

# The wildland/urban interface crisis, Is there a solution?

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## Abstract

“WUI WARS BEGIN” has been in the headlines this year, in newspapers and web-blogs, chronicling a battle that is brewing throughout the rural United States. Who pays the cost for fire protection in the wildland/urban interface? Is it the responsibility of federal, state or local governments? Or does the liability rest entirely with the people who choose to live in these high-risk wildfire prone areas?

There has been a 720% population increase since 1960 in wildland/urban interface areas, a jump from 25 to 140 million people. All this movement has occurred amid one historic wildfire season after another, including more fires, more acres burned, more homes destroyed, more lives lost and escalating firefighting costs for government agencies. Many of the homeowners moving to and living in the *WUI* are coming from large urban areas and consequently expect the same level of wildfire protection for their homes and property as they received from fire departments in large cities. However, this is not the case in most interface locations, and many are finding this scenario is a wearisome and complex dilemma to have to deal with.

In order to address these issues the International Code Council (ICC) has been developing a new program in collaboration with a host of other United States organizations, including the National Association of Counties, The National Association of Towns and Townships, National Resource Conservation and Development Councils, National Association of Governors, National Volunteer Fire Council, International Association of Fire Chiefs, Home Safety Council, International Association of Wildland Fire, Insurance Services Office and many other groups. The new program, THE WILDFIRE 20/20 ALLIANCE, is centered on the premise of bringing a clearer, more concise vision and action to dealing with communities and wildfire in the US.

The Alliance is a public/private sector endeavor dedicated to highlighting the devastating effects of wildfire by promoting new and innovative ideas, providing new techniques that use fundamental planning principals and technology that encourage the construction of durable, sustainable buildings and homes and maintaining healthy forest ecosystems. This is accomplished through the effective use of codes and standards, community planning, computer modeling, GIS mapping, collaboration and effective public education. The purpose of this effort is to cooperate, collaborate, and communicate at the national, state and local levels, by providing shared and responsible leadership with the incentive to provide a forum to help resolve issues associated with wildland/urban interface fire.

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## A difference of opinion?

“WUI WARS BEGIN” has been in the headlines since the beginning this year, in newspapers and web-blogs, chronicling a battle that is brewing throughout rural United States. Who pays the cost for fire protection in the wildland/urban interface? Is it the responsibility of federal, state or local governments? Or does the liability rest entirely with the people who choose to live in these high-risk, wildfire prone areas? There has been a 720% population increase since 1960 in wildland/urban interface areas, a jump from 25 to 140 million people<sup>2</sup>. All this movement has occurred amid one historic wildfire season after another, including more fires, more acres burned, more homes destroyed, more lives lost and escalating firefighting costs for government agencies.

Many of the homeowners moving to and living in the *WUI* are coming from large urban areas and consequently expect the same level of wildfire protection for their homes and property as they received from fire departments in large cities. However, this is not the case in most interface locations, and many are finding this scenario is a wearisome and complex dilemma. Why is this volatile issue escalating to become even more explosive? Why is it being termed a WUI WAR? By examining this crisis in detail, the “why” becomes clearer. It is necessary to understand the specific problems, statistics and implications for federal, state and local governments as well as the insurance industry and people who have decided to call these areas home.

## State government legislation

State governments are increasingly concerned regarding their tax structures for funding WUI firefighting. A large number of states no longer generate enough tax-based dollars under their current systems to deal with this growing crisis. Consequently, state legislatures across the country are wrestling with a multitude of bills that would require growth policies to consider wildland fire hazards, even providing for local governments to deny subdivisions if the threat is considered too great.

A host of other bills<sup>3</sup> are being debated as well, including legislation that would allow local governments to designate wildland/urban interface zones, provisions that would allow special insurance requirements, and the establishment of interface codes for new or existing developments. A few states are also contemplating special tax assessments for homeowners living in wildlands, a concept intended to put the burden of responsibility on the homeowner, rather than the American taxpayer, who currently subsidizes this personal decision to live in high-risk areas.

Many states are conceding that they are *between a rock and hard place* in dealing with the spiraling issue of funding *WUI* firefighting efforts while trying to meet homeowner expectations for protection. This brewing storm is pitting government agencies and

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<sup>2</sup> US Census bureau statistics from 2006 report on migration from urban to rural America, [www.census.gov/](http://www.census.gov/) Population living in WUI 1960's 25,000,000; 1970's 47,000,000; 1980's 60,000,000; 1990's 97,000,000; 2000's 140,000,000

<sup>3</sup> Local ordinances such as zoning, building, and fire codes limit the rights of property owners under the jurisdiction's police power to protect health, safety and welfare.

homeowners against one another, questioning who is responsible and, most importantly, who will pay fire protection costs.

## Is the U.S. government really saying no?

In late November 2006, the first salvo was launched from the U.S. federal government in the escalating “WAR ON WUI.” A USDA audit<sup>4</sup> was released advising federal agencies “*assigning more financial responsibility to state and local government for WUI wildfire protection is critical because federal agencies do not have the power to regulate WUI development.*” Furthermore, it stated, “*zoning and planning authority rests entirely with state and local governments, not federal agencies.*” This effectively relegates the problem to state and local governments to resolve.

