

Wildland Fires and YOU

By Kevin Reilly, CFEI, CVFI

Summer is fast approaching and with it comes wildland fire season. OK, I know what you're thinking, "I don't deal with grass or forest fires, I only take care of structural and vehicle losses. Why should I care about wild fires?" Well, the truth is, most insurance companies will be affected by a wildland fire this year in some measure or another. With the increase of home building in the urban - interface areas, there is an in-creasing threat to properties damaged by a passing wild fire. In the western half of the country, approximately 38% of new home construction is adjacent to or intermixed with the wildland / urban interface (WUI).

In 2009 there were 78,792 wildland fires consuming 5,921,786 acres of land. In many of these fires, people's homes were also destroyed. Some larger fires where multiple homes were destroyed in the past few years include:

- June 2002: Hayman Fire, Colorado - 600 structures destroyed
- June 2002: Rodeo-Chediski fire, Arizona - 426 structures destroyed
- October 2003: Cedar fire, California: 2,400 structures destroyed, 4 lives lost
- March 2006: East Amarillo Complex fire, Texas: 80 structures destroyed, 12 lives lost

When looking at these fires, some common causes keep coming through. Lack of protection by the homeowner and human causations for the fire ignition continue to be the leading problems when dealing with a wildland fire loss.

Home Protection

Structures built in the WUI need to be assessed as to the possible threat from a wild fire. Houses built on a slope or in areas of heavy fuels may be written off by a fire department as unsavable during a fire. Actions taken by a homeowner can also help with the chances of surviving a wild fire. Maintaining a 30 foot clearance of vegetation around the house can help keep the fire away. Also, the removal of other combustibles like dead vegetation under decks and in gutters, stored firewood and lawn furniture can help protect the house.

How the house is constructed can also be a major factor in its ability to survive a fire. Wood shake shingles on the roof or siding will be the death knell for any structure in the area of a wild fire. Large windows allow the radiant heat to ignite materials inside the house even before the outside begins to burn. Vent openings, loose shingles and open decks allows for fire brands to accumulate and ignite the structure.

Human Caused Fires

Like my buddy Smokey says, "Only You Can Prevent Forest Fires." Even after all the years of Smokey's admonition, people are still the number one reason for wildland fires.

Smoking, camp-fires, outside burning and equipment use are some of the leading causes for outside fires. Other leading causes include sparks from equipment and vehicles such as passing trains and farm equipment. Power lines in rural areas also cause many outside fires, especially during windy conditions.

Some lesser common causes include fireworks, electric fences and slag from welding or metal cutting operations. Unfortunately, one of the leading causes for large wildland fires is arson. Many remember the Hayman fire here in Colorado was set by an employee of the Forest Service. In California, arson fires have caused millions in damage to property and millions more in extinguishment costs.

Investigating a wild fire can be a daunting task. Like structural fires, the fire may be damaging the evidence as the fire grows. The difference between structural fire evaluations and wild fires is the procedure for reading and interpreting the fire patterns. The investigator needs to be versed in the differences in fuels, topography, humidity, wind speed and direction and other factors that affect the spread and intensity of an outside fire.

Generally, the area of least damage may be the area of fire origin. Depending on the size of the fire, the determination of the fire origin may take time. With the size of many insurance losses, it is very important the investigator hired is versed in the tactics and procedures used in the determination of a wildland fire cause. Phoenix/Rampart has the expertise to help you determine the cause of your next wildland fire.