

CENTRAL U.S. EDITION



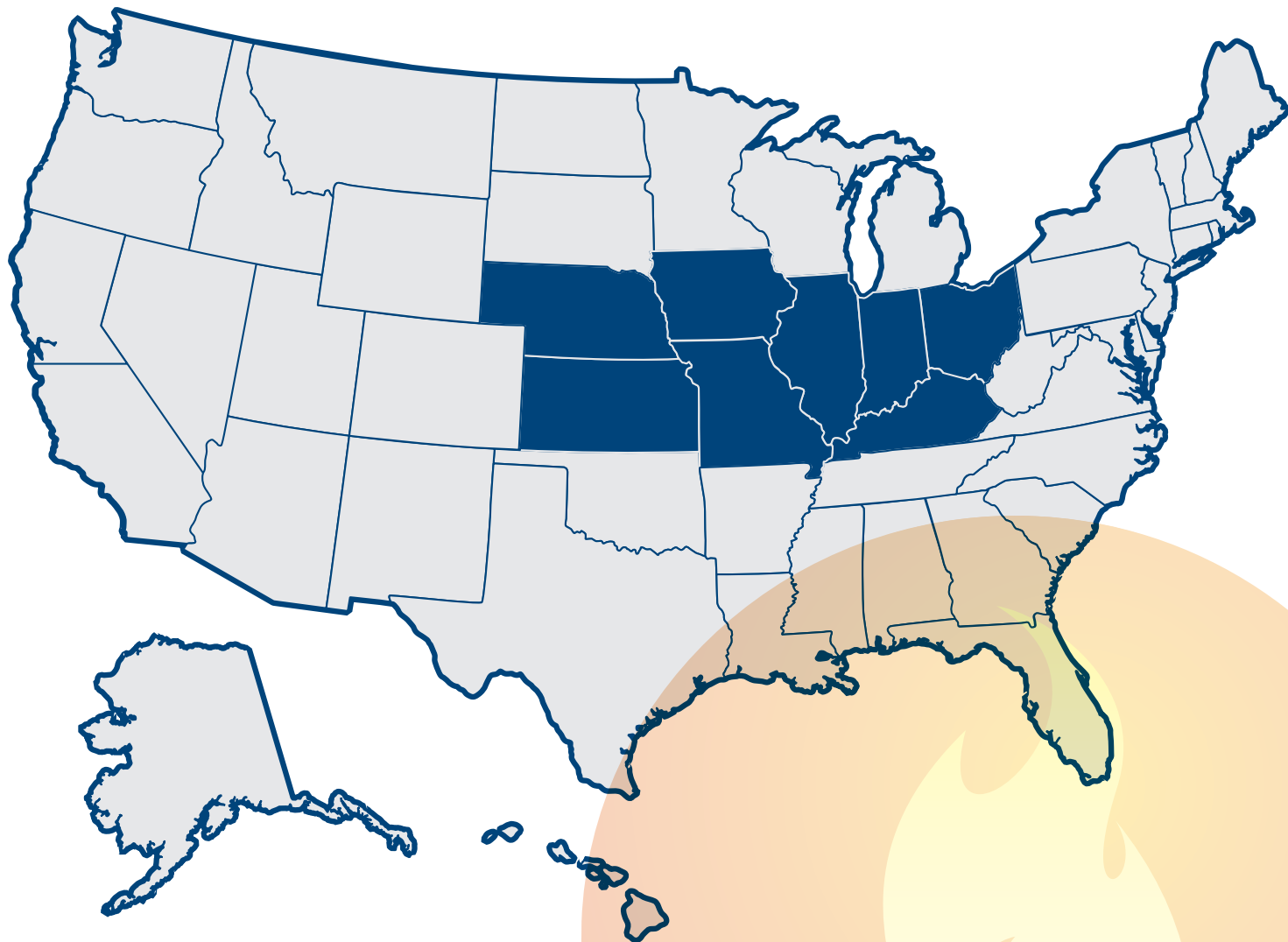
Protect Your Property from Wildfire



Insurance
Institute for
Business &
Home
Safety

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YOU CAN MAKE A DIFFERENCE

Changing weather patterns could result in an increased wildfire risk for the grassland prairies and forests in portions of the nation's Central region. A 2009 report from the U.S. Global Change Research Program predicts a growing likelihood of drought due to a combination of hotter temperatures and longer periods between rainfalls. The report also points to the recorded development of a longer growing season during the last several years, which can give vegetation more time to flourish. Combine these risk factors with the High Plains winds that blow across flat lands and through valleys, which have been known to rival the Santa Ana winds that frequently fuel massive wildfires in California, and the result could be larger and more destructive wildfires.

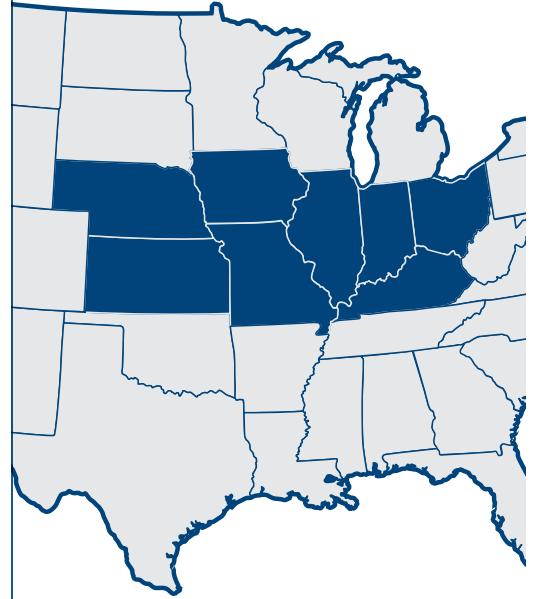
This guide was created for the states of Illinois, Indiana, Iowa, Kansas, Kentucky, Nebraska and Ohio to help home and business owners better protect their properties against wildfire. It considers regional building styles and construction materials, common topographical characteristics and other risk factors identified by fire science research. While wildfire protection begins with the individual, this research proves that a community-wide approach to fire protection is the most effective, so please share this guide with neighbors and friends. If something combustible is located within a 100-foot perimeter of your house or business (including your neighbor's house, business, surroundings or landscaping), it could potentially increase your risk of wildfire damage. Everyone benefits from a wildfire-adaptive community.

