

Warming climate could make wildfire-prone homes uninsurable

June 28 2018, by Jessica Wentz



Credit: State of the Planet

On October 9, 2017, the Tubbs Fire ripped through Sonoma County, California, destroying nearly 5,000 homes and killing 22 people. It was the most destructive wildfire in California's history and the largest urban

conflagration in the United States since the 1906 San Francisco earthquake fires. And it was only one of approximately 250 wildfires that sparked that same night in Northern California, causing a total of 44 fatalities and more than \$9.4 billion in economic damages.

Now, nine months later, the process of reconstruction has begun. Some of the first homes have gone up on burned lots. Many of these lots are located in the "wildland-urban interface"—rural, [forested areas](#) on the outskirts of cities that are much more prone to wildfires. Commenters have questioned the prudence of rebuilding in these [areas](#) in light of existing fire hazard and predictions of how the [warming climate will fuel more frequent and severe wildfires](#) in the western United States. But there are social and economic factors which are driving reconstruction despite the risk—specifically, the emotional attachment of many property owners to the place they call "home" and the fact that property values in the areas remain extremely high (with some lots listed at over \$1,000,000).

The availability of insurance is a critical factor for rebuilding. But many areas prone to wildfire are becoming too risky to insure. As noted in a [2017 report](#) from the California Department of Insurance, premiums and wildfire surcharges have increased significantly in the wildland-urban interface, and several major insurers have stopped writing new policies and renewing plans in areas with high wildfire risk. As insurers begin to account for [climate change](#) in their [wildfire](#) risk models, they will likely become even less willing to issue and renew policies in these areas.

This story is republished courtesy of Earth Institute, Columbia University <http://blogs.ei.columbia.edu>.

Provided by Earth Institute, Columbia University

Citation: Warming climate could make wildfire-prone homes uninsurable (2018, June 28)

retrieved 27 April 2024 from

<https://phys.org/news/2018-06-climate-wildfire-prone-homes-uninsurable.html>

This document is subject to copyright. Apart from any fair dealing for the purpose of private study or research, no part may be reproduced without the written permission. The content is provided for information purposes only.