The Bay Area's Pacific Palisades: This is one of the cities most at risk of urban firestorm

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In 2019, when state lawmakers were grappling with the bankruptcy of Pacific Gas and Electric Co., California's largest electrical utility, they needed an estimate of how much a worst-case-scenario wildfire might cost. They tapped Michael Wara, a Stanford University climate expert, who used fire-risk models to identify three communities where a major fire would be extremely costly and devastating.

One was the Los Angeles neighborhood of Pacific Palisades, where an ongoing fire has reduced thousands of buildings to rubble and forced tens of thousands of people to flee in one of the most costly natural disasters in U.S. history.

Wara was looking for residential areas where weather and topography make wildfires especially dangerous, where a fast-moving blaze could burn many homes quickly, and where narrow roads could make it hard for firefighters to get to the flames.

Orinda and Moraga have strong winds and fire-prone ecology. Roughly 36,000 people live in the two towns, where many homes are built on narrow roads that snake through the hills. The communities are vulnerable to fires from many angles, and the layout of the streets makes them difficult for firefighters to defend.

Many California communities have similar risks, including the South Bay community of Los Altos Hills, the third area Wara modeled. Similar risks are also present in other parts of the state. But the convergence of so many risk factors in Orinda and Moraga makes fires there particularly threatening.

"If Orinda or Moraga were to burn, it would not be a wildfire," Wara said. "It would be an urban firestorm."

An insurance exodus

There are key differences between the Orinda-Moraga area and Pacific Palisades. Experts say the oak forests of Orinda and Moraga are less explosively flammable than the California chaparral in Los Angeles. And the extreme weather in Los Angeles ahead of the fires and after they ignited posed a much greater risk than what's typically seen in either area.

But both the East Bay hills and Pacific Palisades have seasonal winds that can fan a spark into a conflagration with terrifying speed. And the concentration of houses means a wind-whipped wildfire could quickly leap from dwelling to dwelling.

Insurance companies agree. The Orinda-Moraga region has, like Pacific Palisades, seen an increase in insurance cancellations. From June to September, the ZIP code that most closely maps to Orinda saw the greatest growth in people purchasing policies through the FAIR Plan, a last-resort offering for those who can't find insurance on the private market. In the past five years, more than a third of Orinda home insurance policies have been dropped.

While experts say fires are inevitable, they warn that catastrophic disasters like the devastation in Pacific Palisades are not. To avoid them, local officials must marshal residents to change the way they live.

The Moraga-Orinda Fire District has spent millions of dollars creating fuel breaks in the hills surrounding the communities and has been lauded by experts as doing some of the most innovative and aggressive fire mitigation work in the state. And local water officials have a plan to ensure that fire hydrants don't run dry the way some did in Pacific Palisades. But firefighters say the most important thing that can be done falls to individual homeowners.

Local officials are urging residents to improve the fire resistance of their roofs and gutters and clear vegetation from around their homes. Such measures also appeal to insurance companies.

"Can we do something as a pilot project — get neighborhoods to adopt this in return for carriers agreeing to write insurance for a couple of years?" Orinda Mayor Latika Malkani said. "My dream would be to start something like that."

Safer forests

Standing at the top of a ridge, at the end of a long dirt road, Moraga-Orinda Fire Chief Jeff Isaacs pointed down the hill where chainsaw-wielding firefighters recently cleared brush and cut low-hung branches along the steep hillside. The result is what's known as a shaded fuel break, where tall oak trees, stripped of their lower limbs, block the sunlight, slowing the proliferation of flammable grasses. In their place, the forest floor is strewn with oak leaf litter and branches.

The branches and fallen leaves would still burn, Isaacs said, but slowly. The clearing of shrubs and tree limbs should keep a fire low to the ground as it climbs the hill. If a fire breaks out, Isaacs and his team will race the flames. They built the fuel break to give themselves the edge. They'll drive firefighting vehicles and bulldozers out on the narrow municipal road to the spot where Isaacs is standing. If they beat the flames to the ridge, they'll mount a defense, spraying them and clearing more vegetation to keep the fire from advancing.

But if the flames win, the ridge will be lost. Isaacs turned from the treated area to the other side of the road, where untamed coyote brush grows in a dense thicket.

"Over here, you're going to have 20- to 30-foot flames," he said. Those flames will then be hard to prevent from traveling down the hill into the small community of Canyon,

through an old Pinehurst Road fuel break that has become overgrown, and over the next ridge. Then they'll be in Oakland. Canyon and Oakland are on the opposite side of the hills from Orinda and Moraga, but the threat of fires exists in all of those communities, and fires that proliferate in one community could quickly threaten others.

