

# Four Seasons at Hemet

FIRE MITIGATION TOWN HALL

Tuesday, August 24 6:30 p.m.



# AGENDA

Very High Fire Hazard Severity Zones

Insurance Issues

FireWise USA

How to fortify the immediate zone

How to fortify the intermediate zone

Fire retardant coating

Fortify attic vents

Landscape Issues

CERT

BBQ

# Very High Fire Hazard Severity Zones



# VHFHSZ Revision

---

Because of new fire science, the zone maps for CA are being revised

---

Target: End of Year

---

Recommendations sent to Fire Chief and City Manager

---

City council will keep us in the loop and is doing clean-up on northern border

---

The zone redo may help us or may worsen our situation.

# Insurance Issues

- Some residents have encountered policy cancellations
- All residents have experienced price increases in their policies
- What are we to do?



# California Department of Insurance

[Visit the Dept. Of Insurance website](#)

Top Ten Tips for Finding  
Residential Insurance

Residential Insurance  
Company Contact List

Compare Premiums

Homeowners Coverage  
Comparison Tool

Home Insurance Finder

List of Carriers Offering DIC  
Policies

Consumer Complaint Study

Insurance Company Profiles

Residential Informational  
Guides



# Find your new Insurance Company

## Let your fingers do the walking


This online service allows you to find insurance companies and licensed agents/brokers that are appointed with them who have been identified to sell homeowners, renters, condominium, or mobile home insurance.

[Show Instructions and Tips](#)

Insurance Type  ▾

Language  ▾

Distance  ▾

ZIP Code or City  

Check if you would like to  narrow your search to insurance companies that may write in higher fire risk areas.

