

Summer 2023

# Livestock, Range, & Watershed

San Luis Obispo, Santa Barbara and Monterey Counties

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CRSA



## Grazing Reduces Fuel Loads Which Reduces Fire Risks

Have you had difficulty obtaining fire insurance? This is an important topic as many homeowners have found it hard to obtain fire insurance. In fact, last May 26th, State Farm General Insurance Company announced it will temporarily stop writing new homeowners' and certain commercial insurance policies in California. Announcements such as State Farms can create uncertainty and anxiety among consumers looking for homeowners' insurance. While the California Department of Insurance cannot legally control a company's business decision, we can help Californians navigate their options.

The Facts

- The factors driving State Farm's decision are beyond our control – climate change challenges, higher reinsurance costs affecting the entire insurance industry, and global inflation.
- Current customers will not lose their insurance. There are no non-renewals taking place with this announcement and State Farm continues to write new private passenger auto insurance policies.
- There are approximately 115 insurance companies continuing to write residential policies throughout the state -- which includes the WUI -- depending on the particular features of the home, the home's wildfire risk score, and the community in which it resides. This business decision is specific to State Farm.

- The FAIR Plan is available insurance of last resort and is able to offer up to \$3 million coverage for homeowners and, later this year, will offer up to \$20 million commercial insurance coverage for businesses, homeowners associations, condominium complexes, and others.

The California Department of Insurance is focused on what we can control – the safety of our homes and communities. We have been here before after major wildfires. What’s different is the actions that we’re taking – the first-ever insurance discount program for wildfire safety and unprecedented wildfire mitigation investments from the State Legislature and Governor. The Department of Insurance has several tools to help consumers shop for insurance, including [Tips for Finding Residential Insurance](#) and an [Insurance Finder](#) tool that can help you locate an agent who can help you in your area. The experts at the Department of Insurance can help consumers with insurance coverage or claim questions. Contact us at our consumer hotline at (800) 927-4357 or online chat at [www.insurance.ca.gov](http://www.insurance.ca.gov).

### **What Can You Do To Reduce the Fire Risk Around Your Property?**

As the concern over getting insurance continues, there are some actions you can take to help protect your own homes and properties. There are several methods to reducing fine fuel loads (grass and weeds), around your homes which include mowing, weed whacking, and spraying. One way to reduce fine fuel loads that may be overlooked through is by grazing with cattle, sheep, or goats.

We recently published an article showing how cattle can be used to help reduce fine fuels, which helps reduce fire risk reducing the ever-growing risk of catastrophic wildfires. The paper is titled **“Cattle grazing reduces fuel and leads to more manageable fire behavior”**. Authors are Felix Ratcliff, Devii Rao, Sheila Barry, Shane Dewees, Luke Macaulay, Royce Larsen, Matthew Shapero, Rowan Peterson, Max Moritz and Larry Forero. The paper can be found in the California Agricultural Journal at: <https://escholarship.org/uc/item/3cf6r40v>

In our study, we found that cattle play an important role in wildfire management by grazing which reduces the fine fuels on California rangelands. The benefits of cattle grazing have not been thoroughly explored but may be viable in some situations. We estimated that cattle removed 11.6 billion pounds (5.3 billion kilograms [kg]) of non-woody plant material from California's rangelands in 2017. Regionally, these reductions varied between 174 and 1,020 pounds per grazed acre (195 to 1,143 kg per hectare). Fire behavior is characterized in this paper by flame length. Fire behavior models suggest that these regional fuel reductions lower flame lengths, and lead to more manageable wildfires. In addition, fire-based models show that cattle grazing reduces fuel loads enough to lessen fire hazards in many grazed areas. Moving forward, there may be significant opportunities to expand strategic grazing on rangelands to add extra layers of protection against wildfires.

## Example of Grazing to Reduce Fuel Loads

A recent example showing how cattle can reduce grass and weeds was seen in Templeton, CA. Rex and KC Swan had 17 bulls in a 9 ½ ac pasture for about 8 weeks. The bulls did a great job of grazing that pasture, and removing the fine fuels.. The first photos were taken on May 5, 2023. The last photos were taken on July 25, 2023, about 2 weeks after the bulls were removed from the site.



