

## The Malibu Association of REALTORS® Wishes to Keep Your Real Estate Safe from Brush Fires

April 2009

“Thousands of residents were evacuated, another fifty Malibu homes were reduced to ashes, and dozens of other homes were damaged” during the November, 2007 Corral Canyon fire. On October 21, 2007 the Malibu Castle, home of philanthropist Lily Lawrence was destroyed along with the Malibu Presbyterian Church on Malibu Canyon Road and about 20 other structures. The fire crossed PCH and set homes in the Colony afire”, according to [http://www.malibucomplete.com/mc\\_hazards\\_fires.php](http://www.malibucomplete.com/mc_hazards_fires.php). Brush fire season is here and Malibu Association of REALTORS® would like to assist in keeping Malibu’s real estate safe by educating homeowners about preventive brush fire measures.

The Brush Clearance Program is a joint effort between the County of Los Angeles Fire Department, the County of Los Angeles Department of Agricultural Commissioner/Weights and Measures, and the Weed Hazard and Pest Abatement Bureau. This unified enforcement legally declares both improved and unimproved properties a public nuisance and requires the clearance of hazardous vegetation for effective fire protection of property, life and the environment.

The brush clearance deadline is June 1<sup>st</sup> unless you are located in one of the designated canyons or require tractor clearance. If that is the case, you need to comply by May 1<sup>st</sup> (this is for vacant or unimproved land only). If you need more information, call Weed Abatement at 310-317-1373 or visit: <http://fire.lacounty.gov>. If you live on your property or own improved property, the fire department will inspect your property and notify you if you are not in compliance. **You are required to be in compliance by June 1<sup>st</sup> or subject to a fine.**

To decrease your risk of a brush fire and to come under compliance, follow this helpful fire hazard reduction checklist:

Clear/Maintain vegetation (native & ornamental) up to 200 feet or to property line, around all structures:

- Weed whipped grasses
- Eliminate dead material in shrubs, brush and trees
- Prune all shrubs, brush and trees up off ground to 1/3 the height of the vegetation or 20 feet, whichever is less
- Be sure trees are limbed up to at least 16 feet vertical clearance for emergency access
- Clear all dead material from roofs
- Make sure no plant material/branches are within 10 feet of chimney outlet
- Store any combustible materials 30 feet or more from structures
- Make sure all cut vegetation is removed from site
- Provide a minimum of 3 feet of clearance around all fire hydrants
- Properties with steep slopes with excessive brush clearance or lack of vegetative cover on the slope, risk the potential for an erosion problem

You can find more information by visiting <http://fire.lacounty.gov> .

Brush clearance is not the only thing you need to think about during fire season. You should also call your homeowner's insurance company and ensure you have the following questions answered and the following protections covered. We contacted B.W. Baker Insurance in Malibu, which has been doing business for over 25 years in the area, and has seen many fires and helped many victims. Bart Baker recommends contacting your insurance agent to discuss the following points:

- Is the amount of insurance on your home enough to replace the structure (including foundation) in the event of a total loss?
- Have you informed your agent of any changes – cosmetic or otherwise – in or at your property?
- Have you consulted with your insurance representative to determine if your contents coverage is adequate?
- Have you taken pictures of, or videotaped your property and contents in the event of a loss? Have you stored those pictures or videos in a safe deposit box, or away from the insured premises?
- Have you had your jewelry, fine arts or other collectibles appraised? If so, have you placed those appraisals in your safe deposit box or in another location away from the insured premises? (Most policies contain limitations on these valuables)
- Does the inventory value of your personal property exceed your existing coverage amounts?
- Are you aware that other types of insurance are available for coverage NOT offered by the FAIR Plan, such as Federal Flood Insurance Program, wrap-around or mono-line policies for coverage such as additional living expenses, liability or theft?
- Are you aware that earthquake insurance is available for residential properties through the California Earthquake Authority?
- Are you aware that building code upgrade coverage can insure you against loss caused by additional costs incurred by you due to changes in the building codes and ordinances?
- Are you aware the FAIR Plan offers optional endorsements to the dwelling policy that could provide for broader coverage in the event of total loss?

In addition to having home insurance coverage, it is a good idea to invest in photography of your home, valuables and inventory to assist with an insurance claim, in the event your home is a victim of a natural disaster. There are businesses that will photograph, document and confidentially store your photo-inventory online.

*We have included a partial list of Professional Brush Clearance Vendors found on the LA County Fire Department's website. The entire list of vendors can be located at <http://fire.lacounty.gov/Forestry/BrushManagementHazardReductionContractors.asp>*

*For simple brush clearance:*

**Environmental Tree Care, Inc.**

Chris Loguidice

310-456-5969

*For large land needing tractor disking mulching and by hand:*

**Underwood Landscape & Brush Clearance**

Michael Underwood

818-991-5415

*For alternative brush clearance (goats):*

**Topanga Brush Clearing**

Richard Brown

310-455-9611

*For more information on Home Inventory Photography:*

**John Hildebrand Photography**

310-857-6290

[www.JohnHildebrand.com](http://www.JohnHildebrand.com)

*You can locate additional Service Providers on The Malibu Association of REALTORS® website*

[www.maliburealtors.org](http://www.maliburealtors.org)

Disclaimer: The above list of vendors provides hazard reduction services to assist landowners in complying with brush clearance codes. This list is not an endorsement of any vendor and the Malibu Association of REALTORS® is not responsible or liable for any services rendered. It is the landowner's responsibility to request current proof of insurance, bond and license, and to obtain any other relevant information about any vendor.

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