



Wildfire Prepared

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WHY?

Severe weather disrupts lives, displaces families, and drives financial loss. IBHS delivers top-tier science and translates it into action so we can prevent avoidable suffering, strengthen our homes and businesses, inform the insurance industry and support thriving communities.





A COLLISION COURSE: URBAN CONFLAGRATION FOLLOW



Drought



Wind

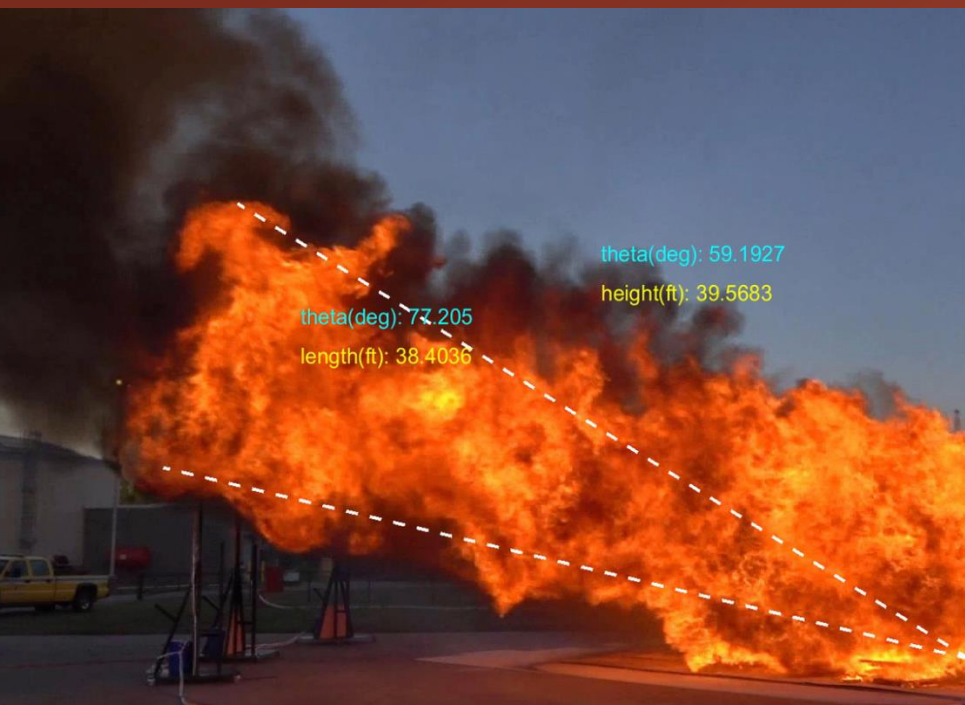


People

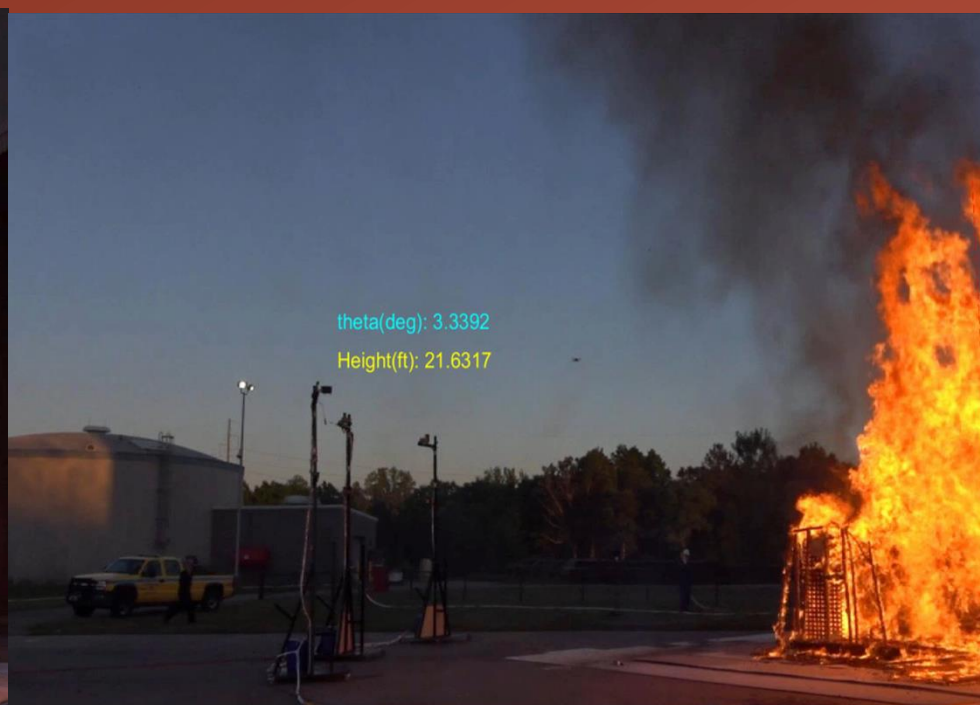
Conflagration

The uncontrolled spread of fire within a community leading to large structure loss.

