

Wildfires only happen in California, right? Well, maybe in Florida and New Mexico too, but certainly not in your neighborhood. However, in truth, nearly every state has been devastated by wildfires in the last century. Over 140,000 wildfires occurred on average each year, burning a total of almost 14.5 million acres. And since 1990, over 900 homes have been destroyed each year by wildfires.

While wildfires are more frequent in the West, recent events have demonstrated that this is clearly a nationwide problem. This is because more of us are living in rural areas closer to nature. These areas are more prone to wildfires and that means our homes are at risk. No home is fireproof, but by taking the necessary precautions, your home has a better chance of surviving such a catastrophe.

So, what can you do to protect yourself, your home and property from wildfires? This brochure presents tips for preparing your home and yard to survive a wildfire.

The information and suggestions presented in this brochure range from simple weekend tasks to involved projects that may require professional assistance. Before starting on any activity, make sure you are comfortable with the required skill level. If you are uncertain, contact a professional engineer, architect, or building contractor.

For more information about protecting your family and home from wildfires, check these sources:

NATIONAL FIRE PROTECTION ASSOCIATION
(<http://www.nfpa.org>)

FIREWISE COMMUNITIES
(<http://www.firewise.org/communities>)

NATIONAL INTERAGENCY FIRE CENTER
(<http://www.nifc.gov>)

Review your homeowners insurance policy periodically with your insurance agent or company representative to make sure you have sufficient coverage to rebuild your life and home after a wildfire. Report any property damage to your insurance agent or company representative immediately after a natural disaster and make temporary repairs to prevent further damage.

For information about filing an insurance claim after a natural disaster, contact:

YOUR INSURANCE AGENT OR INSURANCE COMPANY

INSURANCE INFORMATION INSTITUTE
110 William Street
New York, NY 10038
Phone: 1-800-942-4242
Fax: (212) 346-5500
<http://www.iii.org>

**INSTITUTE FOR
Business &
Home Safety**

4775 E. Fowler Ave. • Tampa, FL 33617
1(866) 657-4247(IBHS) • Fax: (813) 286-9960 • www.ibhs.org

An initiative of the insurance industry to reduce deaths, injuries, property damage, economic losses and human suffering caused by natural disasters.

©IBHS 2001-02

PROTECT YOUR HOME AGAINST WILDFIRE DAMAGE



**INSTITUTE FOR
Business &
Home Safety**

FIRST THINGS FIRST

1. If you're handy with a hammer and saw, you can do much of the work yourself. Work involving your home's structure may require a building contractor, or a registered design professional such as an architect or engineer.
2. Before making any structural changes to your home, check with your local building officials to be sure what you're doing complies with local building codes.

GIVE YOUR HOME A SURVIVABLE SPACE THROUGH SMART LANDSCAPING

Create a zone around your house that will slow the wildfire down and possibly direct it around your home. To do this, you must view your yard as a fuel source. Fire will only burn if fuel is present. Fuel can be your landscaping, woodpiles, decks, etc. To create your survivable space, take the following steps within 30 feet of your home, 50 feet if you live in a heavily treed area or 100 feet if your home is on a hillside.

- Introduce more native vegetation.
- Space trees at least 10 feet apart.
- Remove dead or dying trees and shrubs.
- Keep trees and shrubs pruned. Branches should be a minimum of 6 feet from the ground and shrubs under trees should be no more than 18 inches high.
- Mow your lawn regularly and dispose promptly of cuttings and debris.

- Maintain your irrigation system.
- Clear your roof, gutters and eaves of debris.
- Trim branches so they do not extend over roof or near the chimney.
- Move firewood and storage tanks 50 feet away from home and clear areas at least 10 feet around them.
- Store flammable liquids properly.
- Do not connect wooden fencing directly to your home.

BUILD OR RETROFIT YOUR HOME WITH NON-FLAMMABLE MATERIALS

If the wildfire gets to the house, another line of defense is the type of materials used on your home's exterior. Use the following guidelines to best protect your home:

- Use only non-combustible roofing materials.
- Box in the eaves, fascias, soffits and sub-floors with fire resistant materials like treated wood, reducing the vent sizes.
- Apply 1/4" non-combustible screening to all vent or eave openings.
- Install spark arresters in chimneys.
- Enclose the undersides of decks with fire-resistant materials.
- Cover exterior walls with fire resistant materials like stucco, stone, or brick. (Vinyl siding can melt and is not recom-

mended).

- Use double paned or tempered glass for all exterior windows.
- Install noncombustible street signs.
- Make sure your street address is visible from the street.

