OPINION-Under Fire: The Escalating Crises Of USFS Fire Policy In The West

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Dana Tibbitts July 12, 2024

2018 Woolsey Wildfire outside of Los Angeles. (Photo: Youtube)

12 Jul 2024 11:17 am

Through the opening salvo of another red hot fire season, another cloud of calamity is rearing its ugly head: insurance companies running for the door, dropping policyholders like hot potatoes, doubling down on already skyrocketing insurance rates, and refusing new customer coverage plans like there's no tomorrow.

For many of these providers, there is no tomorrow in the West. What kind of insurance company can operate in states staggering under rampant wildfire operations, where firefighting agencies have been given broad *license to burn* and destroy with impunity millions of acres of forest, rangelands, ranches, homes and properties?

"Consecutive years of wildfire losses and increasing number of acres burned across the state have challenged our view of risk and require us to implement adjustments to allow us to be viable in the market," Travelers Insurance reported in a recent filing in California. "It is critical to the success of our business that we reduce our exposure to wildfire catastrophic losses."

Not only are extreme wildfire risks unsustainable for insurance providers, but what about the rest of us trying to cope with catastrophic fire activity year after year, hazardous smoke and air quality conditions, evacuation, economic collapse, and failed insurance safeguards?

We're about to find out.

State Farm has just delivered a brutal ultimatum: *Authorize another massive round of rate increases or we're out.* This second round of on-demand rate hikes this year—30 percent for homeowner policies, 52 percent for renters, and 36 percent for condominium owners—has millions of shell-shocked residents in California and Nevada over a barrel and legislators running for cover.

Screenshot of news report on Caldor Fire (Photo: Flickr)

At a recent standing room only Town Hall in Incline Village, Nevada, a crowd of concerned citizens facing massive increases in HOA fees and coverage implosion were hopeful to hear what assurances Nevada Insurance Commissioner Scott Kipper might offer. His bottom line to concerned residents: *Expect nothing before 2027*.

Kipper also pointed out that Nevada law allows companies to not renew policies if the risks are too great. So this new "no policy–no mortgage" reality sets up a stalemate for residents suddenly confronted with no coverage or property marketing options. Nor are there concessions for homeowners following the rules for defensible space.

North Lake Tahoe Fire Chief Ryan Sommers was more optimistic, applauding citizens for coming together as a united front. "When we all stand together against insurance companies, public agencies and government officials, we will see results."

We're told that this is all because of climate change, as if repeating it often enough makes it true. It is not. Nor is the wildfire crisis rooted in "a hundred years of fire suppression" as pro-burn environmental groups and the fire lobby organizations like to claim. Instead, they pressure the USFS to increase the use of long running *beneficial fire* for greater *forest resilience* and a *fire-adapted West*—over and against the risk of ever more intense and devastating fires.

Apparently, insurance companies are more risk averse than federal fire fighting agencies.

Out of control fires are the new norm, not because of climate change, but because of signed agreements between USFS, state governors, and other public-private partnerships, given broad license to burn as the most efficient way to meet shared objectives.

These *Memorandums of Understanding (*MOUs*)* direct the Forest Service and their "partners" to burn or "treat" a million acres of forest landscape every year. The more they burn, the more they earn—claiming critical reimbursements from Congress for acres burned as well as acres "restored." Same in Nevada where USFS' L*et burn* policy allowed a small, slow, early fire to ultimately destroy 68,000 acres with fire crews on standby, 48,000 of which were claimed as "restored" for additional funds. Ask the fire victims of Tamarack how that restoration project is going.

What is more dangerous than fire allowed to burn for weeks and months on end without putting it out, all under the guise of "beneficial" fire? There is no *managing* a fire that has been allowed or enabled to grow to stage four.

USFS Fire Chief Randy Moore. (Photo: USFS)

USFS Chief Randy Moore's disastrous fire aggressions and unauthorized activity to grow fires willy-nilly on public lands is a standing feature of his annual letter of intent. Considering the USFS incomprehensible failure to "first, put out the fire" and their infringement on constitutional due process, USFS *modus operandi* is a clear travesty against the people warranting public scrutiny at the very least, and legal action to reform bad policy at best.

Given present challenges, the National Wildfire Institute (NWI) has taken a strong stance against fighting fire with more fire. The organization of mostly retired USFS leadership, which does not support managed burns, says such tactics are neither safe nor effective. The most effective way to deal with unplanned fire is this: *First, put it out!*

"Our federally controlled lands are at an all-time disarray as a result of 40 years of dismal Forest Service leadership," one NWI member explains. "As a result, we have a backlog of hazardous fuel conditions on public lands that have been neglected for three or four decades, and land management agencies don't want to admit it or acknowledge that their tactics help create this debacle. If we don't make major changes soon, the "let burn" and "managed fire" policy will convert our forests to highly flammable brush and weedy invasive species in a very short time. We must move quickly to bring sanity to this explosive scenario —"First, put out the FIRE!"

“The out-of-control USFS policy of growing fires to ‘restore fire to fire depleted ecosystems’ often results in firestorms and burned acres far beyond anything previously recorded in California and across the eleven Western States,” says Wildfire Pro’s chief forester Frank Carroll. “The tragic effects of these ongoing, intentional burn operations – month after month, year after year – result in far-reaching damage to our air quality, water and watershed environments, life-sustaining habitats, and wildlife. Government agencies setting intentional fires in our pristine forest lands is among the greatest tragedies and on-going threats of our time.”

Make no mistake – the West is under fire and insurance companies are in a state of collapse. However, the cornerstone of this twin crisis is the same: the USFS disastrous fire policy and practice in recent decades is terrorizing millions of Americans who are left to wonder—What ever happened to our most trusted institutions? And, why can’t they just put out the fire?

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Dana Tibbitts began her career as a writer and media relations professional at UCLA and continued to work in higher education, media and the arts for much of the next 30 years. She has authored several books, including the highly acclaimed biography, Harnessing the Sky: Frederick “Trap” Trapnell, the U.S. Navy’s Aviation Pioneer, published by the Naval Institute Press. Dana and her husband have lived in Lake Tahoe for 13 years.

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