List Insurance Companies

List Agents/Brokers

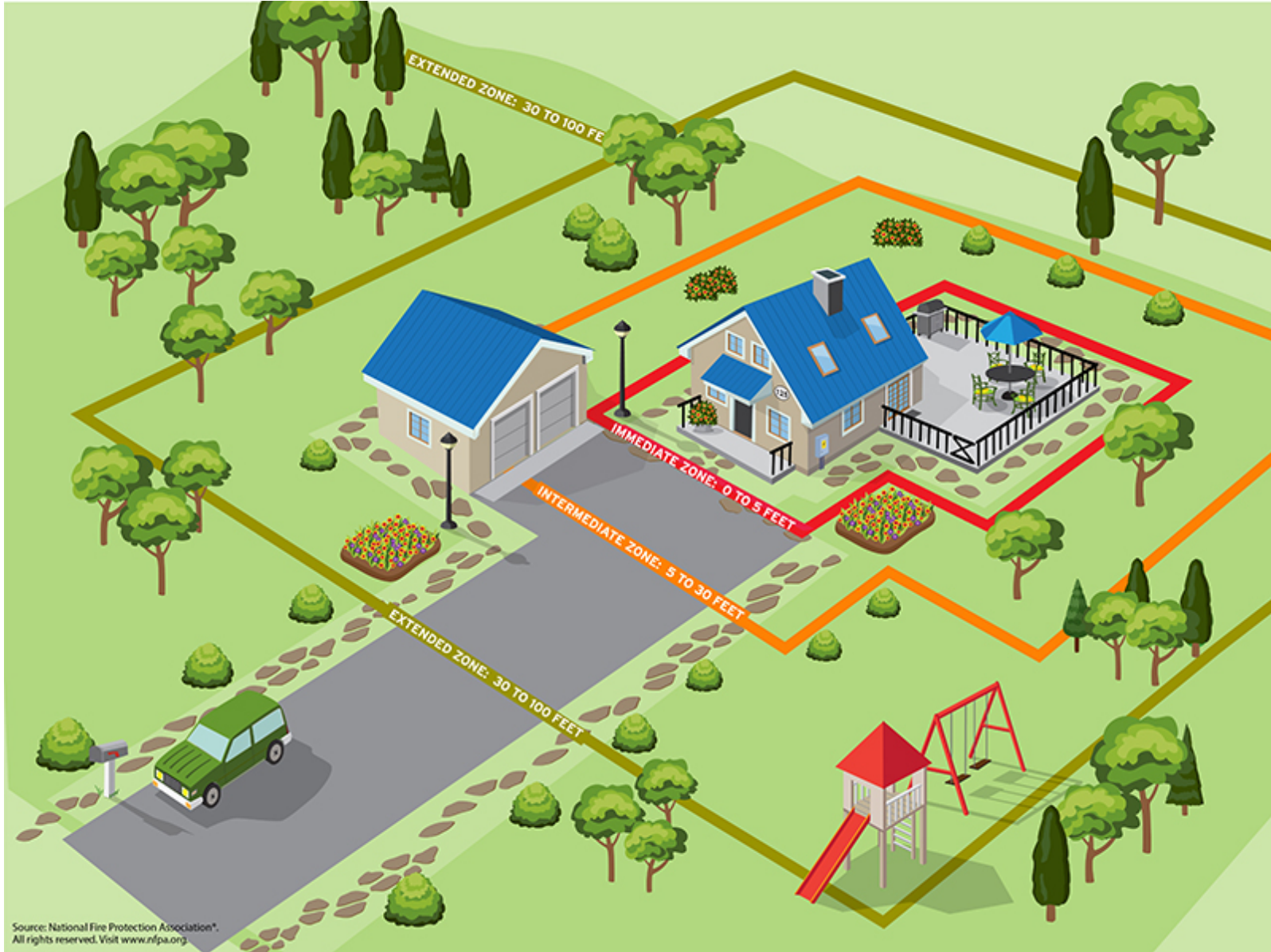
Reset

---



- EPC has commenced certification of Four Seasons as a FireWise USA community.
- The benefits of being a FireWise community are two-fold: you reduce the risk of your house burning down if you participate and some insurance companies will discount your insurance.
- Wildfires may not burn your house if you prepare and make your home more fire resistant
- Massive high intensity flames are not the big enemy. Small embers or fire brands are the chief enemy
- In 2003, the Cedar fire in San Diego destroyed 2,232 homes and killed 15 people
  - 2/3 of the homes were penetrated by embers into attic vents igniting the material in the attic
- Firewise encourages us to eliminate ember targets near our homes and block embers from entering.
- Use your eyes...use your brain, neutralize the ember targets.
- In order to be certified as a FireWise USA community, and be recertified each year, Four Seasons must spend about \$30,000/yr.
- The expenditures are like Monopoly money. For every hour our residents spend in fire mitigation, e.g., trimming the trees, cleaning gutters we get \$25/hr. credit. For every dollar we spend, e.g., new smoke detector, replacing wood chip mulch with stone, we get credit. But you will need to tell us. We will provide an easy method via the website [fscert.org](http://fscert.org) or forms available from the lodge attendant.





Source: National Fire Protection Association\*. All rights reserved. Visit [www.nfpa.org](http://www.nfpa.org)

## Immediate zone

The home and the area 0-5' from the furthest attached exterior point of the home; defined as a non-combustible area. Science tells us this is the most important zone to take immediate action on as it is the most vulnerable to embers. START WITH THE HOUSE ITSELF then move into the landscaping section of the Immediate Zone.

- Clean roofs and gutters of dead leaves, debris and pine needles that could catch embers.
- Replace or repair any loose or missing shingles or roof tiles to prevent ember penetration
- Apply Intumescent coat to wood fencing, or a wood pergola in this zone
- Reduce embers that could pass through vents in the eaves by installing 1/8 inch metal mesh screening.
- Clean debris from exterior attic vents and install 1/8 inch metal mesh screening to reduce embers.
- Repair or replace damaged or loose window screens and any broken windows Screen or box-in areas below patios and decks with wire mesh to prevent debris and combustible materials from accumulating.
- Move any flammable material away from wall exteriors – wood chip mulch, flammable plants, leaves and needles, firewood piles – anything that can burn. Remove anything stored underneath decks or porches.

## Intermediate zone

5-30' from the furthest exterior point of the home. Landscaping/hardscaping-employing careful landscaping or creating breaks that can help influence and decrease fire behavior

- Create fuel breaks with driveways, walkways/paths, patios, and decks.
- Keep lawns and native grasses mowed to a height of four inches.
- Remove ladder fuels (vegetation under trees) so a surface fire cannot reach the crowns. Prune trees up to six to ten feet from the ground; for shorter trees do not exceed 1/3 of the overall tree height.
- Space trees to have a minimum of eighteen feet between crowns with the distance increasing with the percentage of slope.
- Tree placement should be planned to ensure the mature canopy is no closer than ten feet to the edge of the structure.
- Tree and shrubs in this zone should be limited to small clusters of a few each to break up the continuity of the vegetation across the landscape.



[Share Image](#)

# FP100 Fire Retardant Coating

FPCC

FP100 is an intumescent clear coat, which can go over the top of painted or sealed surfaces. Creates a thick layer of char when exposed to flame, protecting the substrate.

This coating is intended for painted wood fencing here in Four Seasons.

Fencing that is less than 5 foot from the house should be coated according to CAL FIRE.

On June 25, 2021 an experiment was conducted using a typical fence picket, painted with the HOA recommended paint from Lowes, then the lower half painted with a clear coat of FP100



Torch applied to untreated  
begins to IGNITE

This video is disabled to reduce file size for email use



As demonstrated, the treated lower portion does not ignite, only chars. The char can be scrapped off and a fresh coat of paint and fire retardant applied.



Coat inside 5 ft. and ember traps



# How much does FP100 fire retardant cost?

- Published cost is about \$80/gallon plus shipping.
- If you're coating just the fencing that is connected to your house, e.g., the gate. It will use about a half-gallon.
- It is available from [RDR](http://rdrtechnologies.com) (rdrtechnologies.com)



# Fortify Attic Vents by adding 1/8 inch screen



EPC/CERT is compiling inexpensive ways to install 1/8 inch screen on intake and gable vents and a list of vendors to do the work

Visit [fscert.org/vents](https://fscert.org/vents) to request a quote from the contractors.

# Gutters that collect leaves, pin needles, etc.

- Some homes have nearby trees that deposit leaves and other flammable dead vegetation in the rain cutters.
- If you have this situation, consider adding some gutter guards to a section of your gutters that collect debris.





# Landscape Issues

Determine what plants are on your property.

Not sure? Go to [Picture This App](#) for a seven-day free trial to identify your plants

Visit [firescaping-the-most-flammable-plants](#) to determine if you should replace some of your dangerous landscape.





In the event of a fire posing an imminent threat, CERT will be activated. CERT members will surge to the zone near the threat to assist residents.





CERT needs volunteers. You will find a form or brochure on the back table. Give your filled out form to Lodge attendant or visit [fscert.org/register](https://fscert.org/register)

# FREE BBQ. FREE FOOD. FREEEEEEEE

- On Oct 21 at noon is the Great Shakeout USA. The HOA board and EPC will host presentation and a free BBQ
- We will expand the Fire Mitigation presentation, provide a list of vendors, and add Earthquake Mitigation information.
- Keep a check on your email for more information
- Tomorrow, look in your email and you can get ***this*** presentation and the links on [fscert.org](https://www.fscert.org)