

Safeguarding Fire-Prone Homes Is a Collective Action Problem

Leaders use a mix of new rules, visual aids and incentives to convince residents to protect their homes — and entire neighborhoods — from wildfires.



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Fire-prone areas across the country are enlisting cutting-edge technologies to mitigate the risk of the next deadly blaze. But as community leaders have implemented wildfire modeling and mobile robots, they've found that one of the biggest challenges of fire safety is inspiring collective action from property owners who don't agree on what changes should be made.

“Every town has a city council and a planning commission where people get really engaged, animated and emotional about whether or not something gets approved or built,” said Roy Wright, chief executive of the Insurance Institute for Business & Home Safety. “This topic of fire resilience has just joined that forum.”

Mr. Wright compares fire mitigation to vaccinations and herd immunity. If you put your home on stilts, it's protected from a flood, regardless of your neighbor's actions. But if you “harden” your home by upgrading the roof, gutters and siding, and your neighbor leaves theirs filled with combustible material and unprotected structures, your house remains at elevated risk.

In Lake Tahoe, a new initiative led by local environmental nonprofit the Tahoe Fund hopes to reduce wildfire risks and their associated insurance costs, and turn neighborhoods on the north shore of the lake into models for community fire resilience.



Tyrolian Village, a neighborhood on the Nevada side of Lake Tahoe, used robotic technology to clear brush and help protect homes from wildfires. Emily Najera for The New York Times

The project, which began in earnest last May in Tyrolian Village, a community of 228 single-family homes and condos on the Nevada side of Lake Tahoe, involves three main steps. First, cull nearby woods using BurnBots, remote-controlled burn chambers on wheels that work much faster than human crews to control brush and overgrowth.

Second, provide each property owner with a report card with individualized assessments and recommendations from the local fire district for upgrades to harden homes and prevent them from catching fire in a blaze, such as replacing old roofs and removing combustible trees too close to homes.

Finally, the group has paid for modeling exercises for future wildfires that will show which homes remain most at risk of functioning as superspreaders and threatening other structures, with individual reports to be delivered to each homeowner.

“It’s really like an experiment in social science and psychology,” said Amy Berry, the chief executive of the Tahoe Fund. “I think what’s shifting things are homeowners are not getting insurance, or their premiums are so outrageously high that they’re thinking, ‘I really have to do something.’”

Ms. Berry's hope is that the efforts of her organization will lower insurance costs and ultimately provide a model that inspires homeowners to act.



Amy Berry, the chief executive of the Tahoe Fund, led efforts to introduce BurnBot technology to North Lake Tahoe. Emily Najera for The New York Times

Attempts to apply new regulations to force better fire resilience have met resistance, especially in California. A long-in-the-works effort by the California Board of Forestry and Fire Protection to enact Zone Zero — a requirement that owners harden homes against fire risks and create an ember-resistant, noncombustible five-foot barrier around homes

— gained momentum in early 2025 when Governor Gavin Newsom called for the initiative to be completed by December in response to the damage from last January's wildfires in Los Angeles.

Many Los Angeles-area City Council members, neighborhood associations and homeowners pushed back, including during a tense public meeting in September. Opponents cited the expense of the mitigation requirements, damage to the tree canopy and neighborhood aesthetics. Work to finalize these rules has now been delayed until March.

Pushing the vast majority of owners of already-built homes in high-risk areas to renovate and rebuild is a challenge, said Kimiko Barrett, lead wildfire research and policy analyst at Headwaters Economics, a nonprofit research group focused on land management.



Lake Tahoe sits high in the Sierra Nevada, ringed by forested mountains and lakeside communities that face ongoing wildfire risks. Emily Najera for The New York Times

“There are a lot of diverse opinions out there right now,” said Ms. Barrett. “It’s the age-old argument of applied science versus theoretical science. Theory is going to say it should be fully noncombustible, because that’s what we know. But applied science is saying, ‘Yes, but in the real world, those are not realistic expectations.’”

A new report on the L.A. wildfires from the Insurance Institute for Business & Home Safety underscored how defensible space around homes as required by Zone Zero makes a difference. If more than a quarter of the area around a home had combustible plants before the blaze, its risk of destruction jumped to roughly 90 percent.

In Kauai, Hawaii's fourth largest island, strict Zone Zero rules were approved in September for neighborhoods called plantation camps, densely populated rental communities on former agricultural estates.

After the Kaumakani fire nearly burned through a camp in 2024, local planners embarked on an effort to pass new rules for redevelopment, using previous fire analysis and technology from a firm called Esri to pinpoint exactly where resilience regulations would be applied. Planners used modified photographs of every structure in the camp to visualize how new requirements might look, showing that they wouldn't significantly alter the historical character of these homes. Now, any new building in these neighborhoods will need to follow strict rules, including adding a five-foot concrete skirt around every home and engaging in vegetation management.

These efforts join growing movements to create certification programs for homeowners, like Wildfire Partners in Boulder County, Colo., which give homeowners the ability to self-certify their property in return for favorable consideration from insurance companies.

Insurers are responding. By using mitigation data and modeling for their condo community, owners with the McCloud Condominium Homeowners Association got their annual premium cut from \$1.3 million to about \$913,000, said Andrew Engler, founder of RockRose Risk, a local insurance broker.

But it currently remains an incomplete solution.



Greg Erfani, HOA president for Tyrolian Village, has hardened his home against wildfires by adding a fire-ember-resistant vent system, upgrading his roof and managing surrounding vegetation. Emily Najera for The New York Times

“The carrot has worked well,” said Greg Erfani, the president of the Tyrolian Village Homeowners Association. But without the stick of building codes or new HOA requirements, not everyone has joined the effort. Mr. Erfani said about a third of homes have done work and just 60 percent of residents have even opened the report recommendations.

His own house had 23 violations, including pine needles on the roof and improper wood storage; he has knocked about 15 of those off the list so far. Starting next year, the initiative will start offering \$50,000 worth of grants from local utility Nevada Energy to neighbors to help fund some of the more expensive upgrades, like replacing a deck.

“It’s a community issue,” Ms. Berry, the Tahoe Fund chief executive, said. “If one house on the block doesn’t clean up their act, it doesn’t matter what the rest of the community does.”