Wildfire research has shown that individuals and families can protect their houses and businesses against wildfires by addressing three clear zones of vulnerability: the house or business itself; the landscaping nearby; and the general vegetation in the area surrounding the structure. Each of these zones can be dealt with through maintenance, material and design improvements, and vegetation control. Many of these projects are affordable and can be done over a weekend. Some of the projects have an additional financial benefit – they can help improve energy efficiency.

UNDERSTANDING EFFECTIVE WILDFIRE PROTECTION

Wildfires are called wild for a reason – they are often uncontrollable. What is controllable, however, is the preparation you can undertake to protect your house or business from damage or loss when a wildfire threatens. Ultimately, the difference between survival and destruction is whether some part of the structure catches on fire.

There are two primary areas of concern around a house or business when it comes to minimizing the chance of a building igniting from exposure to a wildfire. First, a number of features, materials, and design details can make it more vulnerable. Second, the surrounding wildland and vegetation near your house or business can provide a pathway for an approaching wildfire to get close enough for the flames to touch the outside, or for radiant energy (like standing in front of a camp fire) to generate enough heat to cause the structure





to catch fire or break glass in a window. Additionally, it is important to remember that embers from a fire a mile away can fall on a house or business, nearby vegetation, or secondary buildings and cause them to catch fire.

MANAGING YOUR HOUSE OR BUSINESS

The most vulnerable part of your house or business is the roof. If you have a flammable roof, almost anything else you do will be of little consequence in reducing the chances it will ignite and burn the rest of the building when a wildfire is approaching. Other key risk factors include attic or crawlspace vents and debris that collects in gutters and on complex roofs in various locations along the roof line and adjacent to exterior walls. Embers can enter enclosed spaces through vents, potentially igniting fine fuels and debris that has collected in gutters or at roof-to-wall intersections. Single-pane windows also are vulnerable to glass breakage, allowing embers and flames inside. Decks and fences that ignite can bring a fire right up to a building. This guide provides ideas for how you can reduce the ignition risks by making improvements to your house or business.

DEFENSIBLE SPACE: MANAGING VEGETATION AND FUEL SOURCES AROUND YOUR HOUSE OR BUSINESS

Fire officials recommend a vegetation management zone around your house or business of at least 100 feet, depending on the type of vegetation in the adjacent wildland areas and the slope of the land. The actions you take to modify the vegetation in this area are intended to reduce the severity of the fire. This also reduces the chance that flames could come into direct contact with any part of the house or business, or that radiant energy from the high-intensity flames could break the glass in windows or ignite combustible siding. Regardless of the size of the property surrounding a house or business, the goal is the same – to reduce the amount of fuel that would allow the wildfire to get dangerously close to the building. This zone, which is widely referred to as defensible space, also creates a safer area for firefighters to defend the structure.

IMPROVING YOUR STRUCTURE'S WILDFIRE RESISTANCE

You probably already have a list of projects, both large and small, to improve your house or business. Maybe you need a new roof, want to replace old windows or doors to improve energy efficiency, or need to rebuild a deck or porch. Review your list to see if it includes projects in any of the following building-related sections. If so, by slightly modifying your project plans, you may be able to simultaneously improve the condition of the house or business, add to its value and reduce your risk of wildfire damage. You also may decide to add new projects to the list, which can provide vital protection against wildfire and, in some cases, save money on energy bills.

ROOF

WHAT YOU SHOULD KNOW

Replacing a roof is a major project, but it also yields major benefits. The roof should be a top priority. Research has shown that combustible roof coverings are the greatest threat to a structure during a wildfire. Roof combustibility is described by a UL (Underwriters Laboratory) rating system – with Class “A” being the least combustible and most resistant to wildfire. Roof shape and



design also play an important role. Take a careful look at your roof. If you have a lot of ridges and valleys or roof segments that intersect with the vertical walls of the building, you have a complex roof. This makes your house or business more vulnerable to wildfires, even if you have a Class “A” roof, because vegetative debris can readily accumulate at the intersections and so can wind-blown embers. Additionally, if the roof is adjacent to combustible siding, the resulting fire can burn into the stud cavity and enter the entire building.

WHAT YOU SHOULD DO

Always keep the roof clean of debris.

It can be difficult to tell whether you have a Class “A” fire-rated roof, unless it is made of an obviously noncombustible material, such as tile. If you are not sure about your roof, schedule a professional roof inspection to find out. If you replace your roof, choose a Class “A” rated roof, and completely remove the old covering.

Regardless of the specific Class “A” roofing material you choose, inspect it regularly, maintain it when necessary, and replace it when needed.

Here are some things to keep in mind when choosing a Class “A” roof covering:

- Many roof coverings have a Class “A” rating based only on the top/external covering (i.e., the part of the roof that you can see). Some common examples include asphalt composition fiberglass shingles, steel, and clay or concrete tiles. Asphalt composition shingles also can use organic fibers instead of fiberglass, which would result in a Class “C” fire rating.
- Other roof coverings obtain their Class “A” rating because additional materials that enhance the fire resistance are used in the roof assembly. The assembly is composed of the roof covering that you see, and the additional underlying materials that you can’t see. These coverings are considered “Class ‘A’ by assembly.” Examples include aluminum, and some of the newer composite roofs made from recycled plastic and rubber materials, which require an additional layer of a fire-resistant material to achieve a Class “A” rating. Wood shakes also are now available with pressure-impregnated, exterior-rated, fire-retardant chemicals that provide a standalone Class “B” fire rating, and a “Class ‘A’ by assembly.”
- It is important to note that the fire rating of most roof coverings and assemblies are evaluated using new materials. One exception is wood shakes, which are subjected to a natural weathering protocol prior to roof fire testing. One important thing to note is that over time as the products weather, both wood shake and shingle roofs may become more vulnerable to fire.