IMPACT OF WIND



WIND



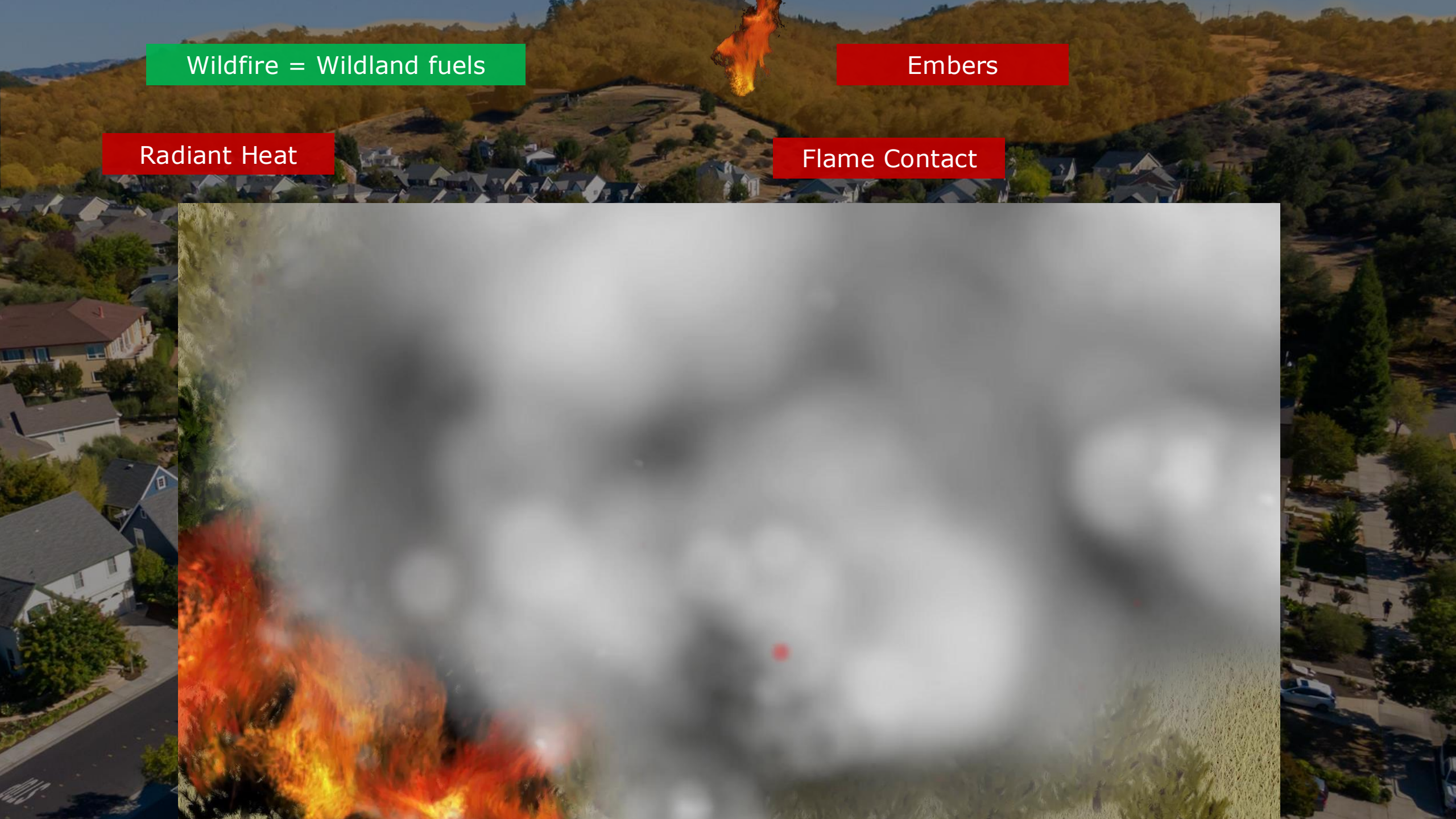
NO WIND

Wildfire = Wildland fuels

Embers

Radiant Heat

Flame Contact



Wildfire = Wildland fuels

Embers

Radiant Heat

