Insurance Ready Homes

How to make your home safer from fire and more insurable

Obtaining homeowners insurance in Wildland Urban Interface (WUI) and fire hazard severity zones



BERKELEY, CA

UNDERSTAND WHERE YOU LIVE

Insurance companies know you live in high fire hazard. Do you?

Today about 1 in 8 Californians live in a high hazard wildfire zone

HAZARD: You Cannot Change	**RISK:** You Can Change
Topography	Reduce Fuels
Wind	Fire Safe Construction & Home Hardening
Climate	Clear Plants & Combustibles from Zone 0

WHAT IS ZONE 0?

A noncombustible or ember resistant zone. The 5 feet closest to your house where embers tend to pool. There should be nothing combustible here. Measurements should be taken from the siding, outermost edge of covered porch and deck edge out 5 feet.



BERKELEY, CA

WHAT INSURANCE COMPANIES WANT



PARADISE, CA

1	Class A fire-rated Roof
2	Dual Pane Windows
3	Non-Combustible Gate
4	Non-Combustible Siding
5	Ember Resistant Vents
6	Zone 0 : 1st 5 feet free of combustibles

> *These elements act as a shield keeping embers from getting into your home*
>
> ** Homes meeting Chapter 7a standards + maintaining Zone 0 have a much higher chance for affordable insurance

HOW DO I GET THERE?

1 BUILD OR HARDEN YOUR HOME TO WILDFIRE STANDARDS

2 CREATE & MAINTAIN A COMBUSTIBLE FREE ZONE ZERO

This action is crucial. It is what insurance companies see as the first line of defense

3 FORM A FIREWISE COMMUNITY

www.nfpa.org

- Neighborhood driven effort to keep your community fire safe.
- Run by the National Fire Protection Association
- May provide an insurance discount

4 GET A WILDFIRE PREPARED HOME™ CERTIFICATE

www.wildfireprepared.org

- Independent verification of wildfire mitigation
- Demonstrates reduced risk to insurers



FAIRFAX, CA

PRIORITIES

Take these steps to tackle the most vulnerable and affordable actions

1 VENTS

Up to 90% of homes lost in wildfires are ignited by wind-driven embers, and vents are one of the primary pathways for those embers to enter a home.

Vents are one of the most affordable upgrades in a home costing between $10-30 per vent with DIY screens



2 ZONE 0

Remove combustible materials from the perimeter of your home in the first 5 feet

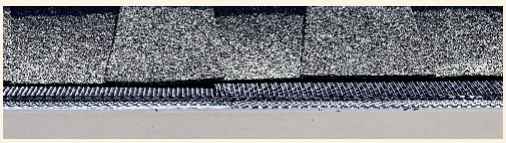
Do not plant anything next to your home & keep it free from mulch & other combustible materials

No wood or vinyl fencing/gate touching your house

Clear out under decks and install ⅛ inch mesh to keep debris & embers out



PARADISE, CA



CLEARLAKE, CA

HOMEOWNER RESOURCES

Fire Safe Councils

LOCAL & TRUSTED

Local, in-person guidance

Home assessments and education

Connection to grants, chipper days, defensible space help

FireSafe Vendor List

CALIFORNIA FIRE SAFE BUSINESS DIRECTORY

Free resource designed to connect communities & homeowners with reputable businesses skilled in wildfire products & services

