leave. In an intense wildfire, they may not have time to knock on every door. If you are advised to leave, don't hesitate.

### Where to Go

Leave to a predetermined location (it should be a low-risk area, such as a well-prepared neighbor or relative's house, a Red Cross shelter or evacuation center, motel, etc.).

### How to Get There

Have several travel routes in case one route is blocked by the fire or by emergency vehicles and equipment. Choose an escape route away from the fire.

### What to Take

Take your emergency supply kit containing your family and pet's necessary items, such as cash, water, clothing, food, first aid kits, medications and toys. Also don't forget valuables, such as your computer, photos and important documents.

Organize your family members and make arrangements for your pets.

# My Personal Wildfire Action Plan

Write up your Wildfire Action Plan and post it in a location where every member of your family can see it. Rehearse it with your family.

During High Fire Danger days in your area, monitor your local media for information on brush fires and be ready to implement your plan. Hot, dry and windy conditions create the perfect environment for a wildfire.

## Important Phone Numbers

|                 |       |       |       |
|-----------------|-------|-------|-------|
| Emergency:      | <hr/> | <hr/> | <hr/> |
|                 | <hr/> | <hr/> | <hr/> |
| School:         | <hr/> | <hr/> | <hr/> |
|                 | <hr/> | <hr/> | <hr/> |
| Family:         | <hr/> | <hr/> | <hr/> |
|                 | <hr/> | <hr/> | <hr/> |
| Friends:        | <hr/> | <hr/> | <hr/> |
|                 | <hr/> | <hr/> | <hr/> |
| Animal Shelter: | <hr/> | <hr/> | <hr/> |
|                 | <hr/> | <hr/> | <hr/> |

## GO Early

When to go: 

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Where to go: 

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How to get there: 

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Destination: 

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What to take: ☐ Insurance Papers ☐ Photos ☐ Prescriptions ☐ Important Documents

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Who to tell (before and after): 

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### Santa Barbara County Fire Department

If you have an emergency, call 911

Public Information Office: (805)681-5531

Website: [www.sbcfire.com](http://www.sbcfire.com)

# Ready, Set, Go!

*“Defensible space is part of every homeowner’s responsibility.”*



**Santa Barbara County Fire Department**

**Public Information Office**

4410 Cathedral Oaks Rd.

Santa Barbara, CA 93110