Flame Contact

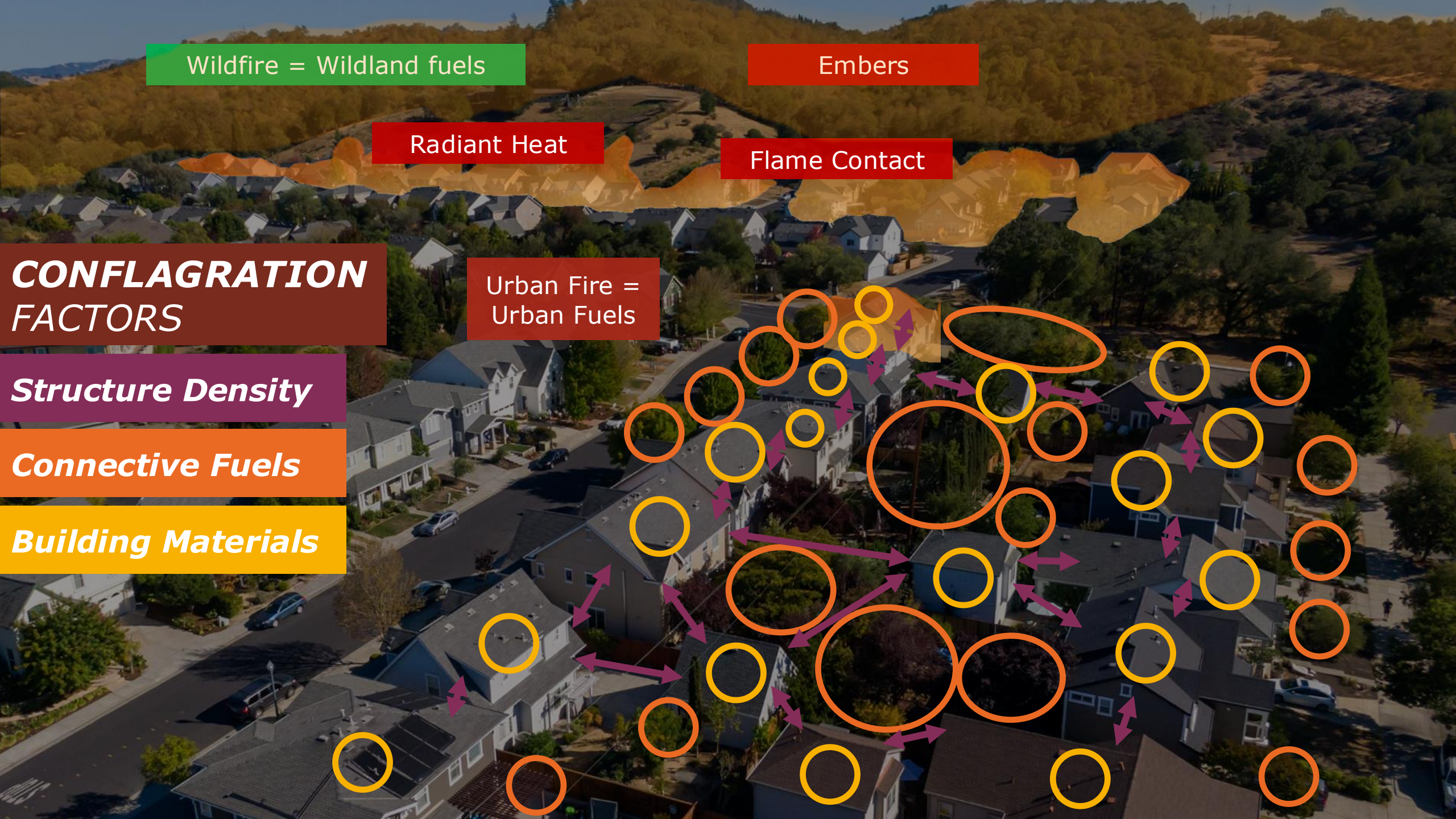
CONFLAGRATION FACTORS

Urban Fire = Urban Fuels

Structure Density

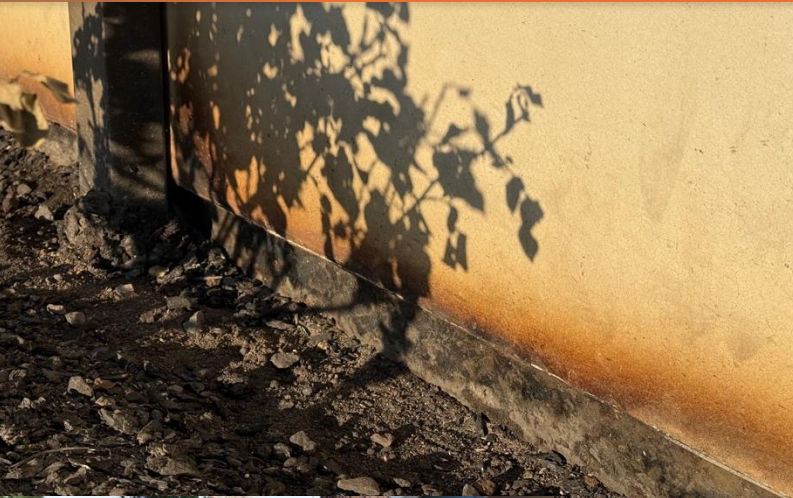
Connective Fuels