On January 30<sup>th</sup>, the second barrage came again from the nation’s capitol, this time from the Senate Committee on Energy and Natural Resources. The committee told the federal agencies responsible for fire suppression “*that they have not made the needed changes over the past seven years to improve management of wildfires.*” Agriculture Department Inspector General Phyllis Fong told the committee “*federal fire suppression costs will not go down, they will continue to rise, unless something is done to regulate development in the WUI.*”

## A history lesson

With any issue of this nature, there is useful insight to be gained by examining similar problems and their resolutions from times past. For example, a look at history shows that thousands of home builders and buyers throughout the United States would still be building and buying homes as close as possible to scenic, meandering rivers and streams, if only they could get flood insurance. Afterward, they would count on the federal government to stack sandbags when the floodwaters began to rise. However, that is not the scenario today and many government officials, quietly and off-the-record say that it is an absolute fact that only the foolish and uninformed still build on flood plains.

These individuals however are becoming uncommon. It has taken some 50 years for local governments, U.S. Congress, the insurance industry and the public to finally understand the straightforward facts relating to the dangers and costs of building on flood plains. This has finally led to changes in long-standing zoning, building codes and insurance coverage, which now restrict construction in these flood prone areas, thus curtailing the majority of the population from building in these areas.

In contrast, in the wildfire prone fringes of wildlands, a somewhat ballpark equivalent to the flood plains, large-scale development, housing starts, and sales are booming. This has not happened overnight, but rather has been a developing trend for about 47 years. Again, there is a close parallel to the 50 years that lapsed before the flood plain issue began to stabilize. Perhaps in time, history will show similar accomplishments for the *WUI* issue.

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<sup>4</sup> USDA Forest Service Audit is located on the web at: [usda.gov/oig/webdocs/08601-44-SF.pdf](https://www.usda.gov/oig/webdocs/08601-44-SF.pdf)

The passion for what some call country living appears unquenchable and has not been curtailed by a string of destructive and costly wildfire years. That home in the woods, with the peaceful chatter of pine squirrels, a babbling brook and the occasional deer feeding in the flowerbed has become a dream for many. But protecting this dream has become a horrific financial nightmare<sup>5</sup> for the government agencies charged with fire protection in these areas. In the 1960's, about 200 homes<sup>6</sup> a year were lost to wildfire. Today that figure is averaging 2400 homes per year, an enormous increase<sup>7</sup> of over 1100% and it continues to grow.

In nearly every state the problems are similar – too many homes on the fringes of communities where wildland fires are as predictable as the sunrise and sunset. This often means that wildland firefighters have to put all of their efforts into saving homes, rather than fighting wildland fire and protecting natural resources, which is the primary job that they were hired and trained to do. This problem has been worsening for decades.

From 1960 through the 1980's firefighters were trained to deal with basic wildland fire behavior and safety, construction of firelines, the use of tools like shovels, pulaskis and chainsaws, and how to establish safety zones and escape routes. Today, they also have to learn how to establish fire perimeters, conduct burnouts around homes, backfire to save communities, and how to coat structures with fire retardant foam, as well as how to deal with the dangers of propane tanks, gas and electrical lines and a host of bio-hazards. This is much more complex and difficult than requirement for early day wildland firefighter.

## The wildland firefighter crisis

Many wildland firefighters are seasonal or part time employees. Today's training requirements and standards are impractical and not viable for the cost and timeframes in which these firefighters are employed. Critics argue that wildland firefighters must be just that, wildland firefighters; they cannot realistically be trained for both structural and wildland firefighters in today's complex and costly world of fire protection. Supporters counter by saying that it is absolutely the job of today's wildland firefighters and they must be dually trained. Furthermore, they maintain that the government needs to hire these individuals full time with benefits, as well deal with issues of pay caps for overtime, and liability apprehension of supervisors. Many, both inside and outside the government, say the whole issue is really about a dysfunctional government, placing the blame on agency leadership, Congress and the administration. It is an indisputable fact that too many firefighters are dying trying to save homes. Everyone agrees that no house is worth the life of a firefighter.

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<sup>5</sup> It has also been recommended by numerous studies over the past decade that billing property owners could reduce federal wildfire suppression costs. While federal agencies may have authority to seek reimbursement for fire suppression services in the interface, the probability of successful collection is extremely low. This is due to broad tort laws related to responsibility and negligence, existing State fire laws regarding point of fire origin and determination of suppression responsibility, and what constitutes reasonable action and appropriate hazard mitigation. The corollary is that the government can be sued for fires that originate on Federal land and burn onto private property.

<sup>6</sup> Communities and Wildlands, USDA Forest Service 2005, Structures lost to fire per/year/decade 1960's-209/yr. 1970's-405/yr. 1980's-670/yr.1990's-900/yr.2000's-2250/yr. Figures from NIFC, ISO, USFA 1960-2006.