Before humans built their homes in the hills, brought in nonnative plants and started fighting fires that naturally burn through the landscape, the oak forests looked much like the fuel break Isaacs and his firefighters have built. Every few years, fires would burn through the hills, clearing grasses and shrubs, and allowing baby oak trees to peek up through the leaf litter in the shade of their massive older relatives. Fires were regular, but not as destructive because grasses and other plants that serve as their fuel were regularly cleared out.

"California is a fire-dependent, not fire-prone, landscape," said Dave Winnacker, who previously served in Isaacs' job before retiring last month. "There is no future without fire."

But people have interrupted that cycle. Putting out fires before they burn through the hills has kept people safe, for now, but it also makes future fires more dangerous, because remaining dense vegetation can burn later.

California has some of the best firefighting resources in the world, Winnacker said, and that often gives residents a "false sense of security that we can tame nature."

"All we're really doing is carrying that fuel load to a hotter, drier future where that bill will come due with interest," Winnacker said.

Protecting homes

When Malkani moved to Orinda in 2012, rosemary bushes surrounded her house. They were beautiful, but dangerous. Rosemary leaves contain flammable oils, and large bushes conceal tangles of dry branches that provide perfect kindling for a wildfire. She has removed the rosemary, along with about 10 Monterey pines and eucalyptus trees. She still has more plants she plans to relocate. After that, she will lay decorative rock.

"It's not my first choice," she said. "Would I rather keep the lavender and rosemary? Of course. It was beautiful. But those are highly flammable."

As mayor of Orinda, Malkani said fire is the main thing that keeps her up at night. Her heart broke as she watched the fires burn Pacific Palisades, and she anxiously refreshed the evacuations page to see if the fires were encroaching into the area around UCLA, where her son is a student. Since the fires broke out, she has spent many sleepless nights thinking about Los Angeles, but also the looming possibility that the same thing could happen in her community.

The Santa Ana winds that drove the Los Angeles County fires tend to be stronger than the Diablo winds that blow through the East Bay hills each winter, but those can still be dangerously strong. This year, the Bay Area has experienced a lot of strong wind, said Chronicle meteorologist Greg Porter, but heavy rainfall in November and December has kept fire risk down.

UC Berkeley fire scientist Scott Stephens described the chaparral in Los Angeles as "the most volatile and difficult fuel bed almost in the world." But the ecology of the East Bay hills can still support devastating fires, as the region saw in 1991, when the Oakland Hills fire killed 25 people.

The Orinda-Moraga area has not had a mega-fire in modern memory. But firefighters with the Moraga-Orinda Fire District have identified the routes fires are most likely to travel into neighborhoods. They've built fuel breaks, like the one Isaacs pointed out on the ridge, in strategic places.

The department has treated thousands of acres this way in recent years, but it's work that never really ends. Isaacs pointed out one fuel break, done three years ago, that's already completely overgrown.

He also noted the large swaths of the hills where his department and the local water utility have cut the grass and vegetation down to a few inches. But it won't stay that way. "If we don't keep treating this, in two to three years, you'll never know we were here," he said.

On individual properties, Orindans can apply for up to \$1,000 in matching funds from the city to clear plants and wooden fences from around their homes. The city also clears brush that residents remove and pile by the roadside for collection. Local police and fire officials have published detailed evacuation instructions for residents.

Orinda and Moraga's evacuation plans include protocols to turn main streets into one-way highways to get people out of neighborhoods and onto the freeway. On red flag days, when fire danger is highest, they have rules prohibiting street parking on the longest and most narrow roads. They also plan to change the medians on a major road leading to the freeway that will allow for more traffic flow during an evacuation.

Stephens said the Moraga-Orinda Fire District is doing some of the best controlled burns and vegetation management in the area. But it's still not enough. "How do we get a neighborhood or a larger area working to do this ... to get people to work for the greater good?" he asked. "That's something all of us need to do better."

'Zone zero'

One of the best defenses is for homeowners to clear 5 feet of space around their homes free of flammable plants and wooden fences. That concept, known as keeping a "zone zero" around property, has been shown to dramatically reduce the chance that embers enter the structure.

Last year, the city of Orinda tried to impose such a rule, but it was met with "strong and organized opposition," as Winnacker described it. Residents who attended a public meeting on the proposal argued he and other officials were overstepping their place and that a "zone zero" requirement would destroy home values.

Several years earlier, Gov. Gavin Newsom signed a law that required the state to implement buffer zone requirements by Jan. 1, 2024. But the Board of Forestry has not written the regulations, so the requirements are still not in effect.

Winnacker said that, after his experience in Orinda, he doesn't think local communities can individually enact the "zone zero" rules without state officials stepping in. "It's been super challenging that the state hasn't come out with their regulations," Isaacs said. "We're trying to do it here locally. There's just so much pushback."

Isaacs said he wonders if the Los Angeles County fires will finally convince state officials to finish the zone zero rules.

"That's my hope," he said.

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