Wood shake roofs are now available with chemical treatments that provide a Class “B” fire rating.

Asphalt shingles are available with Class “A” fire ratings, but also may use organic fibers that can result in a Class “C” rating with less fire resistance.

Tile roofs must be kept clear of debris and the ends blocked to avoid allowing embers to override the Class “A” fire rating abilities.

EAVES, SOFFITS, ATTIC AND CRAWLSPACE OPENINGS

WHAT YOU SHOULD KNOW

Researchers have learned from post-fire surveys of buildings damaged and destroyed by wildfires that attic/roof and foundation vents are entry points for embers and flames. Depending on topography, and the location of the building on the slope, vents in the eave and soffit areas and gable end vents, can be very vulnerable to the entry of embers. There also can be risks associated with the most common type of eave, known as open (or exposed) eave construction, even if vents are absent. You have this type of construction if you can see the rafter tails from your roof framing on the exterior underside of your roof. If the blocking is improperly installed, gaps will exist where the blocking and rafter tails intersect; as a result, wind-blown embers could become lodged there and ignite debris and the wood in these areas.

WHAT YOU SHOULD DO

If you have vent openings into your attic or crawlspace, check for screening. At a minimum, these vents should be covered with a 1/8-inch metal mesh screen (usually the finest mesh allowed by the building code). Post-fire surveys and laboratory research have shown that embers large enough to cause ignition of fine fuels can pass through 1/4- and even 1/8-inch mesh screening, so while screening will help, it is not a perfect solution. Also, keep in mind that while a finer mesh screen will offer better protection against embers, it also requires more maintenance to keep it free of debris. It is important to keep air flowing freely to help manage the moisture in your attic and crawlspace (i.e., keep the moisture content low enough to avoid fungal problems).

Property owners in every area vulnerable to wildfire can benefit from new vents being designed as a result of stricter building codes in California. Although these vents may not be required in your state, they are designed to offer enhanced protection by reducing the chance embers will enter your structure. These products are currently in the testing and acceptance phase while test standards are being developed and finalized. These vents typically incorporate a finer mesh secondary screen (i.e., one that is set back in the vent device), and other design features on the exterior side. Find a list of accepted vents at: <http://osfm.fire.ca.gov/> Scroll down to the section titled Building Code Chapter 7A Wildfire Protection Information & CBC Chapter 7A Task Force.

Depending on the ease of accessing your vents, you could prepare vent covers using 1/2-inch plywood or a thin metal plate and include their installation as part of your wildfire pre-evacuation preparedness plan. These covers should be removed upon your return.

If you have open eaves (i.e., you can see the exposed rafters in the eave), you can inject a sealant (such as caulking) in any gaps that you observe, or enclose the underside of the roof overhang to help keep embers from lodging there. To do this, fasten sheathing made from a noncombustible or ignition-resistant material to the underside of the rafter tails. This enclosure can follow the slope of the roof, and is sometimes referred to as boxing-in the eave. This can also be accomplished by extending the material from the roof edge horizontally to the





exterior wall, thereby making a soffit eave. If you have a vented attic, do not forget to add soffit vents as part of your project; position the vents close to the roof edge, not the exterior wall.

TILE AND OTHER NONCOMBUSTIBLE ROOF COVERINGS WITH GAPS ALONG THE EDGES

WHAT YOU SHOULD KNOW

Some roofing materials have a gap at the ridge and edge of the roof. The most common example is a clay barrel tile roof covering, but it also occurs in some metal roofs (mainly shingle style) and other cement roof coverings. Even with flat profiles, gaps will occur at the ridge of the roof. The gaps can allow birds and rodents to get into the opening and build nests. The small bits of vegetation used for nesting material are highly combustible and easily ignited by wind-blown embers. The flames can then quickly spread to the structural members that support your roof and bypass any protection offered by Class “A” fire-rated roof covering materials.

WHAT YOU SHOULD DO

Use a form of protection called a bird stop to seal the open edges of the roof covering. Bird stops are a manufactured shield that can be purchased from roofing supply stores and are typically provided by the manufacturer of the roof covering. The bird stop is inserted into the opening at the edge of the roof. You can also use a mortar mix to plug the ends. The mortar mix would be the best option for openings at the ridge of the roof. Remember, the idea is to keep fuel sources such as nesting materials, wind-blown debris and embers from getting under the roof covering.

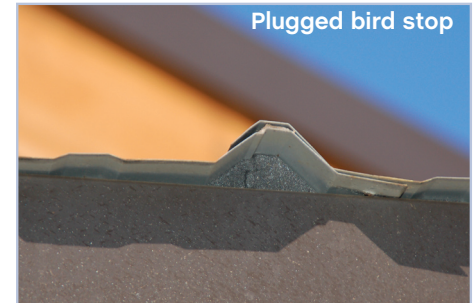
Do not forget to inspect the ridge (peak) of your roof. A flat tile roof may not have a gap at the roof edge, but it could have openings at the ridge. These openings also need to be closed.

GUTTERS

WHAT YOU SHOULD KNOW

Wind-blown vegetative debris and overhanging trees can lead to the accumulation of leaves and needles on your roof and in your gutters. Once dry, this debris can be readily ignited by embers from a wildfire. Debris accumulated in gutters and at roof-to-wall intersections is particularly vulnerable to ignition by wind-blown embers. Even if you have a Class “A” ignition-resistant roof covering such as tile, concrete or asphalt composition shingles, the edge of the roof or, if you have a multi-story building with dormer windows, the exterior siding adjacent to the roof will be exposed to flames from the ignited debris.