## Land development

Federal government figures clock the speed of development in the United States at three acres a minute, or about 4000 acres per day.<sup>8</sup> This is the amount of land being converted from wildlands to home sites, and it's growing! The federal government concedes that statistics show about 40% of all homes and close to 140 million people are located in this fringe, where undeveloped meets developed lands. The Senate Committee on Energy and Natural Resources, during their January 30<sup>th</sup> hearing on federal firefighting costs, were told by federal agencies that 60% of all new home construction in the 1990's occurred in wildland/urban interface areas. The wildland/urban interface issue has become one of the most devastating and growing problems facing communities across the U.S. It threatens the safety and security of those who live, work and play in these area, as well as the fire service personnel that protect them, and includes close to 600 million acre and growing<sup>9</sup>.

### So why not live or build in WUI areas?

Why, are so many choosing to build or live in these high-risk wildfire prone areas? In the event that a wildland fire should break out near your peaceful sanctuary, government firefighting agencies will respond with “*quasi military*” might. You won't see a bill for their services. And if your home burns down, insurance money will build you another, usually bigger and better – possibly even in a new location, unscarred by fire. Not a bad deal and coupled with the “it won't happen to me” syndrome, one of the explanations why so many are making the decision to live in these areas.<sup>10</sup>

Recently the public and the media have been debating the subject of escalating federal costs for firefighting in the *WUI*. The issue has been termed subsidized lunacy by many taxpayers and its striking impact on taxpayers is examined in the audit report discussed earlier from the inspector general of the U.S. Department of Agriculture, parent agency of the Forest Service. That report has struck a nerve and caused considerable discussion concerning financial implications with states, local governments and homeowners living in the interface.

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<sup>8</sup> Every day, we lose about 4,000 acres of open space to development. That's almost 3 acres per minute, and the rate of conversion is getting more rapid. Land-use planners in the west say that since 1999. [www.fs.fed.us/news/2003/speeches/07/bosworth.shtm](http://www.fs.fed.us/news/2003/speeches/07/bosworth.shtm)

<sup>9</sup> The United States land mass consists of a total of 2.3 billion acres. 1.2 billion acres represents urbanized large cities and towns, yet within this acres of urbanized areas, are tucked away pieces of wildlands, such as parks, private land, federal and state lands all adding up to close to 400 million acres, which include; 100 million acres of federal lands, 10 million acres of state lands, 150 million acres of local government lands and 140 million acres of private lands. 1.1 billion acres represents rural America, with over 200 million acres of communities and sub divisions and individual home properties, and 800 million acres of wildlands, which include; 569 million acres of federal lands (National Forests, Parks etc.), 45 million acres of state lands, 30 million acres of local government lands, 156 million acres of private lands.

<sup>10</sup> As a general rule, the populace does not perceive a threat from wildfire in the interface. Further, property owners believe that insurance companies or federal/state disaster assistance will always be there to cover losses. When people believe the government will protect and rebuild if their home is lost to wildfire, the individual responsibility for doing something falls short.

## What has been accomplished?

It is important to recognize that there has been a great deal accomplished toward improving coordination and cooperation in wildland/interface fire protection. Federal agencies have made strides. They have adopted an operational role in the interface that includes wildland firefighting, hazardous fuels reduction, cooperative prevention and education, and technical assistance. They have identified and funded, on a cost-share basis, fuels mitigation activities on federal lands adjacent to interface areas, which are designated through a fire protection assessment, a process that considers relative values to be protected. These activities have involved adjacent non-federal landowners.

Agencies have increased communication with interface property owners, planners, elected officials, and others through education and awareness messages about the role of fire in wildland ecosystem health. They have provided some understanding of the inherent risks in interface areas, available prevention/protection measures, and federal disaster assistance programs. There has been an expansion of programs, curricula, and distribution systems for interface educational materials in cooperation with structural fire departments across the nation.

Federal agencies have helped to focus on National WUI fire protection issues and actions through the *National Wildfire Coordination Group* and its *Interface Fire and Fire Education Working Teams*, which includes the Department of the Interior, Department of Agriculture, FEMA's U.S. Fire Administration, National Association of State Foresters, National Association of State Fire Marshals, and National Fire Protection Association.

The Western Governors' Association (WGA) has been a catalyst for involving western state agencies, as well as local and private stakeholders, with the objective of developing an implementation plan to achieve a uniform, integrated approach to hazard and risk assessment and fire prevention and protection in the interface.

Federal agencies have worked with state forestry organizations to develop viable and comprehensive wildland fire hazard mitigation plans and performance-based partnerships. At the local level, in many communities across the country, exemplary programs have been initiated with great local grassroots support. Examples of some of these programs are Firefree, Firesmart, Firesafe and Firewise. All of this is helping to fight the battle, but many are saying it is not enough to win the war.