Building Materials





LA County Wildfires



LA County Wildfires



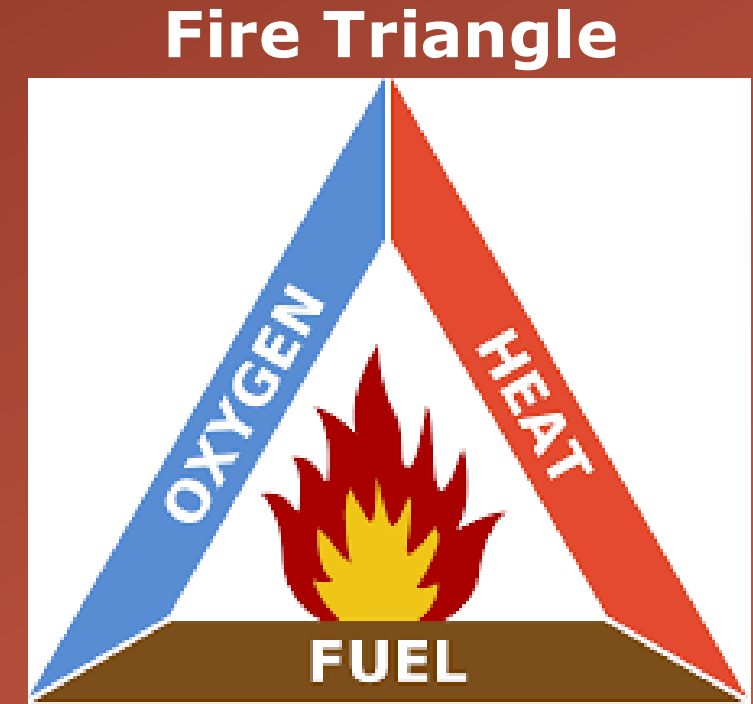
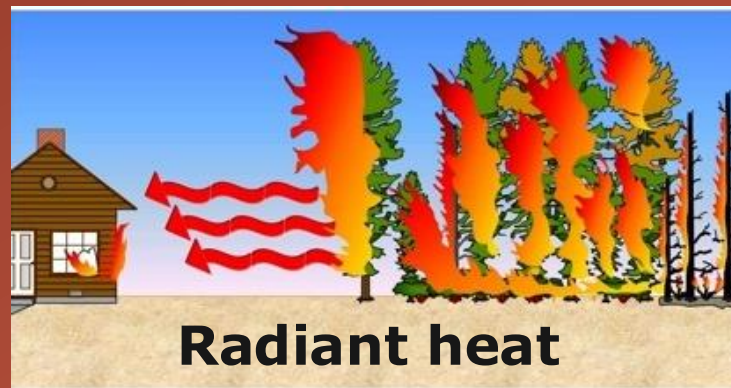
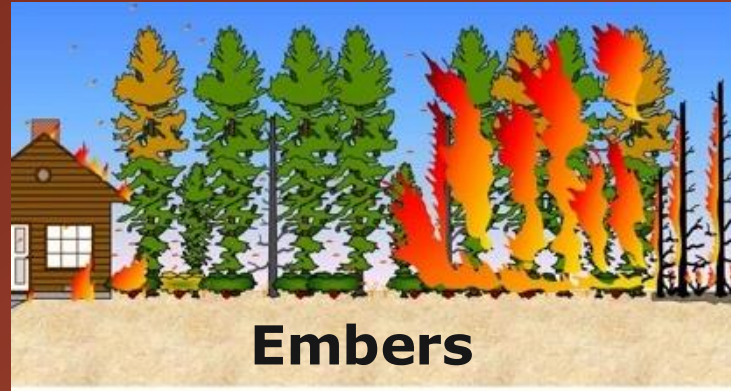