Many checklists suggest replacing vinyl gutters with metal gutters. Debris in any gutter will be readily ignited by embers. Depending on how much debris has accumulated, a vinyl gutter likely will quickly detach from the fascia due to deformation from the heat or flames and fall to the ground. The debris will burn out on the ground, potentially igniting any other vegetation or combustible



In this case, a bird stop piece is missing. If you have bird stops, inspect them regularly to make sure they are all still in place and functional.

Smaller gaps can occur in standing seam metal roofs. As shown here, material is also available to plug the ends of these roof coverings.



siding. The metal gutter will remain attached to the fascia and the ignited debris will burn out there, continuing to expose the edge of the roof to flames. The most fire-safe solution is to minimize the build-up of debris in the gutter.

WHAT YOU SHOULD DO

Remove tree branches that overhang the roof and remove any dead vegetation, including branches within your defensible space, the zone where you are actively managing your vegetation. This should be part of your routine maintenance. Do this at least once each year, at a time best suited for the health of the tree or plant.

Clean gutters and roof areas where debris collects. Inspect these areas at least twice a year. Remove accumulated leaves, pine needles and any other combustible debris.

Covering your gutters with screens or other cover devices can minimize the build-up of debris in the gutter. Remember that even gutters with screens should be inspected to make sure covers are in place and performing properly. Some screens and cover devices will keep debris out of the gutter, but allow it to accumulate on the roof behind the device. If ignited, it can increase your vulnerability if you don't have a Class "A" roof. Even if you have a Class "A" roof, debris should still be removed on a regular basis to reduce ember generation and exposure to other building components.

WINDOWS AND DOORS

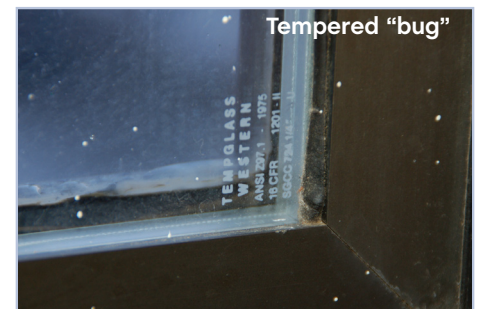
WHAT YOU SHOULD KNOW

The doors and windows of your house or business should be able to resist wind-blown embers and protect against radiant heat and flame exposure. Depending on the type of glass, a window that is exposed to flames may break after only 1 to 3 minutes of exposure to intense heat (radiant exposure) or flames. When windows break from exposure to heat and/or flames, embers and flames can get inside. Testing has shown that single-pane windows are highly vulnerable to breaking when exposed to wildfire conditions. While single-pane, tempered glass windows perform better than dual-pane, annealed glass windows, the best protection is provided by dual-pane, tempered glass windows. Remember, even dual-pane, tempered glass windows will not protect your house or business if they are left open. So, close all windows before you evacuate during a wildfire.

Studies have shown that the glass is the most vulnerable part of the window (i.e., the glass is more vulnerable than the frame). Glass breaks because of temperature differences that develop between the exposed glass and the glass protected by the window framing material when the window is subjected to the heat from a wildfire (or the heat from your neighbor's burning house or business). Cracks develop at the edge of the glass and propagate inward, which makes larger windows more vulnerable to breaking because they tend to have more edge than smaller windows.

WHAT YOU SHOULD DO

Determine what kind of windows are in your house or business. Single-pane windows are more common in older structures. Dual-pane windows have two sheets of glass that are separated by airspace. Regardless of which type of



The outer pane of this dual-pane window broke during a 2007 wildfire. Having the dual-pane window was one reason why this home survived.

Tempered glass in a window will have a marking etched on one of the corners, similar to that shown here.



windows are in place, the key is the use of tempered glass. To find out if your windows contain tempered glass, look for an etching (called a bug) in the corner.

You should replace your windows with ones that have tempered glass, preferably dual-pane windows that have at least one pane of tempered glass on the outside. Remember, dual-pane windows without tempered glass do not protect as well in wildfire conditions. Current energy code requirements usually require dual-pane windows, so upgrading will increase both fire resistance and energy efficiency.

If you cannot afford to replace your windows, it is important to manage the fuels closest to your house or business, including the surrounding vegetation, and use noncombustible mulch and ignition-resistant materials for yard or garden structures. Once you have done this, and provided your windows are accessible, a less expensive alternative would be to make shutters out of ½-inch plywood. Cut them to size and label them for each window so they can be installed quickly when wildfire threatens. Take the time to pre-install the anchorage hardware and prepare your shutter materials in advance. The ½-inch plywood will provide an extra measure of protection from radiant heat or the impact of wind-blown embers. Buildings that are used seasonally may already have shutters that are closed during the off-season to provide protection against intrusion and damage from falling tree limbs. These shutters also can be used to protect buildings during wildfires.

DECKS, PATIOS AND PORCHES

WHAT YOU SHOULD KNOW

Decks, patios and porches are important because they often are attached to the house or business and are next to windows, sliding glass doors, and possibly combustible siding. Consider the construction material used to build the deck, patio or porch, along with the types of items that are on and beneath it. This includes vegetation leading up to the structure, which can act as a wick and move the fire through to the building materials, igniting it and other items stored underneath or nearby. This is particularly important for decks when the house or business is sited on a sloped lot. Depending on the type and condition of the vegetation, flame lengths on a slope can reach more than 30 feet, so even an elevated deck can be vulnerable.

It is common knowledge that wood deck boards are combustible. There is sometimes a misunderstanding regarding the combustibility of wood-plastic composite decking products. These products also are combustible; some manufacturers are now incorporating fire retardant chemicals into their products, and fire performance information for many decking products is now available online at the manufacturer Web site. Wood decking that has been treated with an exterior fire retardant also is available.

