Materials on Sprawl, Vacant, etc.
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Materials on sprawl, vacant, etc.

1. November 2, 1993. Reports on Malibu fire.

35,000 acres burned, 200 houses destroyed. That is 175 acres per house!

Granted, much of that is steep, unbuildable, but it sure isn't all like that. Much of it is vast tracts surrounding homes of super-rich.

Later surveys lowered the acreage to about 20,000, but that is still 100 acres for each house.

Reports from Thousand Oaks, Winchester, Cherry Valley, etc. showed even higher ratios of land to buildings burned. Generally, it is the brushland that burns, between houses. Sprawled location of the houses forces enormous costs to control brushland fires that otherwise could burn themselves out naturally.

2. LAT, 5 Nov 93 p.12

There is a state-required fire insurance pool that lets homeowners in high-risk fire areas get covered at "reasonable" rates - says Joseph T. Edmiston, XDir, Sta Monica Mts Conservancy, a State agency.

7 million people in Calif live on exurban margin, in brushlands with history of fire. Result: "Firefighting is getting more expensive, more hazardous." - Bruce Babbitt, Secy, U.S.D.I. Houses prevent backfires; also, men must concentrate on saving immediately threatened structures, rather than stopping firestorm, which leads fire to more structures.

Brushlands are "a gigantic match waiting to happen. It's not a question of if, but when." David Reider, official, Lassen Nat. Forest.

Ibid A17. Malibu fire, power went out as fire devoured 150 power poles. Thereafter they could not pump water up the hills. Malibu has a substandard water system anyway, designed only for domestic use, not fighting fires. 12 years ago (before Malibu was a city) voters (what voters?) rejected spending on upgrading system. Malibu incorp ca. 1990.

Conclusion. Malibu can stint on fire control because its fire ins. rates are cross-subsidized by all of us.

3. LAT 1993, 9 Nov D1

"California Fair Plan" is industry-sponsored, with 280 ins. co. members. Malibu fires require it to make cash call on members: first time in its 25-year history. Claims are >$100m, last 2 weeks, from Calabasas-Malibu, and Altadena fires.

($100m/200 homes = .5m per home: pretty steep!)

Had no losses in Laguna Beach - that was not a designated brushfire zone.

Losses are expected to come, however, to more: ca. $600m insured losses. That omits public property, and costs of fighting fire. Not all of that is a liability of Fair Plan. Not clear from article how much is. State Farm, largest insurer, voluntarily insured homes in brush-fire zones; so its assessments for Fair Plan pool will be lower.

After Oakland fires, ins cos may have overinsured some customers.

Fair Plan was created by state law, but no public money is at risk. Originated 1968, pursuant to Watts riots, 1965, for inner city. While they were at it, they included brush-fire zones. (Thus, legislation designed to help poor areas is twisted to help sell spec land in Malibu!)

1992, Fair Plan paid out $40m after L.A. riots. (So Malibu and Altadena will get a lot more than S. Central.)

4.