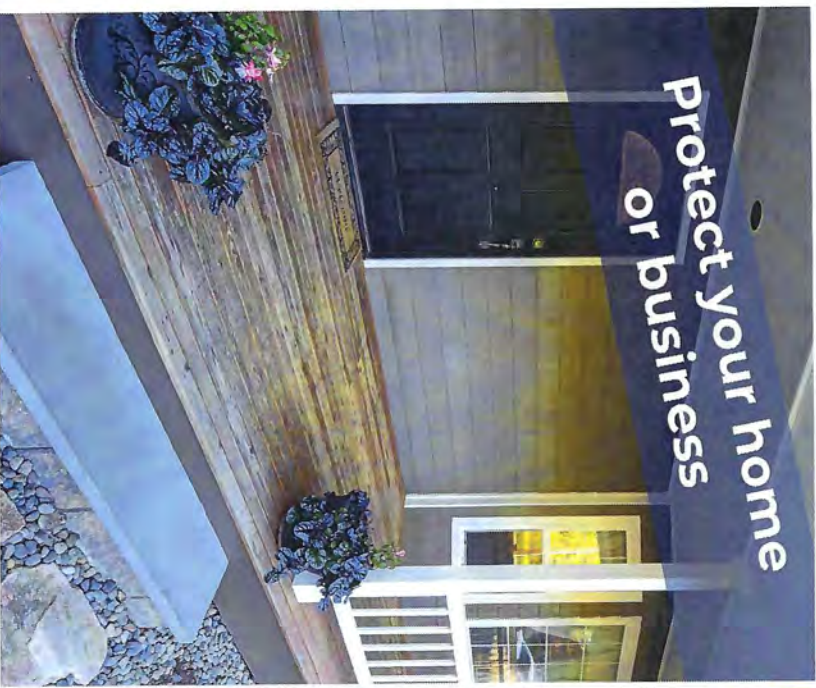
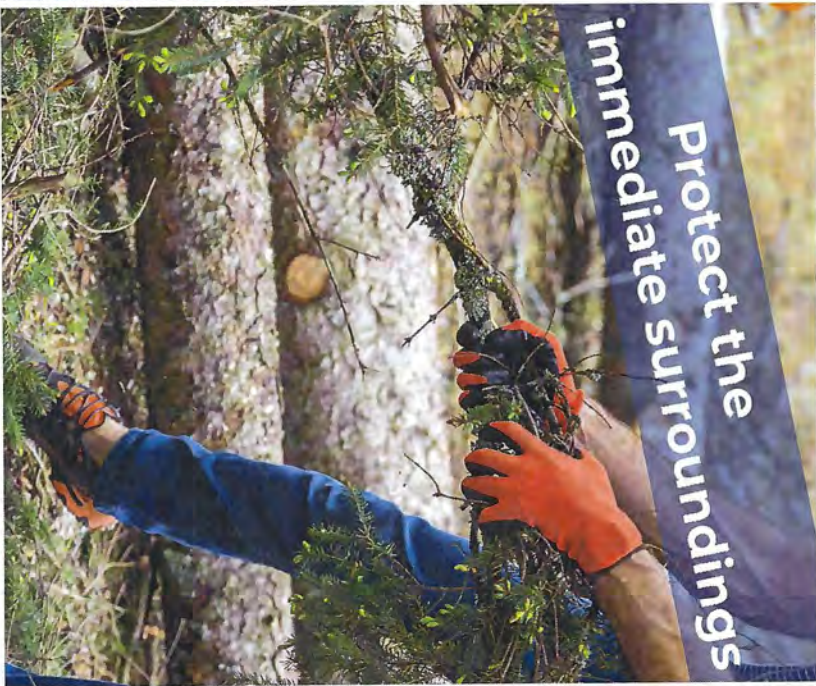


Being Safer from Wildfires Can Help With Your Insurance



Protect your home or business



Protect the immediate surroundings



Protect the whole community

Safer from Wildfires is a ground-up approach to wildfire resilience with three layers of protection — for the structure, the immediate surroundings, and the community. Following these achievable steps can help you save money on your insurance.