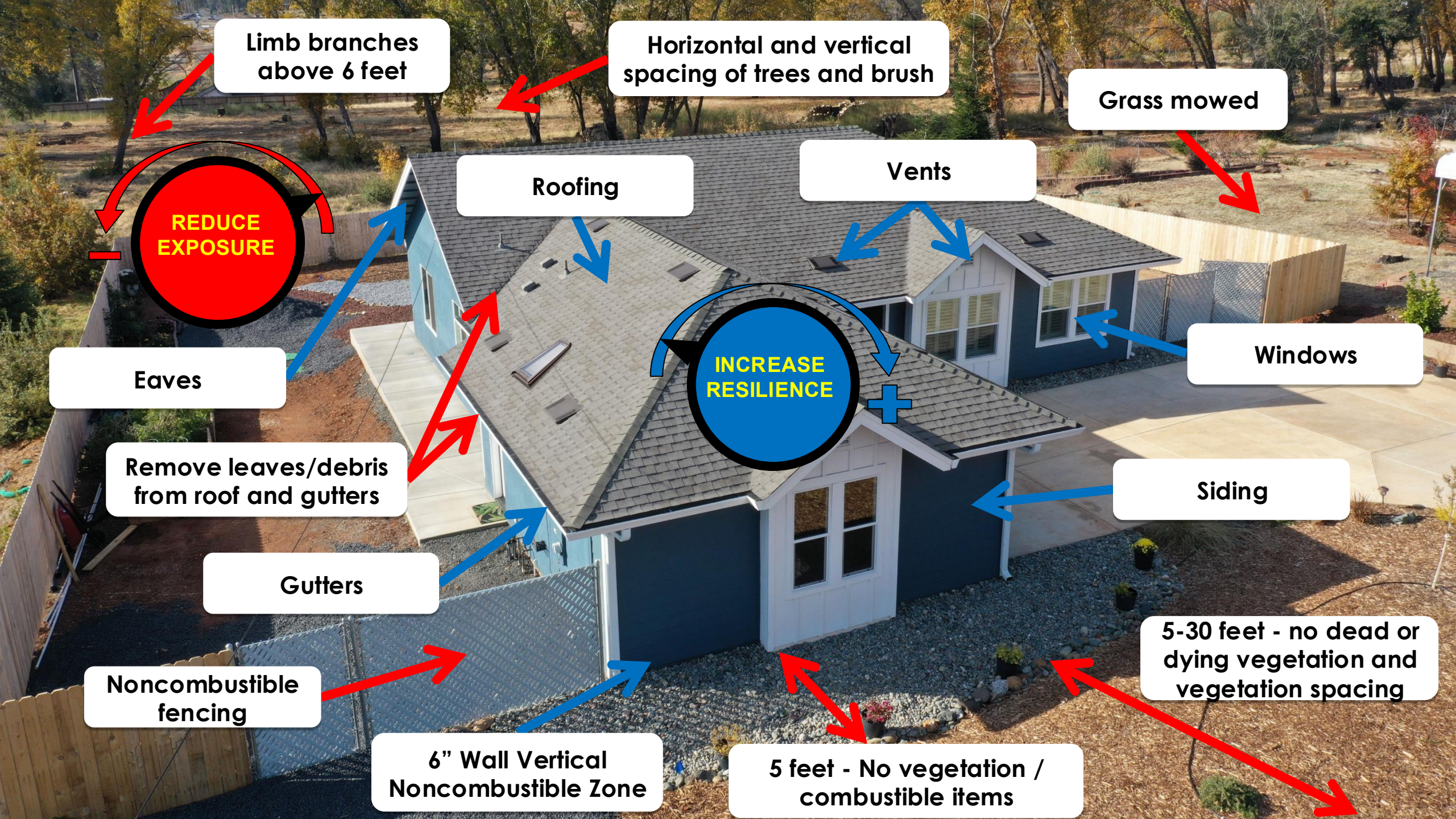
If a home is ignited by wildfire, there is greater than a 90 percent chance it will result in a total loss.

