



Building Communities Safer from Wildfires

Safer from Wildfires is a comprehensive approach to wildfire resilience, focusing on three key areas: the structure, its surroundings, and the community. California's Safer from Wildfires program provides clear, actionable steps for homeowners to reduce wildfire risk. The more steps you take, the greater your insurance savings.

Here are 10 ways to make your property safer from wildfires:

1. Class-A fire rated roof

Most roofs qualify including asphalt shingles, concrete, brick, or masonry tiles, and metal shingles or sheets. Wood shake shingles are not Class A fire-resistant rated. The Office of the State Fire Marshal maintains a list of tested and approved materials:

osfm.fire.ca.gov/what-we-do/fire-engineering-and-investigations/building-materials-listing

2. 5 foot ember resistant zone, including fencing

Removing greenery and replacing wood chips with stone or decomposed granite 5 feet around your home prevents fire from getting a foot in the door. Replacing wood fencing connecting to your home with metal is critical because it can act like a candle wick leading fire straight to your home.

3. Ember- and fire-resistant vents

Installing 1/16 to 1/8 inch noncombustible, corrosion-resistant metal mesh screens over exterior vents can keep wind-blown embers out of your house.

4. Non-combustible 6 inches at the bottom of exterior walls

Having a minimum of 6 vertical inches measured from the ground up and from any attached horizontal surface like a deck can stop embers from accumulating and igniting your walls. Noncombustible materials include brick, stone, fiber-cement siding or concrete.

5. Enclosed eaves

Installing soffits under your eaves can prevent heat and embers from getting trapped and igniting. When enclosing eaves, non-combustible or ignition resistant materials are recommended.

6. Upgraded windows

Multi-paned windows are more resistant to breaking during a wildfire, which helps keep flames from entering. Multi-paned glass or added shutters all qualify.

7. Cleared vegetation, weeds and debris from under decks

Noncombustible materials like concrete, gravel, or bare soil are permitted.

8. Removal of combustible sheds and other outbuildings to at least a distance of 30 feet

These include sheds, gazebos, accessory dwelling units (ADUs), open covered structures with a solid roof, dog houses and playhouses.

9. Defensible space compliance

Following state and local laws requiring defensible space including trimming trees and removal of brush and debris from yard. See CAL FIRE's defensible space page and your local city or county for details:

www.fire.ca.gov/dspace

10. Being safer together

Safer from Wildfires recognizes two community-wide programs, Firewise USA and Fire Risk Reduction Communities as small as 8 dwelling units or as big as 2,500 can create an action plan and start being safer together. Firewise USA is a nationally recognized program with proven results, sponsored by the National Fire Prevention Association.

Follow this QR code
for more information:
qrco.de/bdrVFB





Learn how to Start a Firewise Community:

www.readyforwildfire.org/prepare-for-wildfire/firewise-communities/

Find a list of Firewise USA sites in California:

www.nfpa.org/Public-Education/Fire-causes-and-risks/Wildfire/Firewise-USA/Firewise-USA-Resources/Firewise-USA-sites

Fire Risk Reduction Communities are local agencies located in a state responsibility area or a very high fire hazard severity zone that meet best practices for local fire planning. Fire Risk Reduction Communities are certified by the California Board of Forestry and Fire Protection. bof.fire.ca.gov/projects-and-programs/fire-risk-reduction-community-list/

Filing a Complaint (Request for Assistance)

The California Department of Insurance is committed to protecting your rights. Many questions can be answered over the phone. If we are unable to resolve the issue over the phone, you can file a Request for Assistance form by mail or online on our website. The system will allow you to attach copies of all necessary documents, such as policies, canceled checks and correspondence. Some examples of the issues the Department may be able to help with include:

- Improper Denial of Claim
- Cancellation or non-renewal of a policy
- Delay in settlement
- Alleged misappropriation of premiums paid
- Alleged misrepresentation by an Agent/Broker or solicitor
- Unfair underwriting practices
- Dishonest or deceptive insurance sales tactics

Contact Us

Consumer Assistance Hotline:

1-800-927-4357

TTY 1-800-482-4833

Visit us on the web at:

www.insurance.ca.gov

To order additional materials contact

Community Relations & Outreach at:

crobo@insurance.ca.gov



Led by Insurance Commissioner Ricardo Lara, the California Department of Insurance is the consumer protection agency for the nation's largest insurance marketplace and your best resource for honest and impartial answers to insurance questions. Knowledgeable insurance professionals are available through our consumer hotline. Call 1-800-927-HELP (4357) or visit www.insurance.ca.gov to view all of our consumer information guides and insurance resources. These tools are available to consumers free of charge.