

REDUCING WILDFIRE RISK: RESIDENTIAL

According to recent statistics, one-third of U.S. homes are located in the Wildland Urban Interface (WUI) — areas where wildland vegetation, such as forest or woodland and brush/shrub or grassland, meets residential development. In recent years, homes in these areas have become casualties of hard-to-control wildfires.

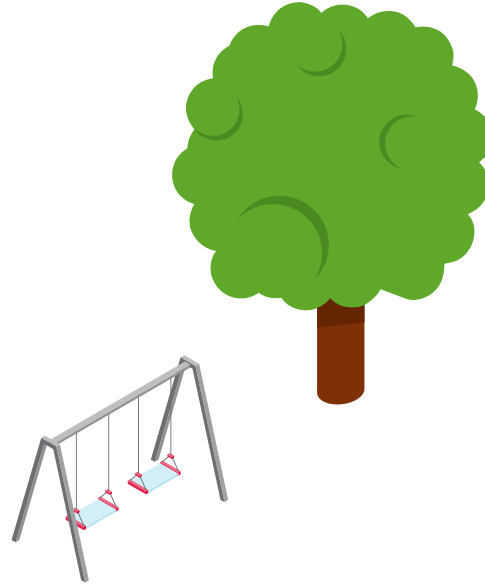
Even if you are located outside the boundaries of the WUI, you can sustain significant fire damage. Burning embers can be blown into the area, well ahead of the fire front, and start fires by landing on combustible parts of your home or nearby vegetation and materials. Deck and patio furniture, gutters, awnings and piles of wood, pine needles or leaves are prime spots for embers to collect and ignite your home or another building on your property.





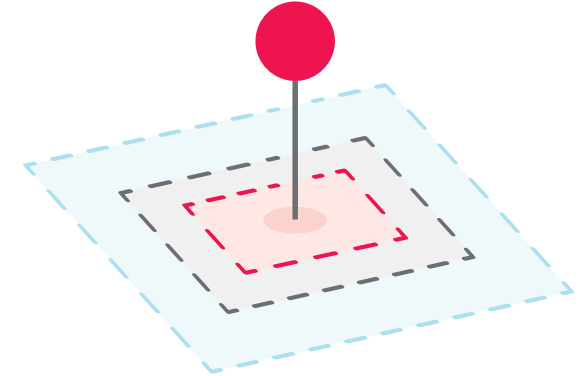
YOUR HOME

The goal of an effective wildfire protection plan is to keep the fire from coming dangerously close to any building on your property. Once ignited, the structure itself can become a source of radiant heat, flames and embers that can ignite combustible materials and buildings or neighboring properties. An Insurance Institute for Business & Home Safety post-fire study and other research have 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 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 window glass, spreading into the building or eaves, and burning into the attic.



SURROUNDINGS

Think of anything surrounding or attached to other buildings on your property as a potential wick that can bring flames to the house. This might include something as unassuming as a storage shed, gazebo or stack of firewood that would make for an inviting environment. Remember that wind-driven embers, not flames from the wildfire, are the biggest threat to residential properties during a wildfire. Once these embers land on and ignite combustible materials, the potential for the wildfire to spread is much greater.



DEFENSIBLE SPACE ZONES

Locking the front door, installing a security system and adding motion-detection lighting are steps security experts recommend to keep out intruders. Think of your defensible space zones in the same way. Each zone acts as a layer of protection between your house or business and the approaching wildfire. Keep in mind though, just as with home security systems, these zones are only effective if they are properly maintained.



DEFENSIBLE SPACE ZONES

ZONE 1

0 - 5 feet around the perimeter of your home (also referred to as the “near-building,” “noncombustible” or “low-combustible” zone)

The objective of this zone is to reduce the chance of windblown embers from a nearby fire landing close to the home, igniting combustible debris or materials and exposing the home to flames. Because this zone is closest to the house, it requires the most careful selection and management of vegetation and other materials.

Install hard surfaces, such as a concrete walkway, in this zone, or use noncombustible mulch products, such as rock. Avoid using combustible mulch products, such as wood, bark and rubber mulch, particularly small pieces of bark or those with hairy components such as “gorilla hair” mulch.

