

owners believe that insurance companies or disaster assistance will always be there to cover losses. When people believe the government will protect them from natural hazards, the damage potential of a catastrophic event increases. Fire prevention efforts, official pronouncements, and media depictions of imminent risk have been shown to have little effect on those in danger. The effects of public education efforts have not been significant when compared to the need. Unless a catastrophic event occurs, wildland/urban interface protection issues generate little interest. There is a widespread misconception by elected officials, agency managers, and the public that wildland/urban interface protection is solely a fire-service concern.

Insurance companies may be in a position to provide the largest economic incentive to address issues locally through a change in the existing rating criteria and by supporting prevention or hazard mitigation activities. The follow-up evaluation and report on the 1991 Oakland Hills Fire suggested that a combination of fire protection infrastructure and insurance rating criteria contributed to the disaster.

There is poor communication within and between the insurance industry and fire service organizations. The insurance industry does not fully understand wildland/urban interface problems, and the public and the fire service do not understand the role of the insurance industry in the interface. Insurance Service Offices/Commercial Risk Services (ISO/CRS) rating criteria do not reflect wildland/urban interface hazards or protection needs at specific risk locations. However, there is simply no reason for structural fire departments to change protection standards from small-scale, single-incident fires to large-scale, area-based fires.

The current fire protection infrastructure, such as roads and water-delivery systems, is inadequate to protect property and resources during fast-moving wildfires, but the cost of changing the existing infrastructure would be staggering. State and local fire protection organizations are not adequately funded to provide the level of protection necessary on private lands. Most structure loss occurs in the first few hours of an incident, attributable to a lack of mitigation such as the use of combustible building materials and having trees and grass growing right up to buildings.

Because fire risk constitutes only a portion of the homeowner's insurance cost, premium reductions are not necessarily the answer. Insurance

companies can, however, help with education, improvements in building-code rating systems, and revised protection criteria in the wildland/urban interface. Antitrust laws prohibit insurance companies from working together to establish minimum insurance requirements, and in some States, laws such as the Fair Access to Insurance Requirements Plan (FAIR) give homeowners access to insurance coverage generally without regard to the wildland/urban interface.

Current organized data (including hazard mapping) does not reflect wildland/urban interface loss exposure. Without a consistent process that assesses wildland/urban interface hazard and risk, it is difficult to identify appropriate mitigation measures. State and local communities perceive determination of risk as a local issue. Because lost homes/structures are replaced by national insurance companies and Federal Disaster Assistance comes regardless of whether appropriate mitigation measures were taken to offset risk, there is no incentive to improve protection in the wildland/urban interface. What's more, developers, builders, and property owners generally oppose standards because they fear potential building restrictions and higher costs.

Current protection programs and policies do not include all urban and wildland fire protection entities with statutory responsibility, which has led to inefficiencies in training and operations. Wildland suppression resources are often diverted to protect property with less value than adjacent or intermixed natural resources, and the safety of wildland fire personnel is compromised. Performance qualifications in the wildland/urban interface are divided between the structural and wildland certification systems, resulting in inconsistencies.

Partially because of fire prevention campaigns like Smokey Bear, the public generally views all fire as bad. Structural fire prevention activities do not reflect the beneficial role of fire in the ecosystem and send conflicting messages to the public. However, there are excellent examples of successful programs, such as the Sierra Front Cooperative, which demonstrate the value of prevention efforts when combined with property-owner support to mitigate hazards within the wildland/urban interface.

Current Federal wildland/urban interface fire policy does not lay out a clear, consistent, and unified role for the Federal land managing agencies. Consequently, some Federal agencies perceive they bear the heaviest burden

in mutual-aid relationships. Some administrators enter into agreements committing Federal firefighters, equipment, and money without understanding the implications of their actions. Still others are confused about the difference between Federal mutual-aid assistance, offset-protection agreements, and Federal Emergency Management Agency (FEMA) financial assistance to States on declared major fire disasters.

The key to solving the total wildland/urban interface problem rests with development of a unified, collaborative partnership among Federal agencies, Tribes, States, local governments, and private industry. This fire protection and prevention issue cannot be solved by any one entity acting independently. This partnership should identify and map hazards and fuels, conduct a national fire insurance feasibility review, and establish mitigation grant mechanisms for local communities. Meanwhile, these long-term issues do not preclude Federal agencies from developing a consistent policy for wildland/urban protection on the lands that they administer.

Goals—Responsibility

- Wildland/urban interface policies are consistent among Federal agencies.
- Federal agencies address wildland/urban interface protection needs occurring on Federal lands through interagency planning and analysis across agency boundaries.
- Uniform Federal wildland/urban interface fire protection policy promotes partnerships with Tribes, State and local agencies, and the private sector.

Actions

- Federal agencies will:
- Adopt a policy that establishes the operational role of Federal agencies in the wildland/urban interface.
 - Identify and fund fuels management and prescribed fire programs on Federal lands adjacent to wildland/urban interface areas.
 - Reassess the proper forum for addressing wildland/urban interface issues upon completion of the Stakeholder Input, Consensus, and Action Process. This may include:
 - Expanding representation on the current wildland/urban task group that reports to the National Wildfire Coordinating Group (NWCG).
 - Revising membership in NWCG itself to include a representative of entities involved with wildland/urban interface issues (e.g., professional organizations such as the International Association of Fire Chiefs, International Association of