## What has not been done?

A number of projects and programs have been accomplished, yet many are asking questions about programs like the National Fire Plan, the Federal 10 year Wildfire Cohesive Strategy, The Healthy Forest Initiative and Restoration Act, Firewise and other programs that have been in existence since 1999 or earlier. Statistics from 2006 listing 26,000 communities at risk<sup>11</sup> of wildfire in the U.S. show some interesting facts:<sup>12</sup>

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<sup>11</sup> National Interagency Fire Center (NIFC) Boise, ID [www.nifc.gov](http://www.nifc.gov)

- Fuels mitigation work through federal and state funding has treated about 7% of the estimated 600 million acres of *wildland/urban interface* in the U.S. *Critics say that federal mitigation work has not been adequate, with federal agencies accomplishing the least expensive acres to “meet the target” and not focusing on the highest priority interface areas. Also many require follow-up treatments that are not occurring.*
- Less than 3% of the 26,000 communities have completed *Community Wildfire Protection Plans (CWPP)* or about 700 plans. Critics argue that the effort does not integrate all hazard planning efforts and has been a boon to consultants, who charge outrageous amounts for the developing plans that communities can do themselves.
- Less than 12% of the 26,000 communities (roughly 3120 communities) utilize the ICC International wildland/urban interface code. Critics argue that many communities do not understand how effective adoption of codes and standards can be.
- Less than 1% of the 26,000 communities are designated as *Firewise™ Communities*, (about 177 sites in 33 states).
- Federal and state agencies are not dealing with their own facilities in terms of meeting codes and standards. *Critics argue that this is not a good strategy when the same organizations are spending a great deal of taxpayer money to encourage the private sector to have their homes and property firesafe.*

All of this is not an astounding report card. The federal government obviously has made some accomplishments, and has spent hundreds of millions of taxpayer dollars. And yet, if these programs are functioning in a successful way, why are we not seeing a correlation between investments being made by federal agencies in WUI programs and a decline in the ever-increasing numbers of homes lost, firefighters killed, acres burned and skyrocketing firefighting costs?”

### **Is it the perfect storm?**

Recently, top U.S. federal wildland fire officials have warned both the Secretaries of Agriculture and the Interior that a “*perfect storm*” of conditions favoring destructive wildfires threatens to push the nation’s wildland firefighting capacity toward the breaking point, which is yet another critical issue on the table in dealing with this WUI WAR. Last year, 2006, was the most severe and expensive fire season on record and “*5 of the 10 worst seasons since 1960 in terms of acres burned have occurred in the last 7*

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<sup>12</sup> U.S. Senator Jon Tester, D-MT, asked whether the federal Healthy Forests Initiative had worked to reduce such fuels. The number of acres needing treatment is actually growing three times faster than the acres treated, responded Robin Nazzaro of the Government Accountability Office. A report released in January 2007, said the GAO has recommended a number of actions over the past seven years that the agencies should take to improve their management of wildland fires. The agencies "concurred with GAO's recommendations but have not completed, or in some cases have not yet begun, needed actions," the report said. Statistical sources: National Fire Plan Statistics 2000-2006 ([www.nationalfireplan.gov](http://www.nationalfireplan.gov)) and US Census land figures 2005, [www.uscensus.gov](http://www.uscensus.gov). NFPA figures for firewise communities ([www.firewise.org](http://www.firewise.org)) ICC figures on WUI codes ([www.iccsafe.org](http://www.iccsafe.org)).

years,” according to the *National Multi-Agency Coordinating Group*, which directs firefighting crews and equipment from the National Interagency Fire Center in Boise, Idaho. Costs this past year were in excess of \$2 billion, with more than 89,000 fires burning over 9.5 million acres and in the process destroying 2,256 structures<sup>13</sup> and taking the lives<sup>14</sup> of 24 federal, state, and local fire department wildland firefighters.

In addition, climate change is being blamed for longer fire seasons and scientists are predicting the possibility of a year-round fire season, as actually occurred in 2006 in Texas, Oklahoma and Colorado. This growing problem is continuing to gain momentum as more of our population moves out of urban centers and into the WUI.

## Homeowners and the government

U.S. federal firefighting efforts in the *WUI* are controlled, in effect, by homeowners who build where they shouldn't, and by local elected officials who won't enact or enforce existing zoning measures, or utilize codes and standards, which can help alleviate problems and make communities safer. Many elected officials are fearful of the potential public outcry if more restrictions and local government intervention occurs. However, the tide seems to be turning on this particular issue, as local politicians are increasingly beginning to understand the *WUI* issue and its effect on their communities.

Officially the US Forest Service<sup>15</sup> is under a 1995 congressional directive to allow wildland fire *"as nearly possible, to function in its natural ecological role to reduce hazardous fuels in the wildlands."* Protecting homes is to be primarily a state and local responsibility, with federal help determined by *"the relative values to be protected and the costs of protection."* In practice, though, the Forest Service and other federal agencies fight nearly all fires that threaten homes and other buildings - even on non-federal lands. Figures compiled by the National Interagency Fire Center show that only about 2 percent of wildland fires are allowed to burn freely.

By analyzing Forest Service firefighting from 2003-2006, the audit determined that 87 percent of the time wildland fires were not allowed to burn naturally in order to protect private property. Federal wildland firefighting efforts are very successful, with 97% of wildland fires suppressed at less than 10 acres. About 3% escape to become larger and are responsible for 95% of the nation's firefighting costs. In addition these are almost entirely WUI fires.<sup>16</sup>

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<sup>13</sup> See footnote 5 for additional details.