**Every ignition generates more
EMBERS, FLAMES, & RADIANT HEAT.**

Structure Exposure from Wildfire

- Embers: Responsible for the majority of home ignitions
 - Direct and Indirect
- Flame Contact
- Radiant Heat





Limb branches above 6 feet

Horizontal and vertical spacing of trees and brush

Grass mowed

REDUCE EXPOSURE

Roofing

Vents

Eaves

INCREASE RESILIENCE

Windows

Remove leaves/debris from roof and gutters

Siding

Gutters

Noncombustible fencing

5-30 feet - no dead or dying vegetation and vegetation spacing

6" Wall Vertical Noncombustible Zone

5 feet - No vegetation / combustible items

DEFENSIBLE SPACE & ZONE 0

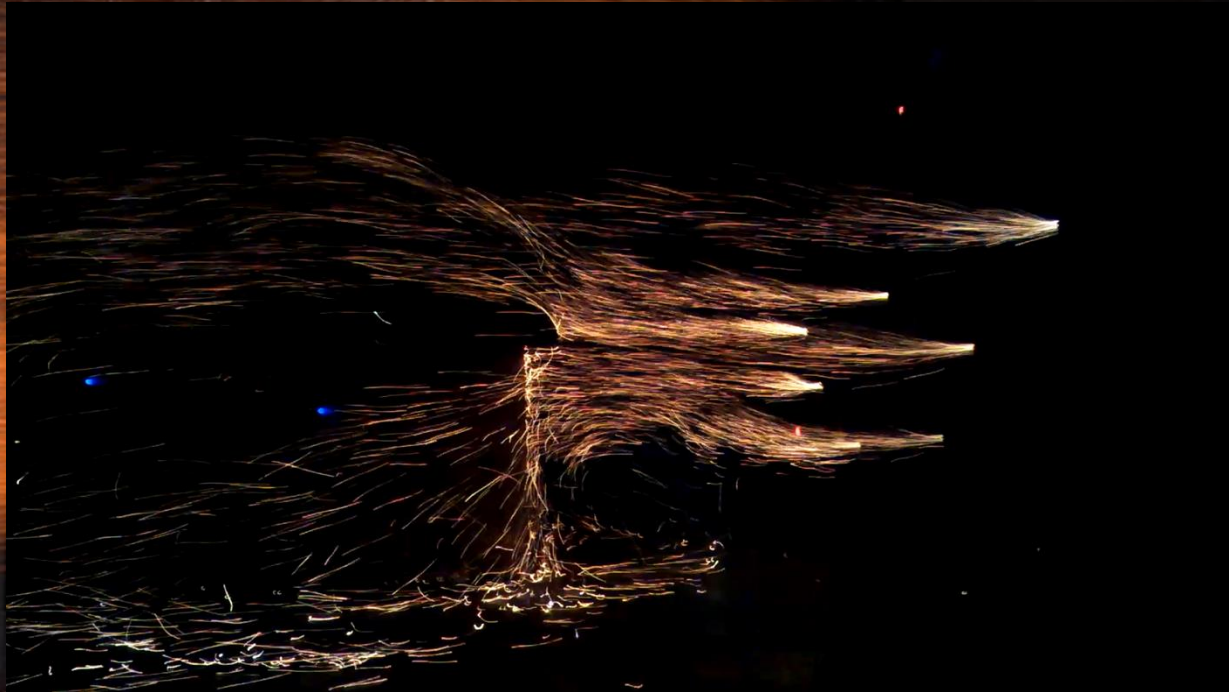


- **Remove all vegetation**
- **No overhanging vegetation**
- **Remove all combustible mulch**
- **Replace combustible fencing**
- **Keep clear of debris**
- **No sheds**

- **Clear & maintain on top of and under decks**
- **Enclose low-elevation decks**

- **Maintain yard clear of debris**
- **Maintain yard clear of dead trees/plants**
- **No parallel fencing**
- **Move grass to maximum height of 4"**
- **Vertical and horizontal spacing**





Ember accumulation

Ember accumulation



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ADDITIONAL MITIGATIONS AGAINST FLAMES

- ✓ Cover gutters.
- ✓ Enclose eaves.
- ✓ Install noncombustible siding.
- ✓ Upgrade windows & doors.
- ✓ Upgrade to a noncombustible deck.
- ✓ Move accessory structures at least 30 feet away.
- ✓ Remove back-to-back fencing.

MITIGATIONS AGAINST EMBERS

ROOF

- ✓ Ensure the roof covering is Class A fire-rated & maintained clear of debris.
- ✓ Choose noncombustible gutters & downspouts.

BUILDING FEATURES

- ✓ Install flame- and ember-resistant vents or 1/8-inch metal mesh vents.
- ✓ Ensure 6-inch vertical noncombustible clearance at base of exterior walls and decks.
- ✓ Clear & maintain the underdeck area; enclose low-elevation decks.

