

More than half of Calif's homes face wildfire danger

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Right before the deadly and devastating wildfires that are now raging in southern California took hold, industry analysts warned homeowners to take precautions because so many are vulnerable to such conditions.

More than half of California's 12.5 million homes face wildfire dangers that pose a financial loss potential well in excess of \$106 billion, according to state fire statistics and insurance analysis.

While other Western states have survived a relatively mild brushfire season, California typically faces its greatest danger from October through early November, when the Santa Ana winds peak.

According to research by the California Department of Forestry, more than 7.2 million California homes are categorized in the three highest fire risk levels -- more than 6 million of which are located in urban areas. These include Los Angeles County, with more than 734,000 homes at risk, or 22.5 percent of all the homes in the county; Alameda County, with more than 244,000, or 45.2 percent; and San Diego County, with more than 619,000, or 59.5 percent.

The estimated 585,000 homes categorized in the highest risk level statewide pose a potential financial loss of at least \$106 billion.

The fire danger is compounded by years of drought-like conditions and the ravages of a bark beetle infestation that has turned California forests into tinderboxes just waiting for a spark.

"The clear and present threat of devastating wildfires should be a concern to all Californians," said Candysse Miller, executive director of the Insurance Information Network of California. "Few communities are immune from the deadly combination of fierce October winds and the effects of summer's traditional lack of rain." □

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