Keep the lawn well irrigated and use low-growing herbaceous or non-woody plants. Shrubs and trees, particularly conifers, are not recommended in this zone.

Remove dead plants or any dead material from plants. Plants located adjacent to combustible siding and foundation vents, as well as plants under or next to windows and under eave vents or in interior corners, present the greatest hazard.

ZONE 2

5 - 30 feet around the perimeter of your home (or to the property line)

The objective of this zone is to create and maintain a landscape that, if ignited, will not readily transmit fire to the home. Trees and shrubs in this zone should be in well-spaced groupings and properly maintained. Ladder fuels (i.e., shorter vegetation or shrubs under taller trees) should be avoided to prevent the fire from climbing into the crown or upper portions of trees. Create separate groupings of vegetation to form a discontinuous vegetation path that makes it difficult for the fire to burn horizontally and move directly to your home. Embers may still be able to ignite individual islands of plants, and that is why the zero-to five-foot zone is so critical.

If you have outbuildings within this zone, for storage perhaps, each one should have its own defensible space, with careful attention paid to the zero-to five-foot zone around the outbuilding.

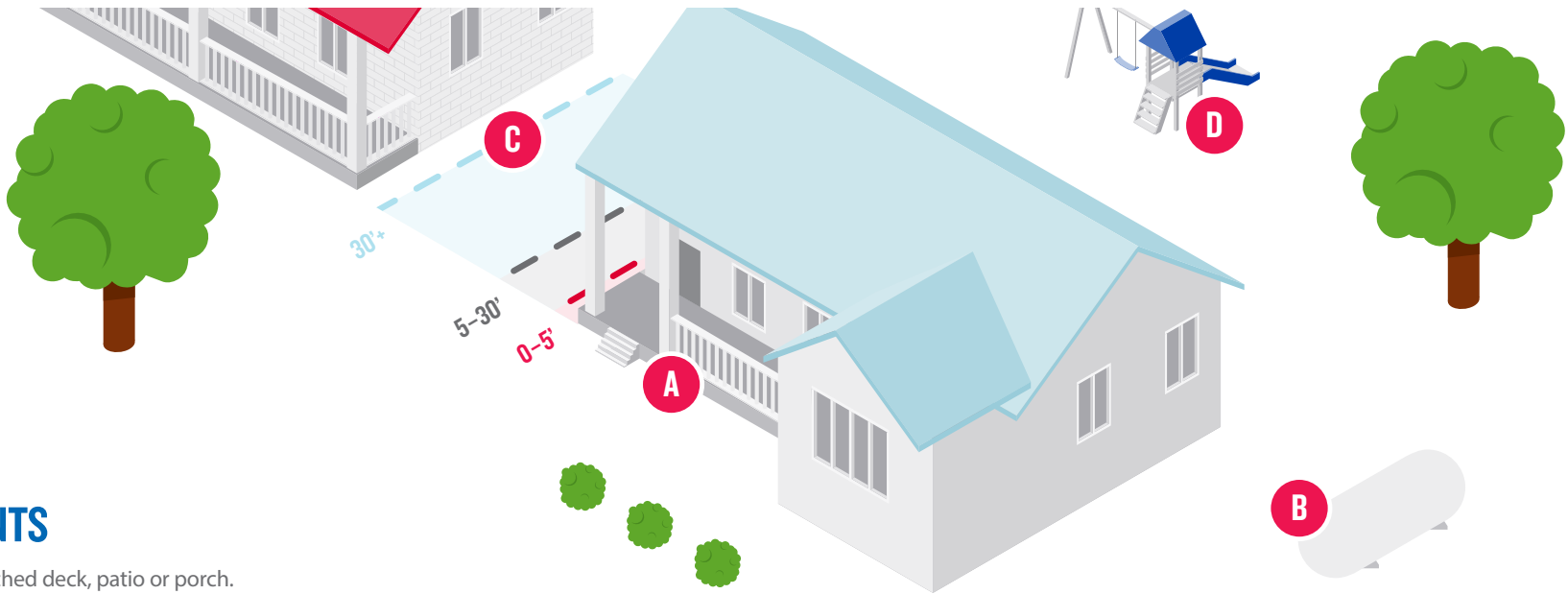
ZONE 3

30 - 100 feet around the perimeter of your home (or to the property line)

The objective of vegetation management in this zone is to reduce the energy and speed of the wildfire. Tree and brush spacing should force the fire in the tops of tree, brush or shrub crowns to drop to the ground. Trees located within this zone should be maintained at a minimum horizontal spacing of 10 feet between crowns, with the distance increasing as slope rises. 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 along flat ground. A steeper slope will result in a faster-moving fire, with longer flame lengths.

