



Home Hardening and Fire Defensibility

#1 FAQ

As of May 22, 2024: There is no local ordinance for Monterey County or any of the incorporated cities with a point of sale requirement.

- o All properties must comply with State law (PRC 4291).
- o Pebble Beach Community Services District, Carmel Highlands Fire District, Cypress Fire District have additional requirements (for questions about these districts call 831-375-9644).

Home hardening and fire defensibility are two separate issues.

- o Home hardening refers to materials and measures used to mitigate the impact of flames or embers from a wildfire on a property.
- o Defensible space is the buffer between a structure and the surrounding area, with specific focus on vegetation and other flammable materials

Many residential properties constructed before 2010 have not been hardened. However, some may meet the hardening requirements if their contractor used the right materials when they constructed the home, or if they have been retrofitted. The same goes for homes built after 2010. These properties should meet those fire hardening requirements, but some may not - that's why this is a property specific issue.

The Monterey County Rural Fire District will do inspections if asked, for a fee. The Monterey Fire Department automatically does inspections each year, on their own schedule, starting with the highest hazard severity areas on the Monterey Peninsula.

Properties located in certain areas in CA must have an inspection when the property is sold. First you have to locate the property on a map to determine if it is in one of the zones. You can check here using this Informative map for every building in CA (intended only as a reference for informational purposes – see Cal Fire's use instructions):

<https://experience.arcgis.com/experience/03beab8511814e79a0e4eabf0d3e7247/>

TO REQUEST A DEFENSIBLE SPACE INSPECTION BY CALFIRE. Visit the website of the Office of the State Fire Marshal: <https://arcg.is/09yTPK>

If necessary follow the prompts to open and request the inspection. By completing the form you will be requesting a PRC 4291 compliance inspection to be conducted at the address you list. You will receive a confirmation email after submittal and a follow up phone call or email from your local Defensible Space inspector to schedule your inspection (according to the website).

C.A.R. guidance on Home hardening:

<https://www.car.org/riskmanagement/qa/disclosure-folder/Home-Hardening>

C.A.R. guidance on Home defensibility:

<https://www.car.org/riskmanagement/qa/disclosure-folder/Defensible-Space-Law>

Phone numbers to call for more information

(Some jurisdictions charge a fee for the inspections)

Government & Community Affairs Director, MCAR

Adam Pinterits 831-393-8660

CAR Legal hotline: (213) 739-8282 (Designated REALTORS®, Broker/Owners, and Office Managers may contact CAR legal hotline by phoning (213) 739-8350.)

Monterey County Regional Fire District

(831) 455-1828

Monterey, Pacific Grove, Carmel-by-the-Sea, Sand City, Monterey Regional Airport

831) 646-3908, (831)-242-8730

Seaside FD: 831-899-6790

Marina FD: 831-275-1700

Salinas FD: 831-758-7261

Gonzales FD: 831-675-4204

Soledad FD: 831-223-5100

King City FD: 831-385-3430

Insurance

Insurance companies determine insurability and price separately from any of the above requirements or considerations. The compliance of a property with the above requirements does not necessarily affect insurance, however in some cases it may be worth discussing with your insurance agent.

FireWise Communities

Property owners may choose to work together to form a FireWise community. This includes but is not limited to all community members pitching in time and/or money to manage potential fuel sources for a fire in the neighborhood. FireWise community certification can be pursued with or without an HOA. In some cases this may help with eligibility for and affordability of insurance. For questions about forming a FireWise community please contact: info@firesafemonterey.org

LATEST UPDATES

Fire Safety Workshop, May 22, 2024:

- Fire Department presentation on home hardening, defensible space, inspections, and local laws: <https://mcar.com/wp-content/uploads/2024/06/2024-Fire-Safety-Laws-and-Inspections.pdf>
- Julie Lynn's presentation on disclosures and documentation: <https://mcar.com/wp-content/uploads/2024/06/2024-Best-Practice-and-New-Laws-JCP-JL.pptx.pdf>
- David Horobin's presentation on home hardening retrofits and materials: <https://mcar.com/wp-content/uploads/2024/06/2024-Retrofits-and-Home-Hardening.pdf>

Participating Vendors:

- Julie Lynn, JCP-LGS Natural Hazard Disclosures: 831-277-7586
- Jeremy Connally, Farmers Insurance: 831-424-0829
- Sergio Garcia, S&E Services (brush cleaning and clear outs): 831-676-6711
- David Horobin, ArchiVerde Design (design and retrofits): 707-337-4144

PAST UPDATES

Fire Safety, Defensible Space and Disclosure Training, June 9, 2021:

<https://youtu.be/RxN4et5ysfs>

In this video C.A.R. Legal Counsel Gov Hutchinson explains required disclosures and documentation, and two fire department representatives explain state vs. local responsibility areas and inspections.

Fire Safety, Defensible Space and Disclosure Panel, July 28, 2022:

<https://youtu.be/I3tElrc6rkw?si=t2DOoLdCntOJNc4f>

In this video C.A.R. Legal Counsel Jana Gardner explains updates to disclosures, Fire Chief Panholzer talks about upcoming changes to defensible space inspections, Julie Lynn expands on disclosures, and Robert Feldman provides updates from the insurance industry.