2024

NATIONAL FIREWISE USA® PROGRAM

CERTIFICATE

OF RECOGNITION

The National Fire Protection Association acknowledges that

The Villages Golf and Country Club

located in San Jose, CA

has successfully completed the Firewise USA® program's annual requirements for 2024 and is a participating site in good standing throughout the 2025 calendar year.

James T. Pauley, President, NFPA

NFPA | FIREWISE USA® RESIDENTS REDUCING WILDFIRE RISKS

January 7, 2025

Date Issued

NOTICE TO CALIFORNIA RESIDENTS REGARDING FIREWISE

California has enacted "Safer from Wildfires" regulations that require insurance companies to recognize Firewise USA® designated communities by providing discounts to property owners in those communities.

NFPA (National Fire Prevention Association) processes Firewise USA applications and provides information on the communities that have earned that designation to companies that provide data to home insurers doing business in California.

NFPA updates the boundary data for all communities in good standing in the Firewise USA program twice a year, in March and October. This information is then available to insurance companies through the data providers.

The Role NFPA (Nation Fire Protection Association) Plays

As people in California learn about the connection between Firewise USA participation and insurance, it's important to realize how the program works and that the benefits of participation do not happen instantaneously. It's also important to understand the role NFPA plays in this process.

- Firewise USA recognition is a voluntary process for community-wide education and action. It is not recognition nor certification of action for individual properties. The process for communities to meet all the Firewise USA recognition criteria can take between six months and one year.
- NFPA does not inspect, validate, or review information about specific addresses or homes.
- NFPA is not a regulatory body nor an insurance company. **NFPA cannot make determinations about specific addresses, nor can it contact insurance companies on behalf of consumers.** It cannot provide data instantly to insurance companies.
- NFPA invests significant resources in updating the boundary data twice a year, but depending on when a community is officially recognized, it could take up to six months for insurance companies to access the data showing that specific properties are within a Firewise USA boundary.

Recognizing the pressure that residents are facing around insurance costs and the value of Firewise USA in demonstrating wildfire risk reduction, NFPA is working to double the speed of collecting, validating, and transmitting the boundary data to its licensed partners. Quarterly updates of data provided to insurers are typical industry standard. Even with quarterly updates, though, it could still take up to three months for insurers to access the Firewise USA data.

What Can California Residents Do Now?

For California residents facing insurance challenges who need to take immediate action, NFPA recommends contacting an insurer and/or a reputable, experienced insurance agent or broker to review your options.

The nonprofit consumer organization United Policyholders offers free guidance on shopping in today's marketplace and reducing your home's chances of being damaged or destroyed in a natural disaster. You can also contact the California Department of Insurance for information on state insurance regulations.

**Please see the link below from the National Fire Protection Association regarding personal home insurance discounts in Firewise recognized communities in California:

https://www.nfpa.org/en/education-and-research/wildfire/firewise-usa/Firewise-Insurance-Discounts-for-California-Residents

If you have any questions pertaining to the Firewise recognition and/or possible personal home insurance discounts, please contact Mary Tatum at mtatum@the-villages.com.