

Wildfire Risk and Arizona Communities



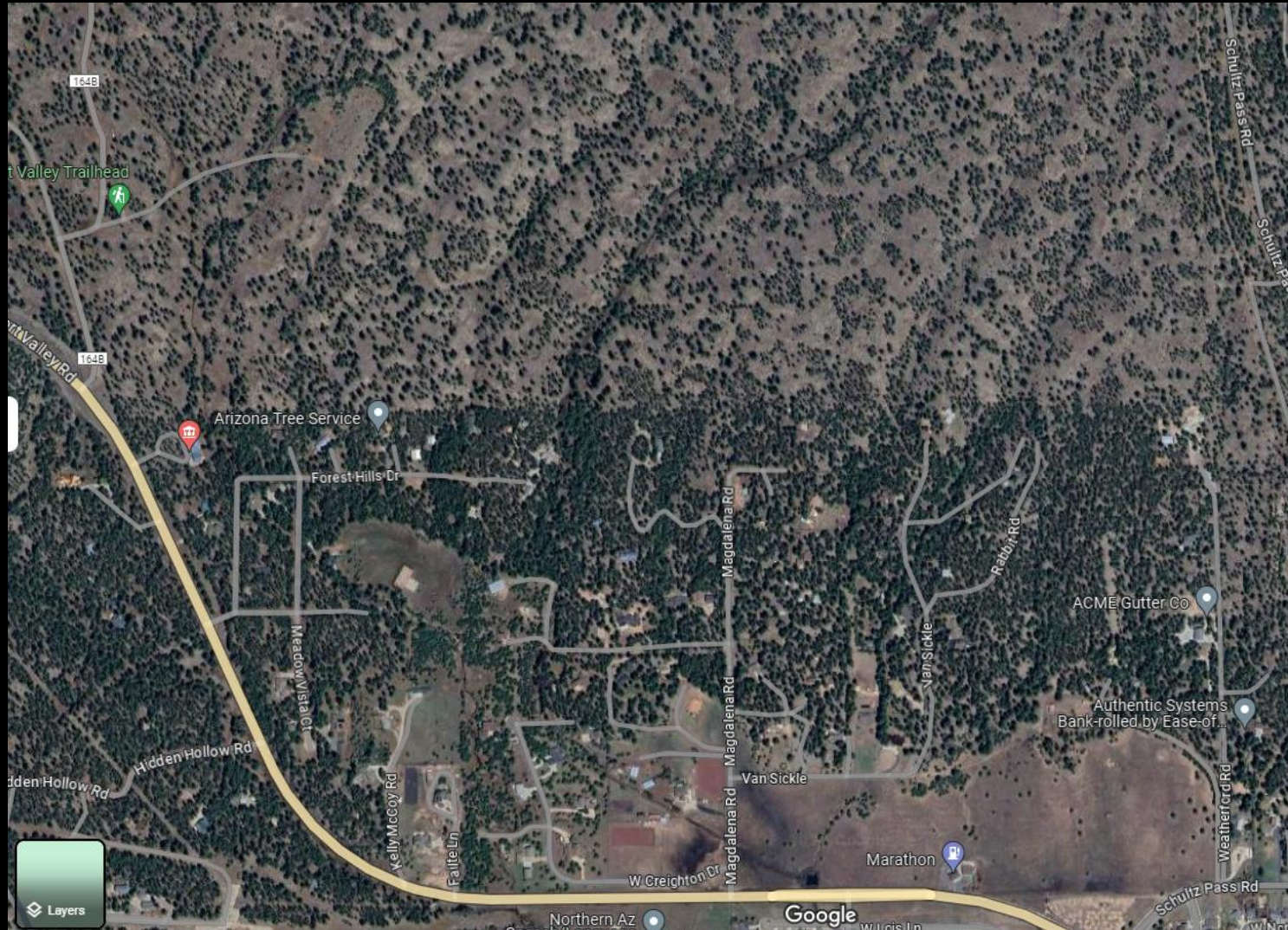
Define The Problem
What Are The Key Questions
Proposed Framework for Arizona





Natural environment fuel buildup due to Fire Suppression and Exclusion

Where is the wildfire risk?



Where is the wildfire risk?



Expert Spotlight: Jack D. Cohen, Research Physical Scientist, U.S. Forest Service



Fire Spread = Heat, Fuel, Oxygen

- Fire spread is based on the physics of combustion
- It is not some magical process
- **We know how to keep fire intensity and duration around the home low enough to disrupt the structure combustion process**
- Even crown fires 100' away from a structure do not create enough heat to burn the structure

Questions that drive our policy and community action

The key questions

Understanding the relationship between wildfire risk modeling, data, and insurer decisions



- Why is wildfire risk so hard to measure?
- Why is measuring the impact of mitigation even harder?
- What will it take to close the gap between
effective risk reduction actions by homeowners and communities
and
information visible to and useable by insurers for pricing and underwriting?

Why is wildfire risk hard to measure?

- Actual risk is driven by very fine scale details (parcel level)
- Most models do not accurately reflect fine scale data (action or inaction)
- Requires time consuming parcel level data collection

Why is wildfire risk reduction even harder to measure?

- Requires agreed upon mitigations that matter
- Every home needs a custom action plan
- Most models do not accurately reflect fine scale data (action or inaction)
- Requires time consuming parcel level data collection

What will it take to close the information gap between homeowner action and risk pricing organizations?

- Wui data commons - a multi-phased public-private initiative designed to systematically collect and store previously inaccessible wildfire mitigation and suppression data, while providing controlled access to a variety of insurance and noninsurance users.
- The initiative's long-term goal is to facilitate impactful and effective community actions to reduce vulnerability to fire and ensure that those actions are visible to insurers.

What does alignment look like in Arizona?

1. Priority wildfire risk mitigations that matter for structure protection are established
2. A system to track, monitor, and share the implementation of mitigations that matter is created
3. A system of incentives for home/property owners that implement mitigations that matter is formalized
4. Similar actions are taken across multiple western states

Next Steps for FFD: Lead the Alignment Process

Wildfire Resilient Home Initiative

Testing parcel level data collection software package across the GFR (WUUII)

FLG WUI Code

GFR CWPP

New PFAC subcommittee to support WUI Data Commons effort

HB2054 Task Force (AZ WUI Alignment Working Group)

WUI Data Commons Phase 3 partnership with City of Flagstaff

MOU between the Western Fire Chiefs Association and the Arizona Fire Chiefs Association

Ongoing engagement with Subject Matter Experts