

## FireSmart BC Wildfire Mitigation Program

### Frequently Asked Questions

The FireSmart BC Wildfire Mitigation Program (WMP) is designed to engage residents in voluntary wildfire mitigation activities by offering a professional home assessment with property-specific recommendations to aid in reducing risk to wildfire.

## FireSmart Certified

### What does FireSmart "certified" mean?

An individual home may become FireSmart certified under the FireSmart BC Wildfire Mitigation Program (WMP). Wildfire Mitigation Specialists (WMS) conduct an in-depth on-site home assessment and deliver a customized detailed digital report, complete with pictures, comments and markups to homeowners, identifying structure vulnerabilities, making specific recommendations to homeowners on how to mitigate those risks.

Once all recommendations are completed. A WMS will re-inspect the home and priority zones to ensure certification requirements have been met.

### Do homes need to be reassessed to remain certified?

The certificate is attached to the home of the current homeowner at that point in time. Re-certification is only required when the property changes ownership.

### What are the challenges faced with getting homes certified?

The WMP aims for certification, however, it can take time and resources for all recommendations to be completed and meet certification standards. The goal of the WMP is to encourage homeowners to complete all recommendations ahead of a wildfire. This will allow each structure to be resilient to wildfire on its own, without the need for structure protection systems or resources. If structure protection is available to be used on stand-alone structures, it will enhance wildfire resiliency.

Self-assessments and assessments completed by a Local FireSmart Representative (LFR) do not lead to FireSmart certification but can empower residents to protect their homes and increase wildfire resiliency on the property, making survivability of structures more likely.

## Recognized Neighbourhoods

### What is a Recognized Neighbourhood?

FireSmart Canada developed the Neighbourhood Recognition Program (FCNRP) to officially recognize neighbourhoods that have taken critical steps to reduce their risk of wildfire. Individual homes are not part of the FCNRP.

Neighbourhood residents form a FireSmart Neighbourhood Committee. An LFR evaluates the community's wildfire readiness by completing a Wildfire Hazard Assessment on shared spaces within the neighbourhood. For this program, a functional neighbourhood size is between 5-50 homes.

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Using information from the assessment, the neighbourhood committee develops a FireSmart Neighbourhood Plan, identifying a minimum of three FireSmart mitigation activities to be completed. Once the wildfire mitigation activities have been done, the committee can apply for neighbourhood recognition status.

#### **Do neighbourhoods have to finish implementing the strategies before they are recognized?**

Yes, neighbourhoods must apply the strategies identified in their [FireSmart Neighbourhood Plan](#).

#### **Do neighbourhoods need to maintain a certain standard to remain recognized?**

Recognition status requires an annual renewal.

***Note:** The FCNRP is being updated to include tiers of recognition. As the tiers develop, there will likely be a focus on shared spaces AND individual properties. Tiers will match with the neighbourhood's overall resiliency to wildfire.*

## Insurance

#### **Will insurance carriers give a discount to homeowners who are FireSmart certified or who complete assessment recommendations?**

Insurance carriers may offer a discount off home insurance following the completion of the recommendations outlined in a FireSmart BC Wildfire Mitigation Program (WMP) Assessment [FireSmart BC Wildfire Mitigation Program Hub | FireSmart BC](#). Depending on where you live or who your home insurance carrier is, this may or may not be available to you.

#### **Can real estate home inspectors complete FireSmart Assessments as an add-on fee and use the FireSmart brand on real estate listings?**

Home inspectors may provide FireSmart Home Assessments if they have completed the virtual LFR training [Courses | FireSmart BC](#). However, FireSmart assessments are provided to homeowners free of charge. Brand use guidelines can be found [here](#) on the FireSmart BC website.

#### **If a FireSmart home and property assessment is completed and the homeowner cannot complete the suggested FireSmart recommendations, does it have a negative impact on the homeowner's insurance?**

No, FireSmart assessments do not negatively impact homeowner's insurance. Some carriers may offer insurance incentives/discounts, however, a FireSmart assessment is completed for the homeowner. Insurance agencies will not be able to access assessments unless the homeowner chooses to share it.

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#### **Will the WMP provide a Fire Safety Report on homes if requested by insurance carriers?**

No. Once an assessment is completed and reviewed, it is sent to the homeowner and stored on a CIFFC (Canadian Interagency Fire Fighting Centre) data secure server not accessible by third parties.

CIFFC is a non-government organization; therefore, not bound by the same rules that apply to government bodies through *Freedom of Information Requests (FOIR)* as outlined in the British Columbia *Freedom of Information and Protection of Privacy Act (FOIPPA)*.

## Funding

#### **Is Funding available for homeowners who complete FireSmart activities on their property?**

Yes. First Nations, Municipalities, and Regional Districts can use [FireSmart Community Funding & Supports](#) to offer FireSmart rebates to local homeowners for completing FireSmart activities. Homeowners are encouraged to reach out to their local authority for more details about local FireSmart programs, including a FireSmart Rebate Program.

#### **Are FireSmart Community Funding & Supports only allotted to First Nations, Regional Districts and Municipalities or can homeowners apply for the funding?**

FireSmart funding is allotted to local government or First Nations operating a FireSmart program. It is not available to individual homeowners or businesses.

#### **Is there a cost to homeowners for having a FireSmart assessment completed?**

No. Homeowners should never be charged for a FireSmart assessment.

#### **How does a Home Ignition Zone assessment work on a rural farmland? Would it apply to the main residential structure or the property as a whole?**

For non-commercial farmland, the HIZ assessment would apply to each structure on the property.

Rural commercial farms would require a FireSmart Farm & Ranch Assessment under the guidance of the Ministry of Agriculture and Food through their [Extreme Weather Preparedness for Agriculture Program](#).