Some checklists and guides suggest attaching a metal flashing strip, approximately 18 inches tall, between the top of the deck, patio or porch and the exterior (combustible) siding. The purpose of the flashing strip is to provide protection from ember exposure, both the embers themselves and the flaming exposure that could occur if accumulated debris at the point where the house or business intersects with the deck, patio or porch were ignited by the embers.



Use noncombustible materials when building a deck. Never store flammable materials on top of or beneath the deck.



This is a good idea, as long as the flashing is tucked in behind the siding where the top of flashing terminates so water cannot seep between the flashing and the siding.

WHAT YOU SHOULD DO

Enclosing your elevated deck, patio or porch can help reduce the risk of damage from wildfire. These can be enclosed vertically by applying an exterior siding product around the edge of the deck, patio or porch or horizontally by applying an exterior panelized product to the bottom of the support joists.

To determine if enclosing your deck, patio or porch would be beneficial, consider whether you store combustible materials underneath it, or if your vegetation management plan is inadequate, particularly in the 0- to 30-foot zone. If you can avoid storing combustible materials underneath and if you create and maintain your vegetation management plan, enclosure will not significantly increase the protection of your house or business from wildfire.

If you choose to enclose your deck, patio or porch make sure you provide sufficient ventilation or other means for water to drain out. The building code requirement for a crawlspace is one square foot of venting for each 150 square feet of floor area. You should have at least this much ventilation and maybe more if you are in a particularly wet area. If you do not allow the structural support members and boards to dry out, fungal decay will become the biggest threat to your deck, patio or porch.

Enclosing your deck, patio or porch will not reduce the risk of the top being exposed to embers. For that, the best protection is to keep the surface clear of leaves, pine needles and other vegetative debris. If your house or business is supported by a column and beam system, and it doesn't have skirting around the perimeter, add a skirting of an ignition-resistant material. Remember to provide vents on all sides to ensure proper ventilation.

Learn more about how to choose wildfire-resistant decking materials at:
http://www.fire.ca.gov/fire_prevention/fire_prevention_wildland.php.

SIDING

WHAT YOU SHOULD KNOW

Siding can be vulnerable for two reasons. First, if ignited, combustible siding can provide a path for flames to reach other vulnerable components of your house or business, such as windows and the eave area. Second, if penetrated, a horizontal or vertical lap joint can provide access for flames to enter the house or business. Penetration at lap joints is more common with combustible siding products.

Fire-retardant coatings that have been developed for interior use are sometimes suggested for use in exterior applications, usually as a primer, on products such as on siding. While these products may have worked well in interior applications,



they tend to lose effectiveness when exposed to the weather. Until adequate performance after weathering has been demonstrated, use of coatings as fire retardants should be avoided in exterior applications.

The large logs used in whole buildings will resist ignition better than smaller wood members, which are typically used for wood siding products. The most vulnerable part of a log wall is between log joints. This risk is minimized if the joint is chinked with a resistant material that provides protection from flame penetration. Wood siding with a more complicated lap joint, such as tongue-and-groove or shiplap, offers better resistance from flame penetration into the stud cavity than other bevel-type joints. Incorporating an underlying sheathing material into the wall assembly will improve the ability of any siding material to resist lap-joint penetration.

Vinyl siding will deform and fall off the wall at relatively low radiant energy or flame exposure during a fire. If this happens, protection of your house or business will depend on the performance of the underlying sheathing material.

Noncombustible siding, including fiber cement, traditional three-coat stucco, and brick will provide the best protection. Wood siding that has been treated with an exterior-rated fire retardant chemical also will improve the performance of siding against both radiant and flaming wildfire exposure.

WHAT YOU SHOULD DO

If you have combustible siding, consider incorporating a noncombustible zone next to your house or business. Avoid plain bevel lap joints or use exterior-type fire retardant treated siding. If you have a chinked-style log house or business, inspect the chinking for cracks and missing pieces; repair and replace them with ignition-resistant chinking.

Replacing siding is expensive. Other less expensive items that are discussed in this guide, such as careful attention to the vegetation management in the area immediately adjacent to the siding, will provide more protection.

FENCES

WHAT YOU SHOULD KNOW

Fences can be a wildfire hazard, particularly if they connect directly to the house or business. The bottom of fences collect debris, which when combined with combustible materials, can become a fuel source that can act as a wick to carry fire directly to the structure.

Some checklists recommend inserting a metal shield where the fence connects to the exterior combustible siding. How effective this is will depend on the size of the metal strip and, depending on how it is attached, over time it could result in other moisture-related degradation problems with the siding. Find more effective solutions in the following section.

WHAT YOU SHOULD DO

New fences should be entirely constructed of noncombustible or other ignition-resistant materials. A wood frame with steel mesh infill is another option that will provide adequate protection. Existing wood fences that are attached to the house or business should be retrofitted, so the fence ends with a



Use metal gates and noncombustible materials when installing or replacing a fence.



noncombustible material like masonry or metal or with a larger wood member (i.e., heavy timber) to keep fire from spreading to the structure. A common technique is to use a metal gate with one side attached to the fence and the other to the exterior siding.

It is important not to store firewood or other combustible materials against the fence, and to regularly remove debris and dead vegetation at the bottom of the fence.

CHIMNEYS AND BURN BARRELS AND OPEN DEBRIS BURNING

WHAT YOU SHOULD KNOW

Spark arrestors are required to prevent large embers from escaping through your chimney. Think of it as a community-wide approach to wildfire protection – you protect your neighbors and they protect you by having a chimney spark arrestor.

The spark arrestor concept also applies to burning debris and garbage in an open barrel. Embers generated during burning can result in ignitions in adjacent woodlands. Fire also can escape when doing debris burning in open piles.