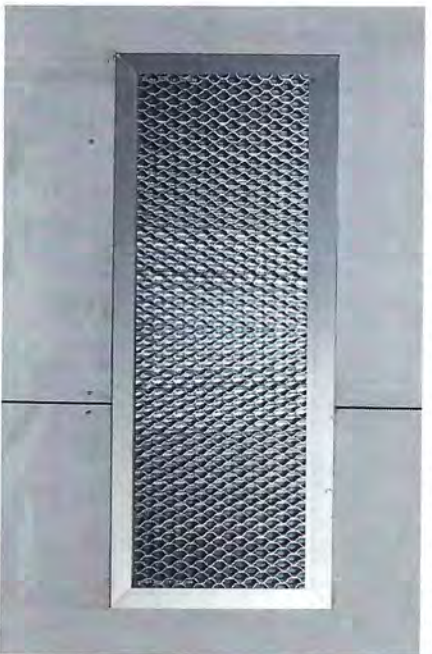


Safer from Wildfires was created by an interagency partnership between Insurance Commissioner Ricardo Lara and the emergency response and readiness agencies in Governor Gavin Newsom's administration. Learn more at insurance.ca.gov

3 Ways to Get Started with

Safer from Wildfires

Don't know where to start? Here are 3 low-cost steps you can take today.



Keep embers out

Installing 1/16 to 1/8 inch noncombustible, corrosion-resistant metal mesh screens over attic vents can keep wind-blown embers out of your house.



Clear the first 5 feet

Removing greenery and replacing wood chips with stone or decomposed granite 5 feet around your home prevents fire from getting a foot in the door.



Be safer together

With Firewise USA, communities as small as 8 dwelling units or as big as 2,500 can create an action plan and start being safer together. Firewise USA is a nationally recognized program with proven results, sponsored by the National Fire Prevention Association.

Do more, save more

Every action under **Safer from Wildfires** will qualify you for an insurance discount. By doing more, you can save more.

- Class A fire-rated roof
- 5-foot ember-resistant zone around the structure
- Noncombustible 6 inches at the bottom of walls
- Ember- and fire-resistant vents
- Double pane windows or added shutters
- Enclosed eaves
- Cleared vegetation and debris from under decks
- Move sheds and outbuildings at least 30 feet away
- Trim trees and remove brush in compliance with state and local defensible space laws
- Neighborhoods can form a Firewise USA community
- Cities, counties, and local districts can become certified as a Fire Risk Reduction Community

Scan to find more resources



BASE RETROFIT EXISTING HOMES

WILDFIRED PREPARED

A PROGRAM OF IBHS

- ### 5-FOOT HOME BUFFER
- ✓ Remove ALL vegetation, trees including overhanging branches, grass/turf, wood/rubber mulch, and any stored items within 5 feet.
 - ✓ Replace 5 feet of wood/vinyl fencing within 5 feet of the home with metal fencing.
 - ✓ Do not store or permanently park anything in this area.
 - ✓ Routinely clear tree debris.

- ### PREPARE HOME
- ✓ Routinely clear tree debris from roof and gutters
 - ✓ Ensure roof is Class A fire-rated & gutters are made of metal
 - ✓ Install ember-resistant vents or cover them with 1/8" metal mesh
 - ✓ Ensure a 6-inch vertical noncombustible material at base of walls & decks

- ### MAINTAIN THE DECK AND YARD (within 30 feet)
- ✓ Decks: Routinely clear tree debris, replace combustible furniture, & maintain the underdeck area; enclose low-elevation decks
 - ✓ Yard: Regularly clear debris, pruned and spaced trees/vegetation, move firewood & large propane tanks to 30+ feet
 - ✓ Place structures at least 10 feet away and maintain the 5-foot noncombustible buffer around them*



HOW TO PREPARE YOUR HOME FOR WILDFIRES

WILDFIRE RISK REDUCTION STEPS THAT CAN MAKE YOUR HOME SAFER DURING A WILDFIRE



■ VEGETATION MANAGEMENT

1. HOME IGNITION ZONES

To increase your home's chance of surviving a wildfire, choose fire-resistant building materials and limit the amount of flammable vegetation in the three home ignition zones. The zones include the **Immediate Zone**: (0 to 5 feet around the house), the **Intermediate Zone** (5 to 30 feet), and the **Extended Zone** (30 to 100 feet).