WHEN A WILDFIRE THREATENS

- Become familiar with your community's disaster preparedness plans and create a family plan. Identify escape routes from your home and neighborhood and designate an emergency meeting place for your family to reunite if you become separated.
- Put together an emergency kit that includes a three-day supply of drinking water and food you don't have to refrigerate or cook; first aid supplies; a portable NOAA weather radio; a wrench and other basic tools; a flashlight; work gloves; emergency cooking equipment; portable lanterns; fresh batteries for each piece of equipment; clothing; blankets; baby items; prescription medications; extra car and house keys; extra eyeglasses; credit cards and cash; important documents, including insurance policies.

A well prepared home has the greatest chance of surviving a wildfire. These are just a few of the design criteria we recommend, but for more information, visit our website at www.ibhs.org or contact IBHS at (813) 286-3400 x241.

wildfire

BUILD OR RETROFIT YOUR HOME WITH NON-FLAMMABLE MATERIALS

Another line of defense to wildfire is the type of materials used on your home's exterior. Use the following guidelines to best protect your home:

- Use only Class A fire-resistant roofing materials tested in accordance with UL 790 or ASTM E 108.
- Box in eaves, fascias, soffits and subfloors with fire resistant materials like fire retardant treated (FRT) wood to reduce the vent sizes.
- Apply 1/4" non-combustible screening to all vent or eave openings.
- Install spark arresters in chimneys.
- Enclose the undersides of decks with fire-resistant materials.
- Cover exterior walls with fire resistant materials like stucco, stone, or brick. (Vinyl siding can melt and is not recommended).
- Use double paned or tempered glass for all exterior windows.
- Make sure your address is visible from the street.

WHEN WILDFIRE THREATENS

- Become familiar with your community's disaster preparedness plans and create a family plan. Identify escape routes from your home and neighborhood and designate an emergency meeting place for your family to reunite if you become separated.
- Put together an emergency kit that includes a three-day supply of drinking water and food you don't have to refrigerate or cook, plus first aid supplies; a wrench and other basic tools; a flashlight; work gloves; emergency cooking equipment; portable lanterns; fresh batteries for each piece of equipment; clothing; blankets; baby items; prescription medications; extra car and house keys; extra eyeglasses; credit cards and cash; and important documents, including insurance policies.

A well prepared home has the greatest chance of surviving a wildfire. This brochure contains just a few of the design criteria we recommend, but for more information, visit our website at www.ibhs.org or contact IBHS toll free at 1 (866) 657 IBHS (4247).

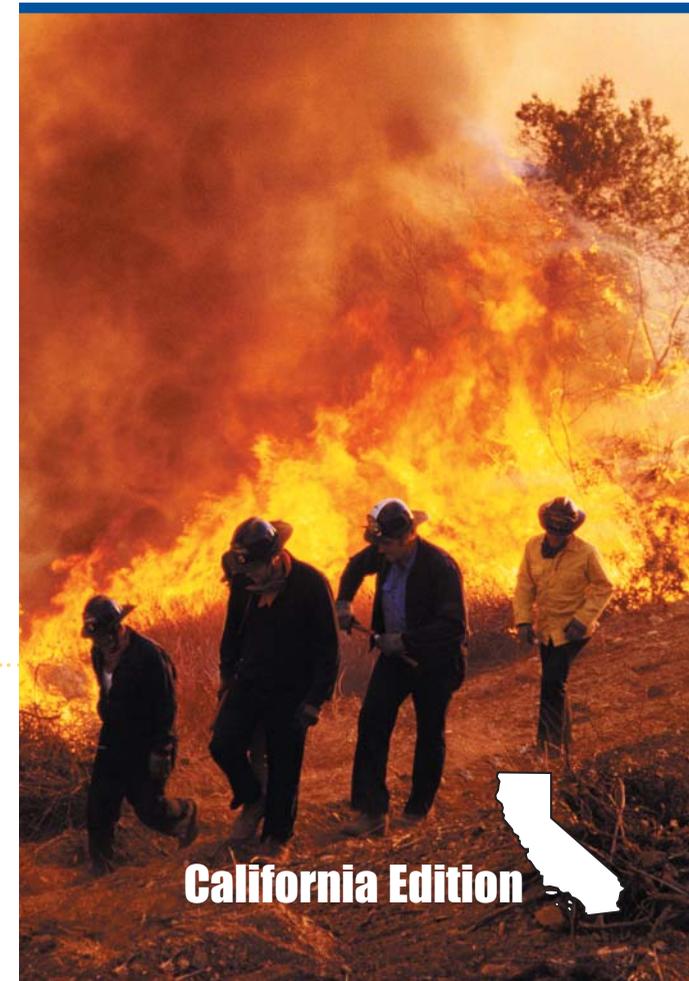
The Institute for Business & Home Safety has similar information about a variety of natural perils, the damage they can cause and methods to strengthen your home against each.

INSTITUTE FOR
**Business &
Home Safety**®

The Institute for Business & Home Safety, a national nonprofit organization supported by insurance and reinsurance member companies, works to reduce social and economic losses caused by natural disasters.

