Defensible Space...
15 Reasons Why People Don’t Do It

Ed Smith
Natural Resource Specialist

University of Nevada Cooperative Extension
Living With Fire in the Lake Tahoe Basin
What is Defensible Space?
Defensible Space
Defensible Space
Defensible Space
Defensible Space Fundamentals

Know Your Distance
Remove the Dead
Create Separation
No Ladder Fuels
Make it Lean, Clean and Green
MAKE IT LEAN, CLEAN AND GREEN
Defensible Space...

- Homeowner responsibility
- Proactive
- Firefighter safety
- Effective
“This information has not only been available to the public, it has virtually been poured over them... And many residents have gotten the message; they just don’t act on it.”

“How Can We Live With Wildland Fire”
University of California 1997
Action = Motivation + Means + Opportunity
Obstacles to homeowner action to create defensible space are due to:

• Lack of Motivation
• Lack of Means
• Lack of Opportunity
Based on review of surveys and experience...

15 Motive, Means, or Opportunity reasons were identified...
Motive Reasons...
Reason #1

“I didn’t know there was wildfire threat in my neighborhood.”
Unaware

Photo courtesy of Dave May, CCFD
Reason #2

“It won’t happen to me.”
Denial
Reason #3

“It’s all fate, when your number is up, its up.”
Reason #4

“It won’t make a difference”
Futility and luck

Photo courtesy of Cat Allison, Nevada Appeal
Reason #5

“It’s not my job.”
Irresponsible
Reason #6

“So what, my insurance will build me a new house.”
IMPORTANT NOTICE . . . about some changes in your policy

Enclosed with this message is your new State Farm Homeowners policy which replaces your current policy form. It remains one of the broadest forms available today and provides you with outstanding value for your insurance dollars. However, we want to point out that every policy contains limitations and exclusions.

Our goal is to provide the broad homeowners insurance coverage you need at a reasonable price. Recent court decisions, however, have forced insurance companies to pay claim settlements in situations for which coverage was never intended. These unsettling circumstances could make the cost of insurance prohibitive for many people. State Farm, rather than raise the cost of your homeowners insurance to cover these situations, has instead made some changes in your policy’s language which clarify what your policy is intended to cover. This should enable us to keep your premium at an affordable level and still provide you with the protection you need in new areas of mind.
Reason #6

“If it was really important, my insurance company would give me a break on my premium.”
### Coverages and Limits

#### Section I

<table>
<thead>
<tr>
<th>A. Dwelling</th>
<th>$259,700</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dwelling Extension</td>
<td>Up To</td>
</tr>
<tr>
<td>B. Personal Property</td>
<td>$194,775</td>
</tr>
<tr>
<td>C. Loss of Use</td>
<td>Actual Loss Sustained</td>
</tr>
</tbody>
</table>

#### Deductibles - Section I

- Other Losses
- Except 10% Earthquake

- 2,000

#### Section II

<table>
<thead>
<tr>
<th>L. Personal Liability</th>
<th>$300,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Damage to Property of Others</td>
<td>500</td>
</tr>
<tr>
<td>M. Medical Payments to Others</td>
<td>5,000</td>
</tr>
</tbody>
</table>

| Annual Premium | $984.00 |

No incentives
Reason #8

“It’s wrong to cut trees.”
Reason #9

“It won’t look good.”
Aesthetics and Function
Reason #10

“I don’t want to because of (pick one) poison oak, lyme disease, hantavirus, etc.”
Discomfort
Means Reasons...
Reason #11

“I don’t have the time or money to do it.”
Cost
Reason #12

“I don’t know what to do.”
Unknowledgeable
Reason #13

“I don’t have an easy way to get rid of all that stuff…”
Disposal
Opportunity Reasons...
Reason #14

“It’s against the law.”
Illegal
Reason #15

“I don’t own it.”
Lack ownership
Action = Motivation + Means + Opportunity
“When devising strategies to promote the adoption of wildfire defenses among people in the I-Zone, be sure you are addressing the real problem.”

Dr. Ron Hodgson, I-Zone 1996
Are there other reasons why people don’t reduce the wildfire threat to their properties?
Why don’t people in your neighborhoods take action?
Miracle house?
Before…

During…

Photo courtesy of Candace Towell, RGJ