2. LANDSCAPING AND MAINTENANCE

To reduce ember ignitions and fire spread, trim branches that overhang the home, porch, and deck and prune branches of large trees up to 6 to 10 feet (depending on their height) from the ground. Remove plants containing resins, oils, and waxes. Use crushed stone or gravel instead of flammable mulches in the **Immediate Zone** (0 to 5 feet around the house). Keep your landscape in good condition.

■ FIRE RESISTIVE CONSTRUCTION

3. ROOFING AND VENTS

Class A fire-rated roofing products, such as composite shingles, metal, concrete, and clay tiles, offer the best protection. Inspect shingles or roof tiles and replace or repair those that are loose or missing to prevent ember penetration. Box in eaves, but provide ventilation to prevent condensation and mildew. Roof and attic vents should be screened to prevent ember entry.

4. DECKS AND PORCHES

Never store flammable materials underneath decks or porches. Remove dead vegetation and debris from under decks and porches and between deck board joints.

5. SIDING AND WINDOWS

Embers can collect in small nooks and crannies and ignite combustible materials; radiant heat from flames can crack windows. Use fire-resistant siding such as brick, fiber-cement, plaster, or stucco, and use dual-pane tempered glass windows.

■ BE PREPARED

6. EMERGENCY RESPONDER ACCESS

Ensure your home and neighborhood have legible and clearly marked street names and numbers. Driveways should be at least 12 feet wide with a vertical clearance of 15 feet for emergency vehicle access.

- Develop, discuss, and practice an emergency action plan with everyone in your home. Include details for handling pets, large animals, and livestock.
- Know two ways out of your neighborhood and have a predesignated meeting place.
- Always evacuate if you feel it's unsafe to stay—don't wait to receive an emergency notification if you feel threatened from the fire.
- Conduct an annual insurance policy checkup to adjust for local building costs, codes, and new renovations.
- Create or update a home inventory to help settle claims faster.



**TALK TO YOUR LOCAL FORESTRY AGENCY
OR FIRE DEPARTMENT TO LEARN MORE
ABOUT THE SPECIFIC WILDFIRE RISK
WHERE YOU LIVE.**



FIREWISE USA®
RESIDENTS REDUCING WILDFIRE RISKS

VISIT [FIREWISE.ORG](https://www.firewise.org) FOR MORE DETAILS

Firewise® is a program of the National Fire Protection Association. This publication was produced in cooperation with the USDA Forest Service, US Department of the Interior, and the National Association of State Foresters. NFPA is an equal opportunity provider. Firewise® and Firewise USA® are registered trademarks of the National Fire Protection Association, Quincy, MA 02169.

Order a Reducing Wildfire Risks in the Home Ignition Zone checklist/poster at [Firewise.org](https://www.firewise.org)



Low-Cost Retrofit List

Low-Cost Ways to Harden Your Home

1. When it is time to replace your roof, replace it with a Class A fire-rated roof. OSFM Wildland Urban Interface (WUI) Products
2. Block any spaces between your roof covering and sheathing with noncombustible materials (bird stops).
3. Install a noncombustible gutter cover on gutters to prevent the accumulation of leaves and debris in the gutter.
4. Cover your chimney and stovepipe outlets with a noncombustible corrosion-resistant metal mesh screen (spark arrestor), with 3/8-inch to 1/2-inch openings.
5. Install ember and flame-resistant vents. Consult your local building official and hire a licensed contractor for this project as these modifications may reduce airflow. OSFM Wildland Urban Interface (WUI) Products.
6. Caulk and plug gaps greater than 1/8-inch around exposed rafters and blocking to prevent ember intrusion into the attic or other enclosed spaces.
7. Inspect exterior siding for dry rot, gaps, cracks, and warping. Caulk or plug gaps greater than 1/8-inch in siding and replace any damaged boards, including those with dry rot.
8. Install weather-stripping to gaps greater than 1/8-inch between garage doors and door frames to prevent ember intrusion. The weather-stripping must be compliant with UL Standard 10C.
9. When it's time to replace your windows, replace them with multi-paned windows that have at least one pane of tempered glass. OSFM Wildland Urban Interface (WUI) Products.
10. When it's time to replace your siding or deck, use compliant noncombustible, ignition-resistant, or other OSFM Wildland Urban Interface (WUI) Products
11. Cover openings to operable skylights with a noncombustible metal mesh screen with openings in the screen not to exceed 1/8 inch.
12. Install a minimum 6-inch metal flashing, applied vertically on the exterior of the wall at the deck-to-wall intersection to protect the combustible siding material.