<sup>14</sup> <http://www.usfa.dhs.gov/downloads/pdf/06-fatality-summary.pdf>

<sup>15</sup> The Federal Wildland Fire Policy and Program Review created in 1995 was the first single comprehensive federal fire policy for the Departments of the Interior and Agriculture. The review was initiated by the 1994 fire season with its 34 fatalities and growing recognition of fire problems caused by fuel accumulation. The resulting 1995 Federal Fire Policy recognized for the first time the essential role of fire in maintaining natural systems. Most of the policy was incorporated into the federal firefighting agencies' guiding documents for fire management.

<sup>16</sup> According National Interagency Fire Center (NIFC) statistics, the majority of all federal and state wildfires are extinguished when there less than 10 acres, 97% of all fires. The 2-3% that get out of control, cause 95% of all wildfire related costs, damages and home loss, the majority of these fires are occurring in the interface of urban and rural America.



Up to 90 percent of the Forest Service's firefighting expenditures are spent protecting lives and saving private property, according to the audit. If budgeted amounts are exhausted, money is diverted from recreation, forest restoration and conservation programs. A large percentage goes to fighting fires in the west, yet as described earlier, these WUI fires are occurring throughout the US. Many western landowners prefer the “out of vogue” federal practice of putting out every fire as fast as possible. Perversely some argue that because its 90 years of suppression have made the forests more flammable, federal agencies owe it to them to save their homes and property. They maintain that this is a government created problem and the government should be responsible for dealing with it.

### **Is it a government strategy?**

This “subsidized lunacy”, as some American taxpayers are defining it, won't be resolved from within the Forest Service, USDA, or the Department of Interior, which emphasize renegotiating with local governments concerning firefighting responsibilities. Many in state and local government fear that this is a fiasco in the making, and worry that taxpayers are caught in the middle. Some of these officials are rattling the cages of federal land management agencies, telling them that this whole issue is a blundering mess. There is a growing recognition that Congress will have to intervene by revising its 1995 directive. It must be resolute that the Forest Service and other federal agencies comply.

### **The insurance industry**

Another consensus is that Congress should compel the insurance industry to stop underwriting policies for homes in these wildland/urban interface areas, just as it did with construction on floodplains. It has been suggested that adjustments to insurance company premiums are the key to providing mitigation activities or to reducing interface hazards. Yet insurance companies are not in a position to provide large economic incentives to address issues locally, either through a change in the existing grading and rating criteria or by supporting large-scale prevention or hazard mitigation activities. There has been poor communication within and among the insurance industry and fire service organizations. The insurance industry is finally beginning to fully understand interface problems; yet, the public and the fire service do not understand the role of the insurance industry in the interface.

Again, a look back to the 1960's shows that insurance claims<sup>17</sup> for homes lost to wildfires were less than \$3.4 million per year, which equates to about \$24 million in today's dollars. This figure has escalated in the past decade to close to \$1 billion per year. Several of the United States's largest insurance companies are beginning to heighten efforts to warn customers living in wildfire-prone areas: “*safeguard your home or risk losing your insurance.*”<sup>18</sup> State Farm and Allstate Insurance are among those

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<sup>17</sup> ISO, Insurance Industry figures 1960-2006. Insurance claims for homes destroyed by wildfire 1960's-\$3,400,000/yr. 1970's \$5,400,000/yr. 1980's-\$30,000,000 /yr. 1990's-\$5,000,000,000/yr. 2000's-\$1,300,000,000/yr.

<sup>18</sup> [http://www.rockymountainnews.com/drmn/real\\_estate/article/0,1299,DRMN\\_414\\_5284276.00.html](http://www.rockymountainnews.com/drmn/real_estate/article/0,1299,DRMN_414_5284276.00.html)

who have begun sending professional inspectors to evaluate homeowners' vulnerability to wildfire. Increasing numbers of homes will be evaluated, and people whose dwellings are considered too high-risk ultimately could lose their insurance coverage unless they take steps to fix problems that the insurance company identifies. The underwriting departments of the insurance companies determine which policies should be renewed. Some problems, such as too much vegetation, can be fixed by firing up a chainsaw. Others, such as a wood roof or a house on stilts, can be pricier to remedy.

This is a new and innovative approach<sup>19</sup> in which the insurance industry becomes more proactive, is much needed, and highlights the fact the issue of *WUI* fire has finally come to the attention of the insurance industry. Insurance companies want to protect customers from wildfires while reducing their own exposure to fire-related claims. *"The message is: You can still get affordable insurance in these high-risk wildfire areas. But we expect you to share that risk,"* said Carole Walker, executive director of the Rocky Mountain Insurance Information Association.

Nicholas Flores, chair of the economics department at the University of Colorado, said the program makes good business sense. *"The likely outcome will be that you get rid of your high-risk people,"* he said. *"It's a good thing to get people to take some responsibility."* Insurance companies have been performing wildfire-related inspections in California, New Mexico, Arizona, Washington, Oregon, Wyoming, Texas, Alabama, and Florida, and plan to expand the practice.