0–5 FOOT NONCOMBUSTIBLE ZONE

- ✓ Establish a **0–5 Foot Noncombustible Zone** around the home and decks; remove overhanging branches; replace combustible fences within 5 feet.

5–30 FOOT DEFENSIBLE SPACE ZONE

- ✓ Maintain yard with spaced vegetation, structures, & other connective fuels; clear debris; remove firewood.
- ✓ Move structures at least 10 feet away & maintain a 0-5 Foot Noncombustible Zone around them.

Wildfire Prepared Home Plus & CWUI Code Comparison

STRUCTURAL COMPONENT	2025 IBHS WFPH PLUS	2026 CWUI Chpt 5	Additional Construction Requirements to Meet WFPH Plus
Roof	✓	✓	
Gutters, Gutter Protection, and Downspouts	✓	~	Gutter Cover must be noncombustible
Protection of Eaves	✓	~	Eaves must be fully enclosed
Vents	✓	✓	
Exterior Wall Covering	✓	✓	No exposed wood, including decorative
6-inch Noncombustible Vertical Clearance	✓	✓	
Exterior Glass	✓	~	2 panes with both tempered
Exterior Doors	✓	✓	Solid ¾" wood, metal, or 20 min
Appendages & Projections (Decks)	✓	~	Noncombustible deck, ≤ 4' in height, enclosed with 1/8" mesh
Fences and Retaining Walls	✓	X	Fence within 5' of house must be noncombustible
Detached Accessory Structures & ADUs	✓	~	None within 30'



Construction requirements referenced as an acceptable method by the code.



Construction requirements partially addressed by the code.



Construction requirements not referenced by the code.



ROOFS

- **Class A Roof material**
- Maintained roof clear of debris





GUTTERS

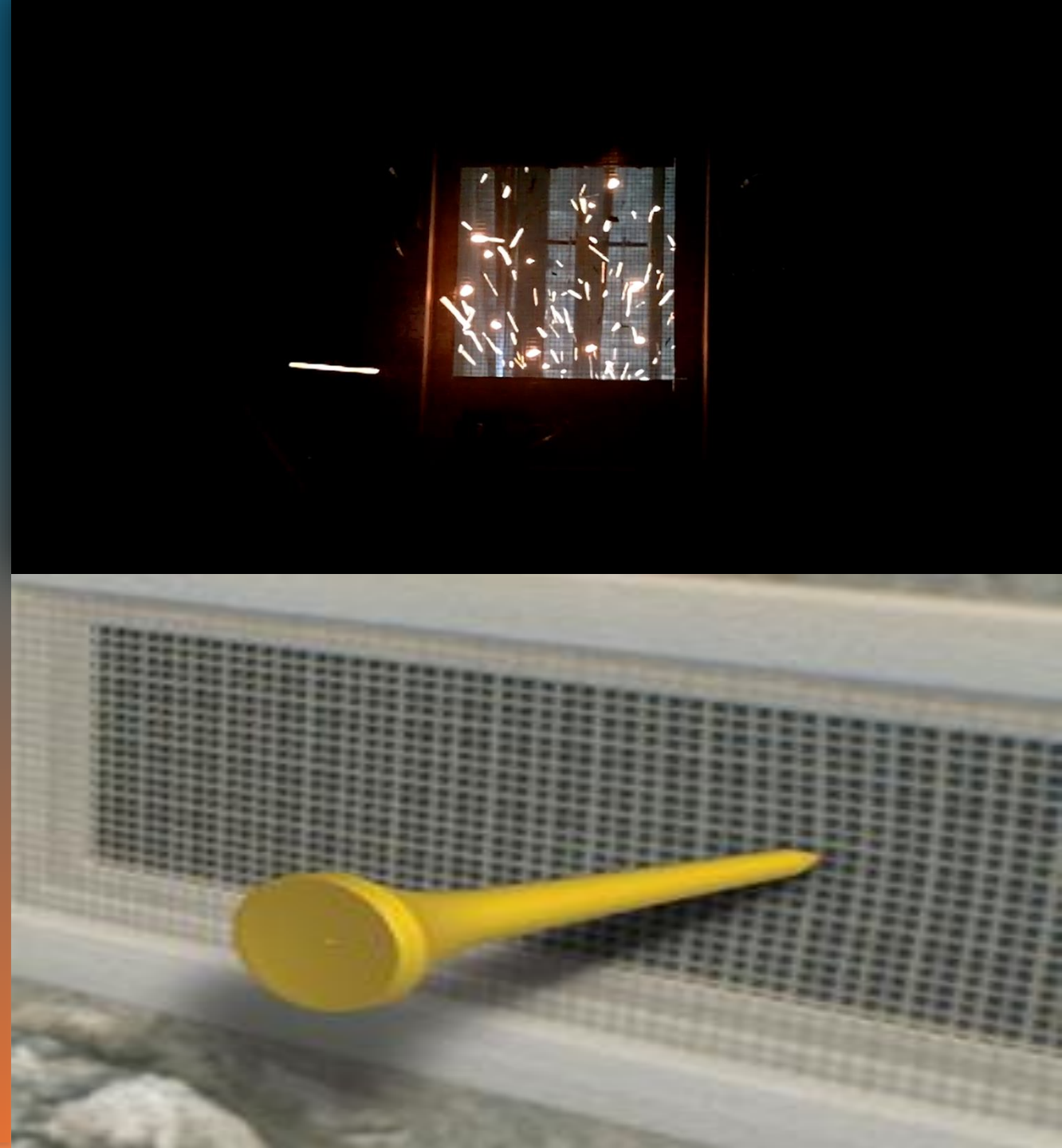
- Noncombustible gutter, downspouts, and cover
- Gutters shield the fascia boards
- Maintain gutters clear of debris





