



## Time for a National Flame Zone Atlas

By Roger Kennedy  
WINTER 2006

Once more, all across the foothills of the West, construction crews are in a race with fire crews. Some bulldozers are busy preparing new firetrap-residences while other bulldozers are just up hill – desperately trying to clear firebreaks.

Each year, millions of acres burn. Many of the same acres will be burning again within a decade since brush and little trees have a habit of growing - fireload accumulates fast. Because little cleansing fires were suppressed for so long in many areas, frequent fire recurrence has not been allowed to do its job of keeping the fireload down. In recent years, the increased fireloads have led to a marked trend of more and bigger fires each year (this trend is being felt even before the effects of global climate change have been fully realized).

Yet in the places where large fire recurrence can be most readily predicted, the construction goes on -- stimulated by tax payer funded incentives. This tax-subsidized land rush into danger is a disgrace. Yet this abhorrent interaction of natural processes and unnatural and inhumane policy can be reversed. This is one set of circumstances we can fix.



*Fire burns toward Scripps Ranch during the Cedar Fire. Photo: John Gibbons, Union-Tribune.*

Largely financed by tax-paid mortgage interest subsidies – that is what federal mortgage insurance provides—and tax-paid transportation subsidies – and that is what the highway program constitutes -- those counties in the West – especially in Colorado, California, and New Mexico -- afflicted in recent years by the worst wildfires, are also among those with the greatest influx of new residents. Half of the nation's population growth is taking

place in the 10 fastest-growing states; seven of those states rank in the top 10 in the percentage of their population at risk from wildfire.

This subsidized land rush into the tinderbox arises from policies that make no distinction between safe and unsafe neighborhoods or building materials. The housing, transportation, and development

assistance programs of the federal government and most state governments endorse blind and wholesale acceptance of fire risk by subsidizing it indiscriminately.

Taxpayers build roads and power lines into the firetraps and insure the mortgages of those who live there. When the fire closes in, we taxpayers eagerly pay to rescue the victims. However, it is our tax dollars that encouraged construction in the flame zone, risking the lives of both homeowners and those who rescue them. It's unclear how many billions are wasted in this cruel fashion, largely because it's impossible to calculate the precise amount of federally insured mortgages that underwrite construction in flame zones. Suppression and clean up of this annual conflagration has topped \$1 billion in three of the past six years, hitting \$1.9 billion in 2006. A great deal of the firefighting costs is spent on contracts with private companies. This is big business, and a fire-industrial complex has grown up to take advantage of it.

The Government Accountability Office has determined that the current system provides little incentive "to mitigate fire risks, such as requiring homeowners to use fire-resistant materials and landscaping." In hot, dry places with vegetation that burns, however, some wise communities require fire-resistant construction. But according to a recent G.A.O. report, such "firewise principles" are frequently ignored. And the same goes for flood wise principles – subsidies for building in flood plains are actually encouraged by state-required insurance pools – like that in California.

This is madness. There is plenty of information available to provide fair warning and to channel construction away from danger and into safer places. Satellite imagery can tell enough about the specific likelihood of fire and flood to enable the insurance industry (and more importantly, the reinsurance industry which insures the insurance industry) to make prudent judgment about where construction can be safely encouraged and where it cannot.

The insurers know, ZIP code by ZIP code, mailbox by mailbox — where, and how severely, people are at risk in fire-prone states. Do you? When you bought your house were you informed of its relative risk to wildfire? Did the insurance premium you paid tell you that? Chances are it did not. The industry does not purposefully deny this information to the public, but few know where to find it.

Efforts to reduce taxpayer subsidies that urge people into danger should begin with access to the facts. Few families would put their lives and possessions in firetraps if fully informed of the risks. Most migrants to the fire-prone West hear about "recent droughts" and certainly are not warned either about the consequences of accumulating fire-load or the likely drying and heating effects of global climate change.

It's time to change the current promiscuity of tax-payer mortgage interest subsidies, transportation subsidies, and developer subsidies to a more deliberate, rational, economical, and humane recognition that some places are more dangerous than others – and to let the people know the facts so they can make informed decisions. We need a National Flame Zone Atlas detailing relative exposure to fire. Based on that information, subsidies for homebuilding and infrastructure in specific locales should be granted or withheld.

The mere existence of a National Flame Zone Atlas would drive home two truths: that wildfire is a fact of life and that the moral and political imperative before us is not just adapting to wildfire, but reducing the number of people going uninformed into danger. Fire, like flood, teaches political lessons about costly taxpayer subsidies that encourage building in danger zones. We need to stop encouraging people to build in firetraps.

Protecting them when they get there is a moral imperative – though we also need to recognize that it puts other people at risk protecting them. Local ordinances are clearly essential to require neighbors to cease imperiling neighbors by refusing to adopt firewise practices. Neighbor protection by enforceable ordinance is in everybody's interest – as is a candid recognition that firefighting at the Wildland/Urban Interface is a year-round, professional job that is very costly.

But most of all we need to stop the conveyor-belt that puts people in harm's way at taxpayer expense.

*Roger Kennedy is the former director of the National Park Service, and is the author of **Wildfire and Americans: How to Save Lives, Property, and Your Tax Dollars.***

---

**Advances in Fire Practice** is a sub-site of wildfirelessons.net and is focused on bringing efforts and ideas to the forefront that leaders in the fire management, practice, and research communities have identified as innovative and widely applicable. It provides access to critical and proven fire information and resources. Advances in Fire Practice section can be reached directly by going to <http://www.wildfirelessons.net/AFP.aspx> or through the main Wildland Fire Lessons Learned Center website at [www.wildfirelessons.net](http://www.wildfirelessons.net).

**The Wildland Fire Lessons Learned Center** actively promotes a learning culture for the purpose of enhancing safe and effective work practices in the entire U.S. wildland Fire community. It is located at the National Advanced Fire & Resource Institute in Tucson, Arizona.

