



REDUCING WILDFIRE RISK

The more you know, the better you can plan for what's ahead.



Understand your level of risk

Wildfire poses a greater risk than you think. According to recent studies, one-third of U.S. homes are located in the Wildland Urban Interface (WUI), areas where wildland vegetation (forest or woodland, brush/shrub or grassland) meets residential development. In recent years, homes in these areas have become casualties of hard-to-control wildfires. Even if you are located outside the boundaries of the WUI, you can potentially sustain significant fire damage. Burning embers can be blown into the area, well ahead of the fire front, and can start fires by landing on combustible parts of a dwelling.

Deck and patio furniture, gutters, awnings, woodpiles, and areas where pine needles or leaves accumulate are some of the places where embers can collect and ignite your home or another building on your property.

Preparing your home for the threat of wildfire

An Insurance Institute for Business and Home Safety (IBHS) post-fire study and other research has shown that buildings located less than 15 feet apart are particularly vulnerable to this type of fire spread. If a building has combustible siding, such as wood, vinyl or other types of plastic, good defensible space will help to reduce the fire hazard. If the wildfire is allowed to come close to or reach the building and ignite the siding, flames can quickly spread up the wall, potentially breaking glass in windows and spreading into the building, or up into the eaves and burn into the attic.

Consider the following:

- If you have an untreated wood shake roof, replace it with a Class A fire-rated roof.
- Install metal angle flashing at the edge of the roof.
- Box-in eaves that have an open eave construction (i.e., where rafter tails are visible).
- If you have combustible siding, install metal flashing at the intersection between a deck and siding.
- Replace single-pane windows with multi-pane, tempered glass windows. Screen all windows.

Developing a protection plan

The goal of an effective wildfire protection plan is to keep the fire from coming close to any building on your property. Once ignited, a building can become a source of radiant heat, spreading flames and embers that can ignite combustible materials, additional buildings or neighboring properties. Here are some steps you can take:

- Clean out gutters; clear vegetative debris off your roof and around your home.
- Remove dead vegetation from plants and remove lower branches from tall trees.
- Inspect the condition and attachment of screening on windows and on vents in the attic and crawl space; keep screens clear of debris.
- Avoid painting over vent screens when repainting your house.
- Move lumber and other combustible materials to a location more than 30 feet from your house. Do not store them next to the house or under a deck.
- Clean out debris in gaps between deck boards and where the deck connects to the house.



Be proactive

Wildfires remain a natural hazard for many regions of the United States, posing a threat to life and property, particularly where native ecosystems meet developed areas. Though not something many care to think about, it's important to consider what may happen if your residence is threatened by fire. For additional information about making your home more resistant to wildfire, visit: disastersafety.org/wildfire and fireadapted.org.

After the fire

There are also less obvious but equally devastating effects of wildfires, and these occur after the wildfire is extinguished. Extreme heat from wildfires destroys trees and groundcover, meaning that plants no longer keep soil from sliding down hillsides. These after effects include erosion, landslides, debris flows, and altered water quality. Sediment, burned debris, and chemicals can affect water quality as well.

Some ways to prevent erosion after a wildfire are to reseed grass in areas that have been severely burned, covering the soil with straw or shredded wood, and using logs or straw bales to try and help prevent runoff from entering waterways. Also, make sure to control weed growth, as unchecked, weeds can take over native plants.



Defensible space zones

An important step in reducing wildfire risk to your home is the creation of defensible space zones. Think of defensible space zones as a layer of protection between your house or business and the approaching wildfire. Keep in mind, these zones are only effective if they are properly maintained.

0-5 feet (near building, non-combustible or low-combustible zones):

The objective of this zone is to reduce the chance that embers landing near your home will ignite. Because this zone is closest to the home, it requires the most careful selection and management of vegetation and other materials.

- Install hard surfaces in this zone (e.g., a concrete walkway) and avoid using combustible mulch products, such as wood, bark and rubber mulch.
- Landscape vegetation recommended for this zone includes irrigated lawn and low growing non-woody plants. Shrubs and trees, especially evergreens, are not recommended for use in this zone.
- Ensure that dead plants and plant material are removed from this zone regularly.

5-30 feet (or to the property line):

The objectives of this zone are to prevent the fire from climbing into the upper portions (crowns) of trees or shrubs and to stop the fire from burning directly to your home. Plants in this zone should be maintained and in well-spaced groupings.

- Locate outbuildings at least 30 feet from your home or create defensible space around outbuildings.

30-100 feet (or to the property line):

The objective of this zone is to slow down and reduce the energy of the wildfire. Tree and brush spacing such that it forces the fire in the tree and shrub crowns to drop to the ground. Trees located in this zone should be maintained with a minimum horizontal spacing of 10 feet between crowns. Dead trees and shrubs should be removed.

- Determine the slope of your property where your home is located. Wildfires burn up a slope faster and more intensely than on the flat ground. If your home is located at the top of the slope, it should be set back a minimum of 15 feet or 30 feet for a one- and two-story building, respectively.
- Homes located mid-slope, or with inadequate set back at the top of the slope should utilize an enhanced fuel modification zone, up to 150 to 200 feet for slopes greater than 40%.



If you are affected by a wildfire or other natural disaster, you should report any property damage to your insurance agent or company representative immediately. If it is safe to do so, make temporary repairs to prevent further damage. For information about filing an insurance claim after a natural disaster, contact your insurance agent.



The information provided is general in nature and was obtained from various sources. It provides examples of safety precautions you can consider to help prepare yourself, others and your personal property for natural disasters. Not every acceptable precaution or loss control procedure is contained in this material. Please recognize that a particular precaution may not be appropriate or effective in every circumstance. We encourage you to use your own good judgment about what's appropriate. We do not endorse, recommend, or guaranty any products and the information provided is not intended to replace any manuals or other instructions provided by the manufacturer. The information contained herein does not affect any policy contract. Whether a particular loss is covered depends on the specific facts and the provisions, exclusions and limits of your policy. Although we believe the information to be reliable and accurate we do not warrant its accuracy or reliability nor do we make any guarantee of results from its use nor do we assume any liability in connection with either the information or the loss control suggestions made. When appropriate, you should consult a licensed qualified professional to perform various loss control measures.