WHAT YOU SHOULD DO

Install a spark arrestor that has ½-inch mesh. These are available at lumber yards, hardware stores or fireplace specialty stores.

In the case of burning in barrels, a heavy metal screen with ½-inch mesh should be placed on top of the barrel. Debris also should be cleared from the area immediately surrounding the barrel. Care should always be taken when conducting open backyard debris burns to stop fire from escaping into the wildland. State and local ordinances may require a permit for open burning. Contact your local fire department for information.

Follow these guidelines for safe debris burning:

- Clear a safe zone that is wide enough to prevent the escape of fire.
- Keep a supply of water and a rake or shovel readily accessible.
- Stay with the fire until it is completely out and never leave a fire unattended.
- Burn only when the wind is calm and the humidity level is high.
- Extinguish fire completely if conditions become windy.
- Keep brush piles small to allow quick control of the fire if necessary.
- Locate brush piles an adequate distance from structures and utilities.
- Obey all outdoor burning laws including forest fire laws, air pollution, open burning regulations, and local ordinances.
- Understand that you are liable for damages and cleanup if the fire escapes.



CREATING DEFENSIBLE SPACE

IDENTIFYING FUEL MANAGEMENT ZONES

The first zone is the one closest to your house or business, which extends outward at least 30 feet or to the property line. This zone will require the most thinning and horizontal separation of trees and other vegetation, and removal of items that could cause a very intense fire close to your house or business. The objective of the thinning and separation in this zone is to reduce the chance that vegetation will provide flames a direct path to the building. Removing wood structures, boats, RVs and other combustible items is another way to reduce the risk of fire coming close enough to ignite the structure.

The next zone extends from 30 feet to approximately 100 feet or to the property line. If your house or business is located on a steeper slope (more than a one foot drop for every five feet you move away from the structure), then this zone should be increased. Trees and other vegetation here should be maintained and dead plant materials and tree branches should be removed. The objective of the work in this zone is to slow down and reduce the energy of the wildfire and drop any crowning fire to the ground.

If you are in a forested area, there is a risk that a wildfire could spread to the tops of the trees. By making modifications in the 30- to 100-foot zone, such as increasing the separation between trees and vegetation and eliminating tree branches located close to the ground, you can help drive the wildfire back to the ground before it reaches your house or business. These improvements also will help to reduce the chance that a fire will climb back up into the crown of the tree. Once created, it is critical to maintain these improvements.

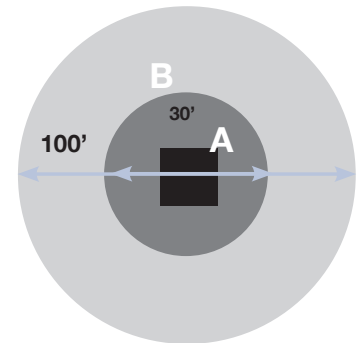
Fast moving brush and shrub fires can generate embers that can ignite vegetation or other combustibles that are located near the house or building or stored under a deck.

Because of the importance of the area closest to your house or business, some experts suggest an additional zone that extends out 10 to 15 feet from your structure. In high risk areas, those with a lot of brush or dense vegetation, extra attention needs to be extended throughout the full 30-foot zone.

Pay particular attention to the types of vegetation and mulch you select for this area. Whatever types of plant materials are chosen, they must be carefully maintained. There are products on the market such as noncombustible mulches, including rock and gravel, and noncombustible hardscape features, such as brick and concrete walkways, and surfacing that will reduce your wildfire exposure. Choosing low-growing, irrigated herbaceous plant materials is another good option.

THE AREA CLOSEST TO YOUR HOUSE OR BUSINESS (ZERO TO 30 FEET)

Take stock of what is in your yard and in the common areas outside your business. Consider the plants, but look beyond them to other items that could increase the risk that your house or business will catch on fire.



Defensible space involves two zones extending out from a home or business.

PLANTS

WHAT YOU SHOULD KNOW

Close to a building, plants can become a major fire hazard. Plants adjacent to combustible siding, as well as plants under or next to windows or the interior corners of a house present the greatest hazard. Embers from a wildfire can reach your house or business from a mile or more away, and can become trapped in corners, igniting nearby plants and exposing siding and the roof overhang to flames.

WHAT YOU SHOULD DO

Remove dead vegetation closest to the house or business, paying attention to material on and underneath plants. Mulch can help keep the ground moist and reduce the need for watering, but it also can become a fire hazard. Avoid using wood, bark and rubber mulch products, particularly small pieces of bark or those with hairy components such as “gorilla hair” mulch. Consider rock mulch or other noncombustible materials. For plants, shorten the height, remove branches that are close to the ground, prune to reduce the amount of material in the plant and remove dead material.

BETTER VEGETATION CHOICES FOR YOUR AREA

Choose fire-resistant plants. Learn more about choosing plants by visiting the links at www.DisasterSafety.org/megafires or directly at:

Kentucky

<http://www.forestry.ky.gov/NR/rdonlyres/CD13B18A-6AEC-4191-90D5-4C38D89E7015/0/Guideforprotectingcommunities.pdf>

Ohio

<http://www.dnr.state.oh.us/tabid/5124/Default.aspx>

YARD AND GARDEN STRUCTURES

WHAT YOU SHOULD KNOW

Arbors, pergolas or trellises, combustible fencing, playground equipment, gazebos and other structures located close to your house or business will increase its vulnerability to wildfire. Wind-blown embers can accumulate in or on such structures and ignite them. Depending on how close the items are to your building, they might act as a fuel source driving the fire to your house or business. Trellises and pergolas are especially susceptible because they are often made of wood, are typically covered with vegetation and are attached or adjacent to the structure.

