

Addendum for Wallace Act 1

Fire Resistant Asphalt Roof Coating

5-13-2024

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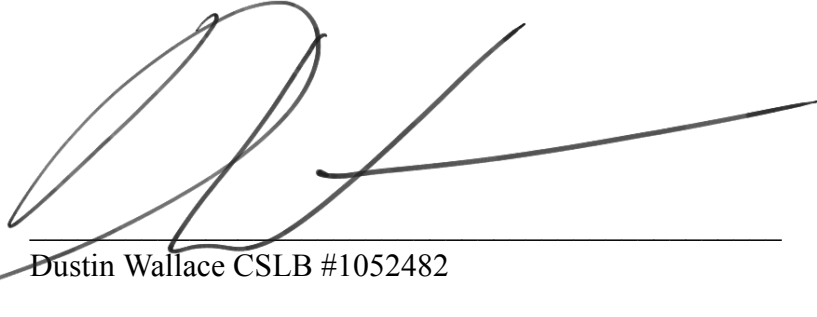
Proposed to: California State Legislature, Governor of California, Insurance
Commissioner of California, California Association of Realtors, California
Mortgage Association

A smart solution that could be developed in Silicon Valley is a fire-resistant coating that would not void the roofing manufacturer's warranty. It is very important to note that homeowners, especially those who live in poorer counties, do not have the luxury to make significant changes to their home, let alone afford a new composition (asphalt) roof. Therefore, a fire-resistant coating that is applied by a licensed contractor (C39 or General B) can be an economic solution while giving homeowners a chance to save for a new roof. With regards to other roof types, all that is not asphalt material, like metal, clay tile, or concrete tile, should be exempt from cancellations from the California Fair Plan.

The coating should be required on roofs that have between 5 and 10 years of life left on homes that are located in high-risk fire zones (*Wildland Urban Interface*). The number of years left on the roof would be determined by the licensed general building contractor or licensed roofing contractor who inspects. (*only inspects per conflict of interest for 12 months*) Asphalt roofs that are less than 5 years of age should be qualified for a new roof replacement under the Wallace Act 1 program. The roof coating should be applied to new roofs that are installed only if the manufacturer approves, to avoid a warranty cancellation.

There are great engineers throughout the state of California, especially in Silicon Valley who should see this like the insurance crisis version of the vaccine for COVID-19. CAL FIRE would have to test the coating on all types of roof pitches and fire conditions before signing off the coating for meeting their requirements. The fire coating could also be required per California Residential Building Codes for new construction at Wildland Urban Interface locations. This

application would be a huge life saver not only for the homeowner but the lender and insurance companies. With this being part of the roof replacement program and yearly inspections being required for defensible space, roof inspections and home inspections, Wallace Act 1 and Wallace Act 2 would create a lot of jobs in California.



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