If your home is located at the top of the slope, it should be set back a minimum of 15 feet for a one-story building or 30 feet for a two-story building. Homes located mid-slope, or with inadequate setback at the top of the slope, should utilize an enhanced fuel modification zone, up to 150 to 200 feet for slopes greater than 40%.



A ATTACHMENTS

Many houses have an attached deck, patio or porch. If one of these structures ignites, your home will be subjected to flame contact and radiant heat exposure.

Your deck is a vulnerable part of your home when it ignites. Avoid storing combustible materials, such as firewood and lumber, under your deck. These materials can easily be ignited by embers, and your deck can then be ignited by the resulting flaming exposure. Most decking products are combustible, so removing combustible materials from under your deck is a very important step to creating a fire safe deck. If you have to store combustible materials under the deck, consider enclosing the area with a noncombustible siding product and provide adequate ventilation to minimize the chance of water-related damage.

Deck and patio furniture and cushions can also be combustible. When a wildfire threatens, move them inside or as far away from the house as possible.

Combustible fencing can be hazardous, too. Separate the fence from your house by using a metal gate or a noncombustible section within five feet of your house.

B PROPANE AND LP TANKS

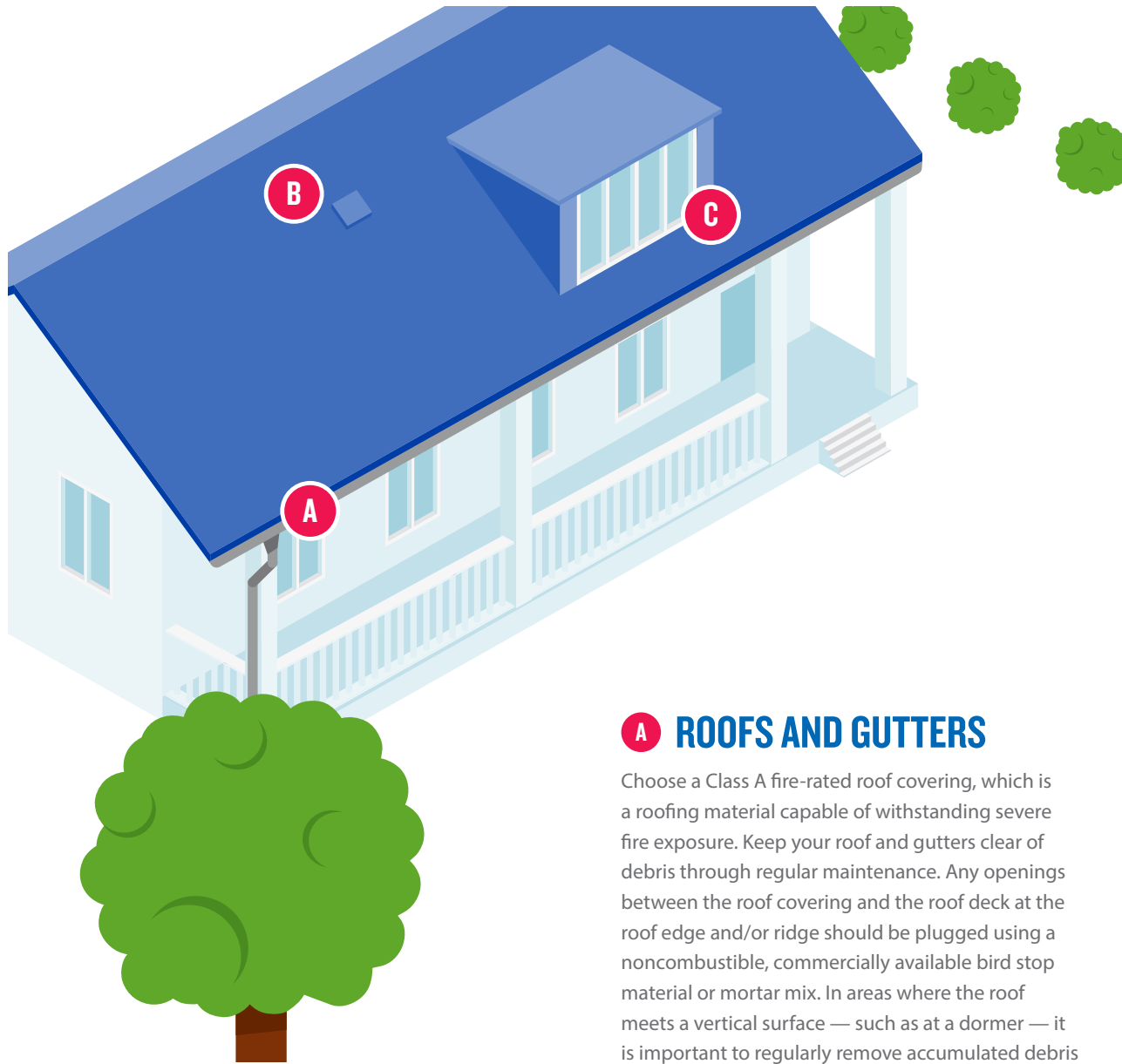
Relocate propane tanks with a water capacity larger than 125 gallons to at least 30 feet from your house. If relocation is not an option, create a 10-foot noncombustible zone around the tank. An alternative solution is to build a wall around the tank using noncombustible materials. Remove any combustible debris that accumulates on and around the tank.