VENTS

- Covered with 1/8-inch corrosion resistant metal mesh
- Ember- and flame-resistant vents
- Metal louvered or flapped dryer and central vacuum vent



BUILDING FEATURES



Siding

- 6-inch vertical noncombustible zone

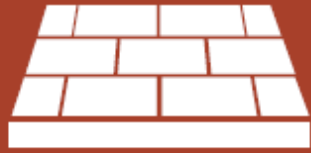




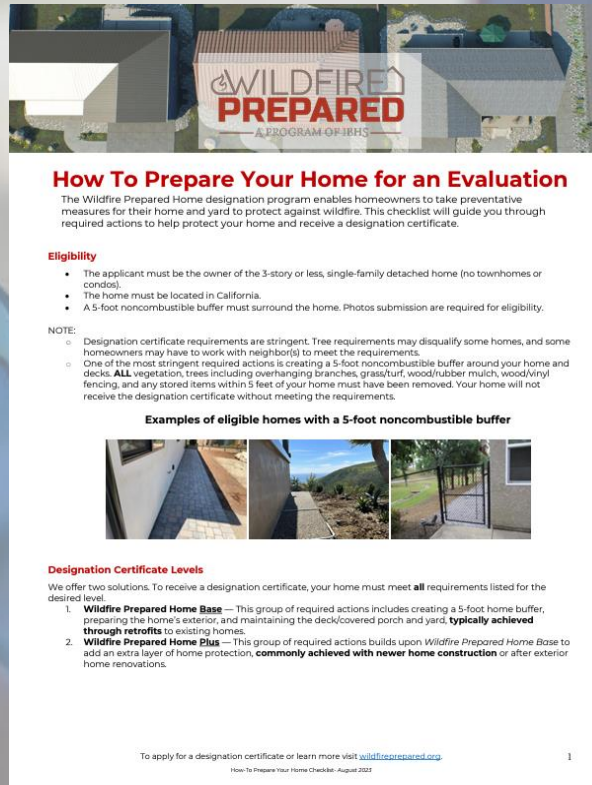
DECKS

- **Clear & maintain on top of and under decks**
- **Enclose low-elevation decks with 1/8" metal mesh**
- **0-5' includes decks**





Designation Process



Step-by-step checklist on How to Prepare Your Home for Evaluation

Initial Process

Prep your home with the How-To Checklist

Submit eligibility photos and apply

IBHS QA

Evaluation

IBHS QA & Designation

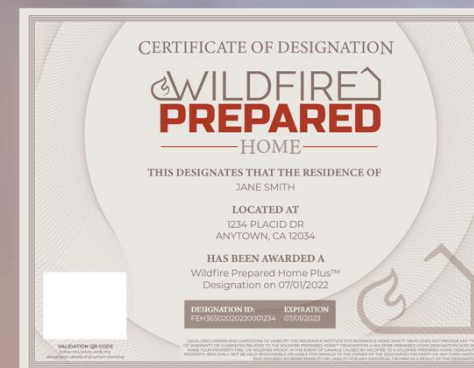
Ongoing Process

Year 1 Annual Landscape Review

Year 2 Annual Landscape Review

Re-Designation

Year 3 Re-Designation



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