*This list was developed as a best practices guide and to assist homeowners to ensure their home is more ignition-resistant from wildfires. Low cost can be subjective. Some of these items are based on upgrading to more stringent materials when that feature is up for replacement due to normal maintenance or lifespan, i.e. roofs.



Low-Cost Retrofit List

Low-Cost Ways to Create Defensible Space and Enhance the Effects of a Hardened Home

1. Regularly clean your roof, gutters, decks, and the base of walls to avoid the accumulation of fallen leaves, needles, and other flammable materials (see [Defensible Space Webpage](#) for more details).
2. Ensure that all combustible materials are removed from underneath, on top of, or within five feet of a deck.
3. Remove vegetation or other combustible materials that are within five feet of windows and glass doors.
4. Replace wood mulch products within five feet of all structures with noncombustible products such as dirt, stone, or gravel.
5. Remove all dead or dying grass, plants, shrubs, trees, branches, leaves, weeds, and pine needles within 30 feet of all structures or to the property line.
6. Ensure exposed firewood is stored at least 30 feet away from structures or completely covered in a fire-resistant material that will not allow embers to penetrate. Additionally, make sure you have 10 feet of clearance around your wood piles.
7. Be sure to store combustible outdoor furnishings away from your home when not in use.
8. Remember to properly store retractable awnings and umbrellas when not in use so they do not collect leaves and embers.

*This list was developed as a best practices guide and to assist homeowners to ensure their home is more ignition-resistant from wildfires. Low cost can be subjective. Some of these items are based on upgrading to more stringent materials when that feature is up for replacement due to normal maintenance or lifespan, i.e. roofs.

Updated 5/1/2024

BAND TOGETHER BEFORE WILDFIRE

HELPING COMMUNITIES TAKE MEASURES TO IMPROVE WILDFIRE DAMAGE OUTCOMES

We can't stop natural disasters from occurring. Wildfire, however, is one natural disaster where increased safety to homes and communities can result from taking simple, scientifically proven steps beforehand.

Members of your community can substantially improve fire outcomes by working together to do things like removing downed tree branches, dry leaves, and pine needles. Volunteers can assist neighbors with extra support and participate in coordinated local efforts, like community woodchipper events.



FIREWISE USA®
Residents Reducing Wildfire Risks

© COPYRIGHT NFPA 2022
FIREWISE USA® IS A PROGRAM OF THE NATIONAL FIRE PROTECTION ASSOCIATION®

HOW TO BECOME A FIREWISE USA® SITE

To earn recognition as a Firewise USA® site, a community must meet a set of voluntary criteria on an annual basis.

ORGANIZE IT

Create a volunteer board or committee to represent your community with a designated resident leader as the point of contact. This can be easily done with access to a Homeowners Association (HOA) or similar local group. Establish the boundaries of the site to contain a minimum of 8 dwelling units and a maximum of 2500. Then, use the program portal to register (portal.firewise.org/user/login).

PLAN IT

With a portal account, follow the guidelines to complete a community wildfire risk assessment. NFPA provides a free template and tutorial here, with additional videos on the website. The assessment needs to be updated at a minimum of every 5 years.

The risk assessment is the basis for creating a three-year action plan that identifies and prioritizes communitywide efforts to be taken each year. These may include overseeing local activities, events, investments, and homeowner education.

DO IT

Complete the actions identified in the plan to satisfy annual participation. Examples might include hosting community education workshops, distributing materials by print (or digitally), and organizing a Firewise Day.

Document the volunteer hours throughout the year. Each site must invest the equivalent of one volunteer hour per dwelling unit, annually. So, a site with 100 homes would require 100 volunteer hours (or monetary equivalent for incurred costs).

TELL US ABOUT IT

After meeting the criteria, the resident leader submits their community to attain "In Good Standing Status" and become a recognized Firewise USA® site. Each year, sites renew their status by reporting their activity.