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# Protecting Your Home and Property

The costs of wildfire to homes, businesses, other buildings and property is staggering — more than \$5 billion over the past 10 years.

Unfortunately, that figure was dwarfed by the cost of the Camp Fire, the Northern California wildfire that wiped out the town of Paradise. When all was said and done, it became the world's costliest natural disaster at \$16.5 billion in damage. Insured losses came to \$12.4 billion of that toll.

Because activity in the West has increased 400% since 1970, according to the American Academy for the Advancement of Science, the frequency, damage and cost is expected to continue to have dramatic economic impact.

These stark facts and statistics makes protecting and insuring your home, business and property a huge priority.

According to the National Fire

Protection Association, research reveals that embers and small flames are the primary threats and the way most homes ignite during wildfires. These studies also show that homes catch fire when the condition of the home and everything around it, an area of up to 200 feet from the foundation called the Home Ignition Zone. Fortunately, there are ways to prepare and protect homes from ember attacks or fire touching the home.

The NFPA recommends taking these steps to prepare and protect by zone:

## **IMMEDIATE ZONE**

Clean roofs and gutters of dead leaves, debris and pine needles that could catch embers.

Replace or repair any loose or missing shingles or roof tiles to prevent ember penetration.

Reduce embers that could pass through vents in the eaves by installing 1/8 inch metal mesh screening.

Clean debris from exterior attic vents and install 1/8 inch metal mesh screening to reduce embers.

Repair or replace damaged or loose window screens and any broken windows.

Screen or box-in areas below patios and decks with wire mesh to prevent debris and combustible materials from accumulating.

Move any flammable material away from wall exteriors – mulch, flammable plants, leaves and needles, firewood piles – anything that can burn. Remove anything stored underneath decks or porches.

## **INTERMEDIATE ZONE**

Clear vegetation from under large stationary propane tanks.

Create fuel breaks with driveways, walkways/paths, patios and decks.

Keep lawns and native grasses mowed to a height of four inches.

Remove ladder fuels (vegetation under trees) so a surface fire cannot reach the crowns. Prune trees up to six to 10 feet from the ground; for shorter trees do not exceed 1/3 of the overall tree height.

Space trees to have a minimum of

eighteen feet between crowns with the distance increasing with the percentage of slope.

Tree placement should be planned to ensure the mature canopy is no closer than 10 feet to the edge of the structure.

Tree and shrubs in this zone should be limited to small clusters of a few each to break up the continuity of the vegetation across the landscape.

## **EXTENDED ZONE**

Dispose of heavy accumulations of ground litter/debris.

Remove dead plant and tree material.

Remove small conifers growing between mature trees.

Remove vegetation adjacent to storage sheds or other outbuildings within this area.

Trees 30 to 60 feet from the home should have at least 12 feet between canopy tops.

Trees 60 to 100 feet from the home should have at least 6 feet between the canopy tops.