

Oregon Wildfire Risk Information

Reducing Wildfire Risk

According to recent statistics, one-third of U.S. homes are in the Wildland Urban Interface (WUI), areas where wildland vegetation (forest, woodland, brush/shrub, or grassland) meets residential development. In recent years, homes in these areas have become casualties of hard-to-control wildfires. Even if you are located outside the boundaries of the WUI, you can sustain significant fire damage. Embers can be blown into the area, well ahead of the fire front, and can start fires by landing on combustible parts of the building, near-home vegetation, and materials. Deck and patio furniture, gutters, awnings, wood piles, and areas where pine needles or leaves accumulate are some of the places where embers can collect and ignite your home or another building on your property.

Your Home

The goal of an effective wildfire protection plan is to keep the fire from coming dangerously close to any building on the property. Once ignited, the building itself can become a source of radiant heat, flames and embers that can ignite combustible materials and buildings or neighboring properties. An IBHS post-fire study and other research have shown that buildings located less than 15 feet apart are particularly vulnerable to this type of fire spread. If a building has combustible siding, such as wood, vinyl or other types of plastic, good defensible space will reduce the fire hazard. If the wildfire is allowed to come close to or reach the building and ignite the siding, flames can quickly spread up the wall, potentially breaking glass in windows and spreading into the building, or up into the eaves and burning into the attic.



Surroundings

Think of anything surrounding or attached to a building as a potential wick that can bring flames to the house. This might include something as unassuming as a storage shed or stack of firewood. Remember wind-driven embers, not flames from the fire itself, are the biggest threat to residential properties during a wildfire. Once these embers land on and ignite combustible materials, the potential for wildfire to spread is much greater.

Wildfire Risk Mitigation Actions

California Casualty may consider several wildfire risk mitigation actions, in conjunction with overall portfolio concentration, when deciding the wildfire risk to a property.¹ The presence of wildfire risk mitigation actions does not guarantee the insurability of the property. The wildfire risk evaluation contemplates each property's unique characteristics.

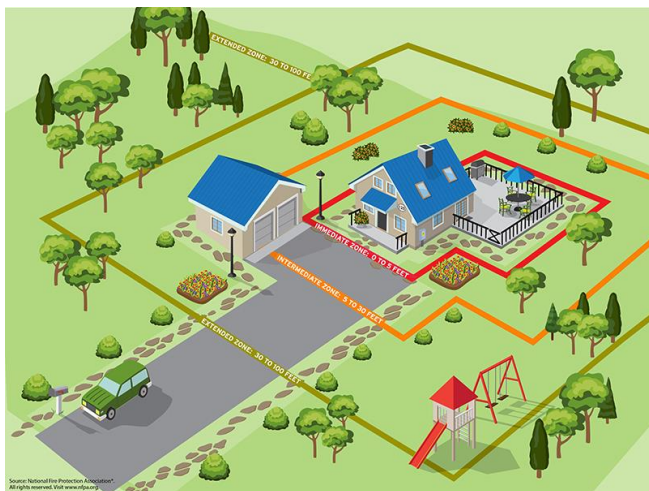
Wildfire risk mitigation actions that you could undertake to improve the insurability of a property are:

- Property-level actions, such as; establishing defensible space, hardening a building, or receiving a certification from the Insurance Institute for Business and Home Safety for a Wildfire Prepared Home or a similar entity; and/or
- Community-level actions, such as; recognition as a Firewise USA Site in Good Standing or a similar entity, or participating in community risk reduction programs established by the State Fire Marshal.²

California Casualty does not offer a policy premium discount, incentive, or other premium adjustment for wildfire risk mitigation actions. Any wildfire risk mitigation action(s) completed aids in property protection and improved insurability.

Defensible Space Zones

Locking the front door, installing a security system, and adding motion-detection lighting are all things security experts recommend for keeping intruders out. Think of your defensible space zones the same way. Each zone acts as a layer of protection between your house or business and the approaching wildfire. Keep in mind, though, just as with home security systems, these zones are only effective if they are properly maintained.



Zone 1 (0-5 feet)

Reduce the chance that embers landing near the home will result in ignition. This zone requires careful selection, placement, and management of vegetation and materials.

Property-Level Actions (Not All-Inclusive)

Windows, Eaves, and Vents:

- Build closed, rather than open eaves.
- Cover gable end, crawl space, and eave vents in open eave framing with 1/8-inch metal mesh screens.
- Do not store combustible materials in the attic or crawl space.
- Choose dual-pane and/or tempered glass for window material.
- Close windows during a wildfire threat.

Roofs and Gutters:

- Choose a roofing and gutter material capable of withstanding severe fire exposure (e.g., Class A fire-rated roof and metal gutters).
- Keep roof and gutters clear of debris and maintain on a regular basis.
- Fill gaps between the roof covering and roof deck (aka the "bird stop").

Attached Structures:

- Avoid storing combustible materials (e.g., firewood and lumber) under your deck, patio, or porch.
- Build attached structures using noncombustible materials (e.g., light-weight concrete and stone pavers).
- Enclose any open underside of combustible attachments with ventilated noncombustible material.
- Separate combustible fencing from direct contact with the structure by installing at least a 5-foot non-combustible section.

Noncombustible and Low-Combustible Landscaping:

- Install hard surfaces (e.g., concrete walkway) or use noncombustible mulch products (e.g., rock mulch). Avoid using combustible mulch products, such as wood, bark and rubber mulch, particularly small pieces of bark or those with hairy components such as "gorilla hair" mulch.
- Use irrigated lawn and low growing herbaceous (non-woody) plants. Shrubs and trees, particularly conifers, are not recommended for use.

Zone 2 (5-30 feet)

Prevent the fire from climbing into the crown or upper portions of trees or shrubs and stop the fire from burning directly to your home.

Property-Level Actions (Not All-Inclusive)

Trees, Shrubs, and Vegetation:

- Avoid using junipers.
- Space conifers at least 10 feet horizontally between crowns.
- Limb tree branches to 6 feet from the ground or 1/3 of the tree height.
- Remove shrubs within the dripline of trees.
- Group shrubs with adequate space to prevent contact with each other.
- Cut grass and/or weeds to 6 inches, or less in height.
- Remove any dead plant material or accumulation of combustible debris (e.g., leaves, branches, logs, or woodchips).

Items Stored on the Property:

- Move combustible playground equipment, detached buildings and yard structures, recreational vehicles, woodpiles, and flammable liquid tanks with capacity of 100 gallons (about half the volume of a large refrigerator) or more beyond 30 feet from your home.

Zone 3 (30-100 feet, or to property line)

Slow down and reduce the energy of an active wildfire that threatens your home.

Property-Level Actions (Not All-Inclusive)

- Continue defensible space wildfire risk mitigation actions from Zone 2.
- Remove any unhealthy, dead, dying, or distressed vegetation.

Proximity to Neighbors and Property Slope

Houses located less than 15 feet apart can be threatened by neighboring properties ignited by wildfire. Neighbors working together to mitigate their properties on a community-level can reduce the risk or severity of cluster burning, which can wipe out an entire neighborhood block of homes within hours.

Wildfires burn up a slope faster and more intensely than on flat ground. If your home is located on a steeply sloped piece of land, then consider more aggressive wildfire risk mitigation actions to reduce the amount of fuel and extend Zone 3 beyond 100 feet.

¹ "Wildfire risk mitigation actions" are actions that reduce wildfire risk to a property.

² "Firewise USA Site in Good Standing" is a community that, at the time the property is rated, is recognized as such by the National Fire Protection Association, a Massachusetts 501(c)(3) corporation.