WHAT YOU SHOULD DO

Consider removing arbors or pergolas made from combustible materials. Structures made from metal and other noncombustible materials would be acceptable choices. Wood arbors and pergolas can be more resistant to fire if they are made with exterior-rated, fire-retardant lumber or larger dimension



Vegetation too close to windows.



material. If you go this route, you should also use the heartwood of a naturally durable species (such as cypress or cedar). Unfortunately, no treatment exists for lumber that functions as both a fire retardant and a preservative against wood-destroying organisms. Remember that wood members with smaller cross-sections ignite and burn more easily. You could also consider mixing materials – using larger timbers for the supporting structural members and choosing non-combustible materials for the smaller members of the structure. Keep all yard and garden structures free of accumulated debris. Any structures, such as a child's play set or gazebo, built from combustible materials should be relocated at least 30 feet away from the house or business.

OUTBUILDINGS, FUEL TANKS AND FLAMMABLE PERSONAL PROPERTY

WHAT YOU SHOULD KNOW

All buildings on the property face the same types of risks when it comes to wildfire. Once ignited, these buildings would act just like a large plant, bringing flames closer to the house or business and potentially resulting in ignition. If ignited, outbuildings will burn much longer than a typical plant, resulting in longer fire exposure for any other buildings on the property. They also will generate their own embers. Boats, RVs and other personal property also can burn very intensely. They should be protected inside a building or parked at least 30 feet from the house or business.

If fire comes too close to exterior liquefied petroleum (LP) tanks, a leak can develop at the pressure relief valve, resulting in a column of flame. Flame impinging on the upper surface of the tank can result in an explosion, particularly when the fuel level is lower. It is important to follow your local building code requirements regarding tank placement. It is also important to locate propane tanks at least 30 feet from your house or business and to create 10 to 15 feet of defensible space around the tank.

WHAT YOU SHOULD DO

Relocate combustible outbuildings at least 30 feet away from your house or business. Other options would be to create defensible space around the outbuilding or to incorporate noncombustible or ignition-resistant materials into the building's construction.

If necessary, relocate the propane tanks at least 30 feet from your house or business. Create a noncombustible zone within 10 feet of the tank. Another option is to enclose the tank. If an enclosure is used, it should be made of noncombustible materials (i.e., fiber cement siding, stucco, or brick.)



Wooden playground equipment can be a fire risk if located too close to a home or business.



Locate propane tanks at least 30 feet from a home or business and create defensible space around the tank.

FIREWOOD, LEFTOVER BUILDING/CONSTRUCTION MATERIALS AND COMBUSTIBLE MULCH

WHAT YOU SHOULD KNOW

It may seem obvious, but firewood, combustible mulch or other combustible materials located too close to a house or business can spread the wildfire. Mulch offers several beneficial attributes to the soil, including weed and erosion control and water retention. Carefully balance the benefits of mulch with the potential risk from spreading fire to the structure.

The ease with which combustible mulches ignite and the speed with which fire will spread will depend on the characteristics of the particular mulch, but they will all burn. Smaller mulches or ones that have fine fuel components (for example, the hairy bark or needle mulches) will ignite and spread fire more quickly. Studies have shown that composted mulches perform better than other combustible mulches, but even this material exhibits smoldering combustion. Learn more by watching the mulch burning demonstration video at www.livingwithfire.info.

WHAT YOU SHOULD DO

Move firewood and leftover building/construction materials, and items such as wheelbarrows filled with these materials, as far away as possible from your house or business. Firewood piles should be located at least 30 feet from any building on the property. Consider using noncombustible mulches in the area immediately adjacent to your house or business.

ASSESSING AND MANAGING SURROUNDINGS BEYOND 30 FEET VEGETATION MANAGEMENT

WHAT YOU SHOULD KNOW

If your house or business faces a wildland and you own or can get access and permission to modify the vegetation in the area between 30 feet and 100 feet from your building, you should manage the vegetation to reduce the intensity of the fire in this area and make sure that it does not progress beyond a surface fire.

WHAT YOU SHOULD DO

You should regularly remove any dead brush from this extended fuel modification area and thin out trees, including removing branches close to the ground so that a crown fire cannot be supported and a fire on the ground will not climb up into the tree canopy.





IMPORTANCE OF TOPOGRAPHY

WHAT YOU SHOULD KNOW

The topography around your house or business, which includes the slope of the land and the direction the structure faces, is a major consideration in assessing the risk exposure to wildfire. 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.

WHAT YOU SHOULD DO

Determine the slope of your building. Select a mark on the slope and walk 10 paces downhill. If your head is below the mark you have a steep slope.

If your house or business is mid-slope or at the top of a steep slope, but set back less than 15 feet for a single-story and 30 feet for a two-story building, take additional precautions. These include being more aggressive with your vegetation modification and maintenance plan and more aware of the materials used to build the house, deck or any outbuildings. You will also want to push the fuel modification area beyond the 100-foot length if at all possible. A target for the extended fuel modification area would be between 150 feet and 200 feet.

Consider increasing the protection of your house or business by constructing a noncombustible retaining wall to help increase the set-back. When making future improvements, incorporate ignition-resistant features and materials into the house or business and surrounding landscape.

IMPORTANCE OF ENVIRONMENTAL CONDITIONS

WHAT YOU SHOULD KNOW

Higher wind speeds are frequently associated with fast moving wildfires. Strong winds blowing a fire toward your house or business will have the same effect as being located on a slope; the fire will move faster and burn more intensely, blowing embers in front of the fire. The flame lengths also will be longer.

WHAT YOU SHOULD DO

If your house or business is located on the side of a development that faces into the prevailing strong wind direction or on a side that is parallel to the prevailing strong wind direction, consider pushing the fuel modification area beyond the 100-foot length if at all possible. A target for the extended fuel modification area would be between 150 feet and 200 feet.



