Insurance Institute for Business & Home Safety®

BE WILDFIRE READY

A guide to help you protect your property from wildfire.

Home Preparedness Guide

No one thing prevents risk completely—the solution requires a system.

Research has shown there are clear steps you can take to give your home a much better chance of surviving an encounter with wildfire. This guide provides four sets of steps that are grouped to provide the most impact for the time and cost involved. Get started today and be Wildfire Ready.

START HERE

MAKE SURE YOUR ROOF IS FIRE-RATED

Roofs are rated Class A to Class C based on their fire resistance with Class A providing the most protection from fire. Some roofs are not rated for protection against fires. If your roof is unrated, or if you are considering replacing your roof, re-roof with a Class A-rated roofing material.

Example of Class A rating on a shingle wrapper

- ☐ Nearly all asphalt shingles currently on the market are Class A fire-rated. Three-quarters of all homes in the United States have a Class A asphalt shingle roof.
- ☐ Clay and concrete tile roofs are Class A.
- ☐ If you have a tile roof, bird-stop open ends of tiles at the roof edge to reduce vulnerability.

CREATE A BUFFER AROUND YOUR HOME (0-5 FOOT HOME IGNITION ZONE)

Pay special attention to the 5 feet immediately around your home. This area should be designed and maintained to keep fire or embers from igniting materials in this area and spreading fire to your home.

Source: National Fire Protection Association

- ☐ Ensure yard debris and dead plant material does not accumulate in this zone.
- ☐ Use hardscape like gravel, pavers, concrete, and other noncombustible mulch materials in this 5-foot zone around your home.
- ☐ While best practice is to have no vegetation, choosing limited use of CalFire-recommended vegetation will keep your risk low.
- ☐ Do not park boats, RVs, or other vehicles in this zone.
- ☐ Do not store firewood, outdoor furniture, or other items such as trash cans, pet houses, lawn tools, children's playsets, etc., in this zone.
- ☐ Ensure that where the lowest 6 inches of the exterior wall meets the ground is covered with a noncombustible material such as brick, stone veneer, or exposed concrete of the foundation.

REMOVE ITEMS UNDER YOUR DECK

To prevent your deck from igniting and spreading fire to your home, do not use the area under decks as long-term storage.

- ☐ It is best practice to store items long-term either indoors or at least 30 feet from the home if possible. It is also a good habit to avoid storing any items under your deck, even temporarily, and to consider this area as part of your home ignition zone.
- ☐ If not possible, on days with Red Flag warnings (high fire danger), move any items temporarily stored beneath the deck—as well as outdoor furniture and other items that may be on top of your deck—indoors, into your garage, or at least 30 feet from your home (being mindful not to place them near your neighbor's home). However, note that this is not ideal as it wastes valuable time if a fire develops near you and evacuation is necessary.

ADD OR UPGRADE YOUR VENT SCREENS

Flying embers can enter your home through vents in your attic, roof, gables, and crawlspace.

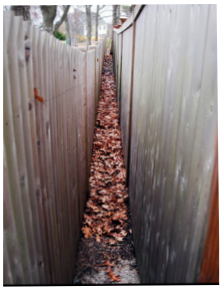
Cover vents with 1/8 inch screen to keep embers out

- ☐ Install a metal screen 1/8 inch or finer either on the outside or inside to cover all vents to block embers from entering and igniting your home.
- ☐ Be sure to check screens periodically and remove accumulated debris, birds' nests, etc.

KEEP GOING!

Once you've addressed the critical actions, keep going with these low-cost steps that further reduce

REMOVE BACK-TO-BACK ROWS OF FENCING



Leaves accumulated between two fences.

Photo credit: Jack Cohen

- ☐ If you and your neighbor have fences that overlap, this creates a small gap between the fences where debris and embers can accumulate and ignite both fences. Additionally, the two fences together create more fuel for a more intense fire, increasing your home's exposure to heat and burning embers.
- ☐ Talk to your neighbor and work together to take down any sections that overlap.

REPLACE COMBUSTIBLE FENCING OR GATES ATTACHED TO THE HOME

- ☐ If you have fencing attached to your home that is made of combustible materials such as wood or plastic, replace at least the first 5 feet with metal or other noncombustible versions (including replacing combustible gates attached to your home). This helps stop fire from spreading from the fence to your home.

Undamaged metal fence next to a burned wooden fence

- ☐ If possible, choose open or lattice fencing or gates instead of solid privacy panels to allow embers to pass through rather than accumulate. This adds even more protection to the 0–5 foot home ignition zone.