Currently, Insurance Service Offices/Commercial Risk Services (ISO/CRS) grading and rating criteria do not adequately reflect interface hazards or protection needs at specific risk locations. Because fire risk constitutes only a relatively small portion of the homeowner's insurance cost, premium reduction incentives are not necessarily the answer. Insurance companies can, however, help with education, improvements in building code-rating systems, and revised protection criteria in the interface.

Antitrust laws prohibit insurance companies from working together to establish minimum insurance requirements, and in some states, laws such as the Fair Access to Insurance Requirements Plan (FAIR) give homeowners access to insurance coverage generally without regard to the WUI. Add this issue to what the critics call the WUI WAR battles and you see yet another multifaceted part of the complex crisis.

## **How can we deal with this crisis?**

The issues, problems, and concerns shared thus far are not new; they have appeared in many federal reports, reviews and audits. Homeowners, government officials and other organizations playing a part in resolving these issues must stop, re-group and recognize that it is definitely time to take a new look and find fresh approaches to dealing with this

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<sup>19</sup> For those homeowners determined to be in high-risk areas, inspectors will look for a laundry list of factors that make their homes more vulnerable to wildfire. Inspectors are looking for homes that have of wood roofs. Chimneys should have spark arresters. Houses should also have at least 100 feet of defensible space from the nearest vegetation. Moreover, no trees should touch any part of the property. The property in question must also be accessible by any vehicle type in all seasons. If four-wheel drive is required to access that property then that is unacceptable. Insurance companies will give homeowners one year to address concerns identified by inspectors.

problem. There are a multitude of fragmented *WUI* programs that are not well coordinated. Many critics are simply calling this situation embarrassing, and are asking the simple question, “Why can’t we get all the players to the table to talk and work together on this issue?”

Clearly, people and their property need protection from wildfire, which is the one fact that everyone can agree upon. Should this be the responsibility of the federal government through the Forest Service and the Department of Interior? Who should pay for this protection? Should homeowners living in the WUI do more to protect themselves from wildfire? They must learn to make better decisions about where and how to develop property, build homes and communities and to retrofit existing homes to be more firesafe. There is also an enormous problem in current fire protection infrastructure, such as roads and water-delivery systems. In most cases, existing systems are inadequate for property and resource protection during fast-moving wildfires. The cost of improving the existing infrastructure, however, would be staggering, some estimate that the costs could be in the hundreds of billions of dollars. During major fire operations in the interface, most structure loss occurs in the first few hours of an incident. This is often due to a lack of effective vegetation management practices. These losses will continue until appropriate access, landscaping, and construction standards are implemented and enforced.

People who are smart enough not to build in flood plains, earthquake areas, avalanche chutes and steep slide-prone hillsides, are still all too willing to build their homes in densely forested areas or other wildland settings, where wildfire is more consistently predictable than floods, avalanches and mudslides. Similar to the flood plains, not everyone is smart enough not to build in harm's way, which reinforces the need for zoning as well as building, fire and interface codes and better public education.

We will never get a true handle on firefighting danger - much less the costs of firefighting - if we consent to residential development sprawling throughout the wildland/urban interface. Three acres per minute of conversion of wildlands to home-sites, is just not acceptable to the majority of Americans. But what can we do?

- As a homeowner you can start by determining if you live in a wildfire prone area. How do you do this? Check with your local fire department or state forestry department to find out. They can also help direct you toward any local groups or associations that are working on the wildland fire problems who would value your participation.
- For both homeowners and local governments, having a wildfire mitigation plan, a community wildfire protection plan, or multi-hazard watershed level plan is a big start. The best approach is blend all planning efforts together, which is a vocal by many county officials across the country.
- Consider zoning and/or building and fire codes, or better yet implementing a wildland/urban interface code in your community. Many communities across the country have done this and it is working well. Examples are Bend, Oregon; Prescott, Arizona; and Missoula, Montana.
- Another way involves factoring wildfire danger into subdivision review, something proposed by numerous state legislators this year.

- The insurance and mortgage industries could play a role, too. If more of the risks of building on wildfire-prone areas were borne by property owners, their bankers and their insurers - rather than taxpayers - we'd likely see changes in development patterns.
- If *WUI* residents relied on their local fire department<sup>20</sup> to protect their homes and lives, leaving the Forest Service, Department of Interior and State Forestry organizations to tend to the federal and state lands, we'd see a dramatic change. Undeniably, if that were the case, property taxes for rural fire departments would soar to cover the full wildland firefighting costs. Unlike the federal government, which just prints more money when it needs it, local departments are on a pay-as-we-go basis. The traditional approach to firefighting, in which the Forest Service (and other federal agencies) throw everything they've got at fires to protect houses and the people in them, socializes the costs. The landowners enjoy all the benefits of their homes in the wildlands, but the rest of us share the expense.