DEFENSIVE ACTIONS

WHAT YOU SHOULD KNOW

Some states have been given grants from the Federal Emergency Management Agency (FEMA) for the installation of exterior roof-mounted fire sprinklers. The use of exterior sprinklers is considered a defensive action and a primary use is to help limit the spread of the fire to the house or business. The sprinklers would be turned on prior to evacuation.

Using exterior sprinklers can help to reduce the chances of a house or business being damaged by a wildfire, but like all other actions that can be taken, it requires planning and the system must be maintained. It also must be treated as one component of a fire-safe plan and it does not eliminate the need for other actions recommended in this guide.

WHAT YOU SHOULD DO

If you are considering an external sprinkler system, check with your local fire department. They may have installation plans, and other suggestions. In order to maximize the effectiveness of exterior sprinklers, they should be operated by a stand-alone, independent water system (e.g., tank, pool, or lake) and must be attached to a pressurized delivery system or use a generator for needed pumps.


**YOUR HOME
OR BUSINESS**
**REQUIRED ACTION
OR RETROFIT**
**RELATIVE
COST**

ROOF COVERING - Your roof, both in terms of its covering and design, is the most vulnerable part of your home or business when considering exposure to wildfire.

1. Do you have a non-combustible or Class "A" roof?	A professional roof inspection can help determine this. If not, replace your roof covering with a Class "A" fire-rated covering. Many styles are available.	\$\$\$\$
2. Do you have a tile or metal roof? If yes, are the gaps between covering and roof sheathing, which can occur at the edge and ridge, filled with either a bird stop or other material to seal the openings? Are there other roof openings?	Install bird stops. Plug any roof openings that are not functioning as vents.	\$-\$\$
3. Do you have combustible siding where a lower level roof meets and on the upper level roof or wall?	Replace siding with a more fire-resistant material.	\$\$-\$\$\$\$
4. Has vegetative debris accumulated on your roof?	Ember accumulation at the roof-wall intersection increases the risk of fire exposure, particularly if combustible siding is present. The problem is exacerbated with a buildup of debris. Routinely remove debris from the roof. Consider hiring a professional to help with this task.	FREE

VENTS are vulnerable to wind-blown embers and flames from nearby vegetation, combustible siding that has ignited or if combustible materials are stored nearby that could potentially catch on fire. Maintaining appropriate defensible space will help minimize wildfire risks.

1. Are your vents covered with 1/8-inch mesh metal screens?	There are many types of new vents on the market that are designed to reduce the risks of wind-blown embers getting inside. Consider installing new vents; availability and styles will vary by region. A less expensive alternative is to attach a minimum of 1/8-inch mesh metal screens over existing vents.	\$
2. If your vents are not covered with metal screens, have you attached 1/8-inch mesh metal screens and have you prepared vent covers that can be easily installed when a wildfire is approaching?	Attach screens and/or prepare covers. Attaching a solid cover would provide additional assurance that large embers would be kept out of the attic or crawlspace. Since the primary purpose is to prevent embers from getting inside your vents, 1/2-inch plywood could be used. Keep the areas around the vents clear of vegetation and other combustible materials. Install covers before evacuation and remove them upon your return. Use caution when installing and removing covers over vents on higher floors.	\$

SIDING - Fire from ignited siding can spread into the stud cavity and up the wall into the eave and the soffit area. Vertical fire spread up the wall also can expose the windows to flames.		
1. Is your siding made of a noncombustible material?	Re-siding is an expensive, and can be a worthwhile proposition, particularly if the surrounding defensible space is inadequate or if the building is 15 feet or closer to surrounding properties that, if ignited, could spread the flames.	\$\$\$\$
2. If you have a combustible siding product (e.g., wood siding), is it a panel or horizontal lap product?	Panelized products have fewer lap joints, so can be considered less vulnerable. Wood siding shingles and plain bevel lap joints are the most vulnerable to flames. Since noncombustible siding won't ignite, vertical flame spread will not be a problem unless you have stored combustible materials or planted highly flammable vegetation next to the wall. Vertical flame spread also will be minimal when ignition-resistant material (e.g. exterior fire retardant-treated wood) is used. Siding products and assemblies that are better able to resist the penetration of flames into the stub cavity can be found at http://osfm.fire.ca.gov/strucfireengineer/pdf/bml/wuiproducts.pdf	
3. If you have a combustible horizontal lap siding product, does it have a simple lap joint, such as a plain bevel joint?		

Notes

TREES		
1. Do trees or branches hang over your home or business?	Prune back to a minimum of 10 feet from your home or business.	FREE-\$
2. Are your trees pruned to eliminate ladder fuels? Ladder fuels are those that will allow fire to climb up the bark and into the upper portion of the tree	Prune trees to eliminate ladder fuels.	FREE-\$
Has vegetative debris accumulated in the areas that connect the deck and walls, under the deck or at the base of exterior walls or fencing?	Inspect for and clear all vegetative debris on a regular basis.	FREE
LP Tank - If fire comes too close to exterior liquefied petroleum (LP) tanks, a leak can develop at the pressure relief valve, resulting in a column of flame. Flame impinging on the upper surface of the tank can result in an explosion, particularly when the fuel level is lower.		
Is your LP tank located within 30 feet of your home or business?	Relocate your LP / Propane tank.	\$\$-\$\$\$

Notes

FENCES

Does a fence come within 5 feet of your home or business, or come into direct contact with it?	Replace with a noncombustible fence or use noncombustible components such as heavy wire mesh in a wood frame. Noncombustible fencing (at least a 5-foot span) should be used in locations where the fence is directly attached to the building.	\$\$\$
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YARD STRUCTURES – Any fuel source, decorative or functional, within 30 feet of your home or business.

Do you have any playground equipment, firewood, trellises or other yard features that could bring flames too close?	Combustible structures should be moved 30 feet to 50 feet from the home or business.	FREE
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Notes



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Web site: DisasterSafety.org



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