This document is intended to serve only as a guide. The publisher disclaims all warranties and guarantees with respect to the information in the document and assumes no liability or responsibility with respect to the information.

PROTECT YOUR HOME AGAINST WILDFIRE DAMAGE



The record number of acres burned by Southern California wildfires in 2003 is a dramatic reminder that though some areas are more at risk, wildfire can affect almost anyone living in non-urban areas.

While no home is fireproof, there are precautions that you can take to lessen the likelihood of damage and loss from wildfire. This brochure presents tips for preparing your home and yard to better survive a wildfire.

The information and suggestions presented in this brochure range from simple weekend tasks to involved projects that may require professional assistance. Before starting on any activity, make sure you are comfortable with the required skill level. If you are uncertain, contact a professional engineer, architect, or building contractor.

GIVE YOUR HOME A DEFENSIBLE SPACE THROUGH SMART LANDSCAPING

To wildfire, your property is a fuel source. Fire will burn only if fuel is present, such as your landscaping, woodpiles, decks, etc. To prevent your property from becoming a fuel source, you need to create a defensible

space, which can slow down wildfire and possibly even direct it around your home. To create your defensible space, see the chart to the right and follow these other guidelines:

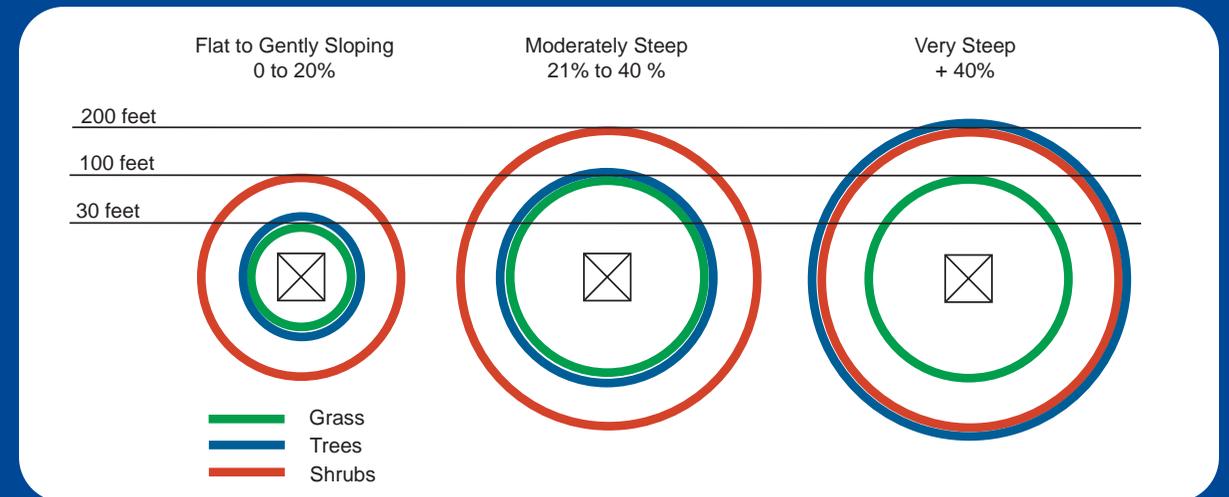
- Plant vegetation that is native to your region.
- Space trees at least 10 feet apart.
- Remove dead or dying trees and shrubs.
- Keep trees and shrubs pruned. Branches should be a minimum of 6 feet from the ground and shrubs under trees should be no more than 18 inches high.
- Mow your lawn regularly and dispose promptly of cuttings and debris.
- Maintain your irrigation system.
- Clear your roof, gutters and eaves of debris.
- Trim branches so they do not extend over your roof or near the chimney.
- Move firewood and storage tanks 50 feet away from your home and clear areas at least 10 feet around them.
- Store flammable liquids properly.
- Do not connect wooden fencing directly to your home.

TIP: Work involving your home's structure may also require a building contractor or a registered design professional such as an architect or engineer.

DEFENSIBLE SPACE*

Recommended Distances Based on Steepness of Slope

- First, find the percent slope which best describes your property.
- Next, find the type of vegetation which best describes the wildland plants growing on or near your property.
- Finally, locate the number of feet corresponding to your slope and vegetation. This is your recommended defensible space distance. Also, consider larger setbacks away from the slope.



GRASS is defined as wildland grasses (such as cheatgrass), weeds and widely scattered shrubs with grass understory.

SHRUBS include shrub dominant areas such as sagebrush, gamble oak and pinyonjuniper.

TREES include forested areas. If substantial grass or shrub understory is present use the values described above.

* A defensible space is an area where the potential for fire has been reduced by removing or pruning combustible vegetation.

wildfire