### **Expectations by the public**

The USDA Inspector General's auditors note "*current public expectations and uncertainties about protection responsibilities compel the federal agencies to suppress fires aggressively and at great expense when private property is at risk.*" The agencies don't dispute the fact that not all fires are detrimental to the National Forests, Parks or other federal lands themselves - indeed, often a cleansing, rejuvenating fire is exactly what the agency prescribes to improve forest health. As shared earlier, the auditors suggest that the Forest Service, as well as other federal agencies, renegotiate arrangements with state and local governments to "*reflect state and local governments' added responsibility which accompanies growth in the wildland-urban interface and all of the private homes.*"

This is a political can of worms, to be sure. But shifting responsibility for protecting property from federal agencies, which in fact exist to manage land and resources, to state, local government, fire departments and property owners would dramatically shift development patterns. Saving money on firefighting would be just one of the benefits.

There are significant concerns by a multitude of individuals and organizations that the USDA Forest Service, U.S. Department of the Interior, FEMA, and National Association of State Foresters need a broader, more unified, and coordinated approach in working with communities and local governments. It is much more than a federal government issue according to the November 2006 Audit.

The clock is ticking. Communities cannot rely on the federal government for fire suppression services and leadership expertise much longer. Wildland fire protection

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<sup>20</sup> Community Fire Protection is provided by a variety of methods, for structural protection, volunteer (tax based or non tax based), subscription, contract, paid tax based or other similar approaches. For wildland, it can be state fire protection (which in some states includes structural protection), federal (Forest Service, BLM, BIA or other agencies) or in some cases structural fire departments handle wildland as well as structural. Of the total 31,114 fire departments in the country, 22,636 are all volunteer; 4,848 are mostly volunteer; 1,602 are mostly career; and 2,028 are all career.

issues in the interface are extraordinarily complicated and all of the uniquely wide-ranging barriers must be overcome to address them.

These barriers include:

- Legal mandates,
- Zoning regulations,
- Fire and building codes,
- Community grading and rating systems,
- Environmental concerns,
- Cooperative fire protection agreements.

Political, social and psychological factors further complicate the issues. Grassroots involvement in problem solving - from homeowners, local government, and other agencies, organizations, groups and councils- have a part in the solution. Leadership and direction from a committed collaborative national alliance with no political or turf issues, and with experience in planning and management, is critical to adequately address this complex problem.

### **Local county governments**

According to the National Association of Counties (NACo)<sup>21</sup>, “Collectively we have the power to reduce the human suffering, economic cost and damage to natural resources! Homes in the wildland/urban interface do not have to burn, nor do we have to continue to sacrifice our natural resources to protect them. We have the technology and management skills to dramatically reduce wildland fire destruction.

We can encourage the design and building of fire-resistant structures and use low-flammability plants to landscape. We can choose building sites that allow adequate defensible space. We can avoid hazardous locations such as ridge tops, canyons and natural chimneys and we can modify wildland fuels to reduce fire intensity.

We can also prevent many fires from starting. The catalyst to this process is a commitment to exert the local leadership needed to build effective fire loss reduction programs. Individual homeowners along with community leaders must do their part to minimize the risks inherent in interface areas. Where there is awareness and motivation for everyone to work together, and leadership is provided, the result is reduced fire risk for every one.

The potential for future wildland fire disasters will become more frequent and intense! Where the wildland/urban interface exists, local government must prepare. The first task, and the hardest, is getting public attention. And it must be recognized that there are many “publics”— developers, builders, homeowners, other government officials and the fire service.

Those who live in the interface must recognize the reality of fire hazards into which they have thrust themselves, and the fact that they are, in a large part, responsible for themselves and must work together to establish and follow local guidelines so that those

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<sup>21</sup> From a NACo WUI Article by Gary Gilbert, NACo. Published by NACo in 2006.

who protect them have a chance to do so. Only then will we reduce the tragic loss of life and property from fire in the wildland/urban interface.”

## **A new Alliance**

The International Code Council (ICC) has been the principal architect in developing a program in collaboration with a host of other National organizations, including NACo, ICMA, The National Association of Towns and Townships, National RC&D Councils, National Association of Governors, NVFC, IAFC, Home Safety Council, International Association of Wildland Fire, ISO and others.<sup>22</sup> The new program, THE WILDFIRE 20/20 ALLIANCE, is centered on the premise of bringing a clearer, more concise vision and action to dealing with communities and wildfire in the US.

The Alliance is a public/private sector endeavor dedicated to highlighting the destructive effects of wildfire by promoting new and innovative ideas, providing new techniques that use fundamental planning principals and technology that encourages the construction of durable, sustainable buildings and homes, and maintaining healthy forest ecosystems. This is accomplished through the effective use of codes and standards, community planning, computer modeling, GIS mapping, collaboration, and effective public education. The Alliance incorporates 20 organizations that provide 20 of their most-inspired, inventive and creative individuals to represent their organizations interests and knowledge.