Before



After



Before



After



# CRSA

UNIVERSITY OF CALIFORNIA  
Agriculture and Natural Resources

## California Rancher Sustainability Assessment

**A tool developed by California ranchers  
for California ranchers**

The CRSA provides a self-assessment questionnaire and library of science-based information that ranchers can use to evaluate their current management practices. In this way, the CRSA provides a guide that can help ranchers decide where improvements can be made and, over the longer term, evaluate how the changes are increasing the sustainability of the ranching operation and ranch resources.

### ***Find out how sustainable your ranching practices are!***

The CRSA allows ranchers to evaluate multiple aspects of their operation to help ensure the sustainability of production, lands, and families. Modules in the self-assessment include forage management, soil health, wildlife management, drought management, and generational succession.

### ***Access A Learning Library with Guidelines, Videos, and More...***

The CRSA provides one-click access free, timely, and relevant information on best practices for managing soils, forages, and drought conditions, estate and financial planning, and a wealth of other topics.

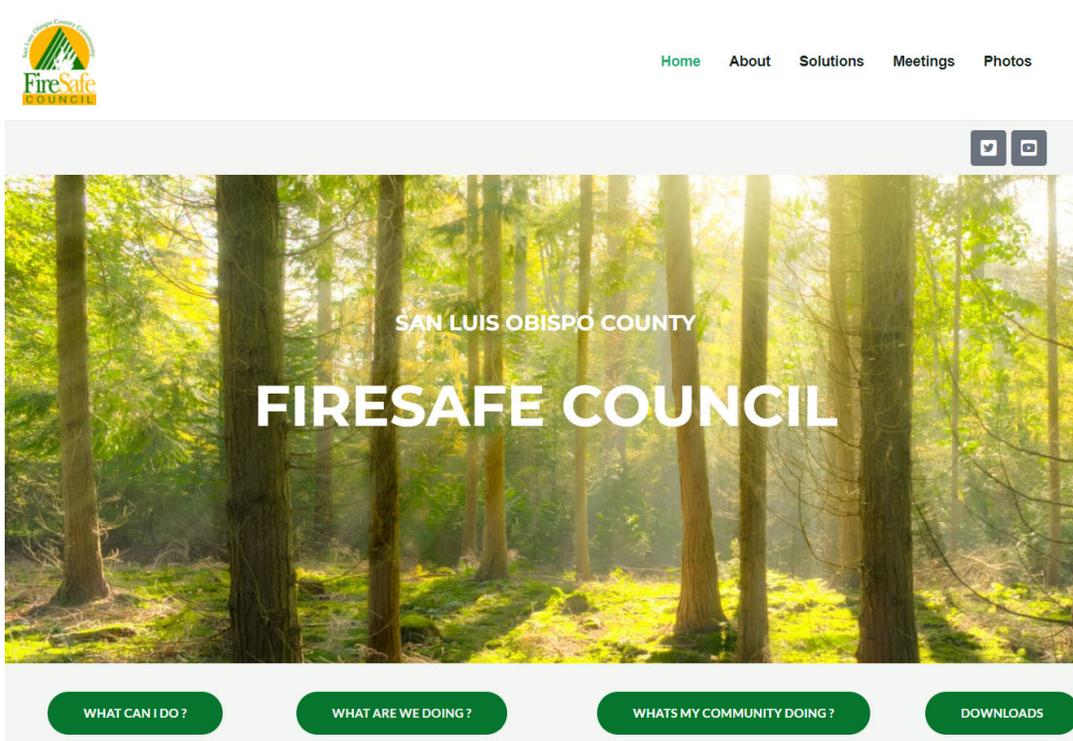
### ***Give feedback!***

Comments and contributions from ranchers are vital to ensure that the CRSA is functional, accessible, and useful. The CRSA includes links for ranchers to comment and help direct the future of the CRSA.

**Access the CRSA today: <https://crsa.cnr.berkeley.edu/>**

***“The CRSA helped me figure out what I was doing well and what I needed to pay more attention to on my ranch. I found out I was using strong soil and forage practices but needed to think more about drought planning. The expansive library allowed for a deeper understanding of what I can do better and how I can do it.” - Blake Duncan, rancher in San Mateo County***

The San Luis Obispo Fire Safe Council has a lot of information about protecting your homes and property. Visit the website at: <https://firesafeslo.org/>



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