CLEAR YARD DEBRIS

- ☐ Clear debris such as leaves and pine needles from your roof and in your gutters. Embers can easily start fires in these areas.
- ☐ Make sure areas around fences and underneath gates are free of debris; this is another area where embers can collect.

TRIM TREES

- ☐ Remove branches that may overhang your roof or gutters.
- ☐ Trim the bottom of trees so that all branches are at least 6 feet from the ground and at least 3 times higher than any shrubs nearby.
- ☐ Trim upper branches of trees to ensure they are at least 10 feet away from branches of neighboring trees.
- ☐ Work with your neighbor to address trees near your property line that affect both properties.

ENCLOSE LOW ELEVATION DECKS

If your deck sits less than 4 feet above the ground you will need to keep debris out and embers from collecting underneath.

Example of an enclosed deck

- ☐ Enclose it with a noncombustible material or use 1/8 inch or finer mesh.

LEVEL UP!

When time and budget allow, these next steps will address additional vulnerable areas of your home.

MOVE OUTBUILDINGS AWAY FROM YOUR HOME

Outbuilding or shed

- ☐ Make sure small structures like sheds, dog houses, and other outbuildings are at least 30 feet away from your home. (Metal sheds are an exception.)
- ☐ If they can't be moved, consider retrofitting them with noncombustible materials or remove them completely.
- ☐ Combustible structures within 30 feet of your home should be maintained just like the 0–5 foot home ignition zone.

REPLACE YOUR SIDING

If you have combustible siding like un-treated wood or vinyl, the best practice is to replace it with a noncombustible material like concrete-fiber board, stucco, brick, or stone veneer.

Noncombustible siding

- ☐ If you cannot replace all the siding, replace the lowest one foot of siding, ensuring the material extends below ground level, with brick or stone veneer and pay extra attention to the noncombustible home ignition zone.
- ☐ An exposed concrete foundation in the lowest foot provides similar risk reduction.

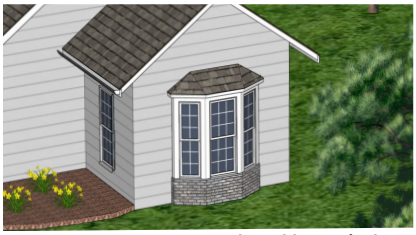
ENCLOSE EAVES

Soffited eave

If your home has open eaves, box them in or install noncombustible soffit material, and install 1/8 inch or finer metal mesh in the vents. If fire reaches the area below an open eave, heat can build up and ignite exposed materials. Embers can also circulate here, increasing the chance they will enter your home if vents don't have screens.

ENCLOSE AREA UNDER BAY WINDOWS

If you have a bay window on the ground level of your home, embers can collect and start fires in the area underneath. Heat from the resulting fire can then quickly build and spread fire to the wall.



Enclosed bay window

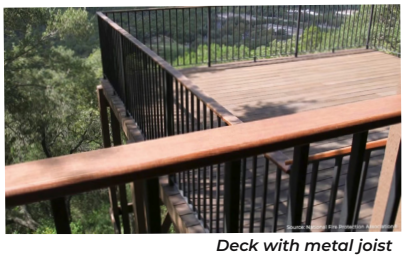
- ☐ Enclosing the area beneath the bay window with a noncombustible siding keeps embers out and prevents fire from burning underneath.

GO THE LAST MILE!

Consider these final actions for reducing your risk.

BUILD A FIRE-RESISTANT DECK

- ☐ When building a new deck, use metal joists and a fire-resistant walking surface like fire-rated composite deck materials, aluminum, or lightweight concrete.



Deck with metal joist

UPGRADE WINDOWS

- ☐ Replace your windows with ones with tempered glass, especially first floor windows on a multi-story home.
- ☐ In addition to tempered glass, vinyl-framed windows require reinforcing; therefore, if replacing windows with a vinyl frame, ensure the manufacturer is a member of the American Architectural Manufacturers Association (AAMA) which will guarantee this reinforcement is present. The AAMA site features a directory of certified products.

EXTEND YOUR 0-5 FOOT HOME IGNITION ZONE

- ☐ If your home has angled exterior walls, also called re-entrant corners, extend your home ignition zone outward from these areas and pay special attention to keep out materials that could ignite. During a fire, the flow of air around this corner can create intense fire whirls that spread extreme heat and ignite walls.

Re-entrant corner

Feel free to share this guide with friends, family, and neighbors.

Together, we can reduce our risk from wildfire!

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