The plan is to communicate at national, state and local levels, and to provide shared, responsible leadership with the incentive to produce a forum to help resolve issues associated with wildland urban/interface fire. This effort involves five strategic areas:

- First, providing an organized forum to come together and participate in solving key issues.
- Second, embracing the concept of creating incentives for homeowners that encourage taking responsibility for their own protection, and ensure their homes are constructed and landscaped in ways that reduce risks from wildland fire.
- Third, supporting the development of improved and integrated community planning techniques that utilize the best and the most up-to-date processes, technology and training.
- Fourth, recognizing that zoning, codes and standards, and planning authority rest entirely with state and local governments. The Alliance will work with state, local governments and communities in providing assistance and guidance in understanding better approaches to zoning and community planning efforts.
- Fifth, supporting wildland fuel mitigation programs that are cost effective and meet desired wildfire mitigation standards for the highest at risk communities

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<sup>22</sup> ICC along with NACo, IAFC, NVFC, National RC & D Councils sent out over 10,000 free Community Planning CD's to all County Commissioners, Fire Chiefs and RC & D Councils to begin setting the stage for the needed next generation of *Integrated Community Wildfire Protection Planning*.

## **A national review of the WUI issue**

The secondary part of this Alliance effort is recommending the establishment of a National Blue Ribbon Panel to Congress to examine look into the whole wildland/urban interface issue. The International Code Council is recommending to Congress that the House of Representatives and U.S. Senate convene a National Blue Ribbon Panel, to be charged to prepare a report detailing what has been accomplished so far and what remains to be accomplished to more effectively in manage the wildland/urban interface. The objectives for the panel are providing an:

- Assessment of the effectiveness of on-going wildland/urban interface programs and the quality of collaboration between local, state and federal participants.
- Appraisal of present guidelines for assessment of community wildfire risk, and
- The efficacy of the national list of communities at risk, and
- The effectiveness of the balance of WUI efforts among governmental and non-government organizations,
- Assessment of availability and quality of community preparedness and emergency planning codes and standards, and community wildfire protection planning methodologies. Do these codes, standards and methodologies support adequate and integrated planning and response?
- Review and measurement of the effectiveness of public education campaigns dealing with the wildland/urban interface.
- Review of the most effective use of public resources in addressing the wildland urban interface.

The panel will bring together representatives of the key stakeholders in this issue, so these organizations can come to the table to share ideas and present concerns, as well as discussing how to best deal with the issues in the future.

The resulting report would provide key recommendations and actions for Congress, the USDA Forest Service, US Department of the Interior and Department of Homeland Security (FEMA) to best deal with the national issue of wildland/urban interface fire.

## **Fireside Chats and Summits**

The third part of the WILDFIRE 20/20 project provides a forum to help community leaders resolve issues associated with WUI fire, and provide technical assistance from experts in the field during a process called Fireside Chats and Fireside Summits. Community plans will be enacted and methods and materials will be tested, developed, and distributed for replicating the process in all communities at risk. This project offers immediate assistance to 20 communities within 5 regions of the U.S. at highest risk to WUI fire and it extends assistance to another 20 neighboring communities.

In a coordinated, phased approach WILDFIRE 20/20 experts will facilitate 20, 1-day workshops (Fireside Chats) with responsible public agencies from 20 communities within 5 geographic regions for recognition and understanding of the problem, and preparation for phase 2. The outcome of this meeting will be the next generation of GIS mapping information; updated review of fire protection, disaster preparedness, and land management plans that affect a common landscape; and tools, templates and discussion notes for completing Wildfire Strategic Protections Plans for each community and an action plan for successful project completion.

Fireside Summits, (Phase 2) will assemble expanded community groups that include other stakeholders for facilitated planning beginning 60 days following the Fireside Chats. Ten, 1-day (8 hour) Summits will be scheduled for communities that successfully identified key players and documentation required for completing Wildfire Strategic Protection Plans. Two community groups within close proximity will attend each Summit if all participants in the Fireside Chats are prepared to move forward. The focus of the Summits will be on strategic fire protection, disaster, prevention planning, and interactive mapping. Internet technology and media relations will be tailored to address community needs.

### **Not a WUI war, but a WUI alliance**

The Wildfire 20/20 Alliance is a sustainable process to guide communities in comprehensive, collaborative planning, inclusive of local government and private sector stakeholders. Committed partners with experience and expertise in WUI management have joined forces to assist these communities at a critical time by providing the ability and means to improve their wildfire mitigation capacity. The program is a plan that brings attention to the problem and then assists local authorities and stakeholders with implementation of state-of-the-art technology and strategies for prevention and mitigation. Never before have all of the principle players, including governors, mayors, county commissioners, community organizations, state legislators, business owners, planners, realtors, builders, codes and standards organizations, insurers, emergency planners, fire service, wildland fire organizations, and other stakeholders been invited to jointly address the issues from a unified front.

### **Summary**

The International Code Council is dedicated to protecting the health, safety, and welfare of people by creating better buildings, safer communities, and healthier forests. ICC has become a more proactive partner in dealing with the wildland/urban interface, bringing together key stakeholders that can make a difference. We are committed to raising the awareness, participating in implementation of planning principles, and instituting a proven system for maintaining and improving the level of fire protection. This will benefit an estimated 140 million people living in 26,000 communities currently at increased risk of wildland/urban interface fire. Let's make this WUI WAR a WUI ALLIANCE and solve the problems, rather than fighting battles that we know cannot be won by any one group or any single approach by the federal government.



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