C PROXIMITY TO SURROUNDING PROPERTIES

Houses located less than 15 feet apart can be threatened by neighboring properties ignited by wildfire. Work with neighbors to reduce the likelihood of home-to-home ignitions that will result in cluster burning and can wipe out an entire block of homes within hours.

D YARD STRUCTURES

If ignited, arbors, pergolas or trellises, playground equipment, boats, RVs, firewood and other combustible items can allow fire and radiant heat to reach the home. Carefully maintain any vegetation growing on trellis-like structures. When possible, relocate your boat, RV and other combustible items at least 30 feet from your home. If not possible, store them in an enclosure made with noncombustible materials, or install a noncombustible wall between these items and your home. If you have combustible bark or rubber mulch surfacing material around playground equipment, consider replacing it since it is susceptible to ignition by embers and may then facilitate ignition of the play structure.



For your free Wildfire Home Assessment and Checklist, please contact your American Family Insurance Agent.

Find your agent at www.AmFam.com

B VENTS

Wind-blown embers that enter through vents and other openings can burn a house from the inside out. Vents on vertical walls or surfaces, such as attic vents, gable end vents, dormer face vents and under-ease vents, are most vulnerable to the entry of embers. Crawl space or foundation vents are also likely entry points for embers. Cover vent openings with 1/8-inch metal mesh screens — usually the finest mesh allowed by the building code — and keep clean of debris. Move combustible items stored in your attic and crawl space to other locations in your house.

C WINDOWS

Radiant heat from a wildfire can easily shatter the glass in single-pane windows; choose dual-pane windows, preferably with tempered glass, for increased protection. Tempered glass is becoming more affordable and is approximately four times more resistant to heat exposures than regular annealed glass. Keep in mind, an open window is vulnerable to the entry of embers, so make sure your windows are closed when a wildfire threatens.

A ROOFS AND GUTTERS

Choose a Class A fire-rated roof covering, which is a roofing material capable of withstanding severe fire exposure. Keep your roof and gutters clear of debris through regular maintenance. Any openings between the roof covering and the roof deck at the roof edge and/or ridge should be plugged using a noncombustible, commercially available bird stop material or mortar mix. In areas where the roof meets a vertical surface — such as at a dormer — it is important to regularly remove accumulated debris that could be ignited by embers, particularly if the dormer has combustible siding.



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