http://cafiresafecouncil.org



TOPANGA, CA

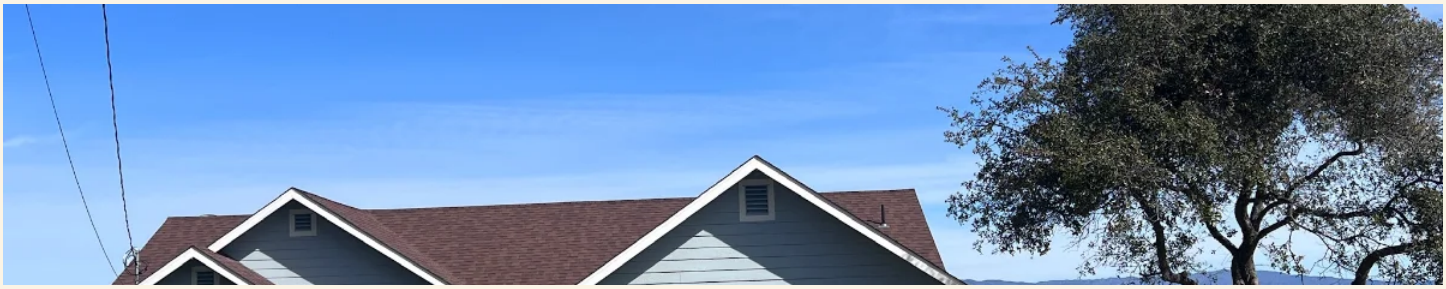
RECOVER. REBUILD. REIMAGINE.

https://afterthefireusa.org/
info@afterthefireusa.org

FOR HOMEOWNERS

Six Steps to Insurability

Insurers are returning to communities that can show their work. These six steps are that record: what you hardened, what you cleared, and who verified it.



1 HARDEN THE STRUCTURE

Build or retrofit to wildfire-resistant standards. Embers find the weakest opening first.

- Class A fire-rated roof
- Dual-pane windows
- Non-combustible siding and doors
- Ember-resistant vents, 1/16"–1/8" mesh
- Enclosed eaves
- Ignition-resistant decks; mesh under 4 ft

2 CLEAR AND HOLD ZONE 0

Keep the first five feet around the house non-combustible, year round.

- No plants, mulch, or groundcover
- Firewood and stored items moved out
- Gutters, roof, and decks kept clear
- Non-combustible gutter covers

> Where a Gravel Grant Program is available, a voucher can cover the gravel for your Zone 0 perimeter. Ask us how to qualify.

3 ORGANIZE A FIREWISE COMMUNITY

One hardened house on a block of fuel is still a loss. Firewise USA gives neighbors a shared, recognized standard to work toward — run through the National Fire Protection Association at **nfpa.org**.

4 GET THE WORK VERIFIED

The IBHS Wildfire Prepared Home™ certificate is third-party verification that your home meets a published wildfire-resilience standard. It turns your labor into a document an underwriter can read. Details at **wildfireprepared.org**.

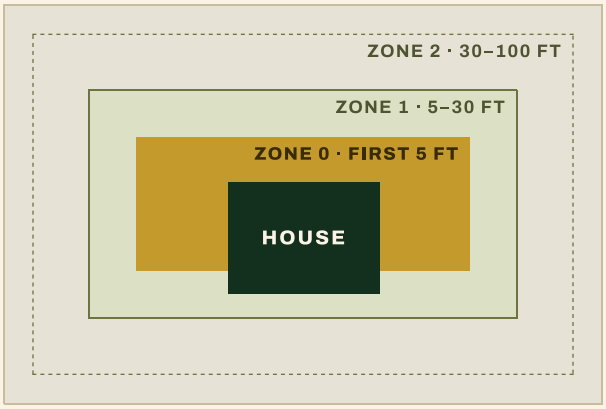
5 TALK TO YOUR AGENT

Ask directly: which carriers writing in this ZIP code recognize the Wildfire Prepared Home certificate, and what does that recognition change — eligibility, premium, or both. Write down the answer and the date.

6 INVITE INSURERS TO SEE IT

Underwriters make decisions from maps and models. A walking tour of a hardened block is different evidence. Communities in our network have hosted carriers including CSAA, Mercury, and Capital Insurance Group — we will help you organize the visit.

THE THREE DEFENSIBLE SPACE ZONES



ZONE 0 — NON-COMBUSTIBLE
Gravel, concrete, pavers, rock, or bare mineral soil. Nothing that carries a flame to the wall.

ZONE 1 — LEAN AND SPACED
Trim, space, and separate plantings. Break the path from the yard to the house.

ZONE 2 — REDUCED FUEL
Thin, mow, and clear dead material so fire arrives lower and slower.

BRING THIS TO YOUR AGENT

01 Dated photos of all four sides and your Zone 0

02 Receipts for roof, vents, siding, windows, and decking

03 Your Wildfire Prepared Home certificate, if issued

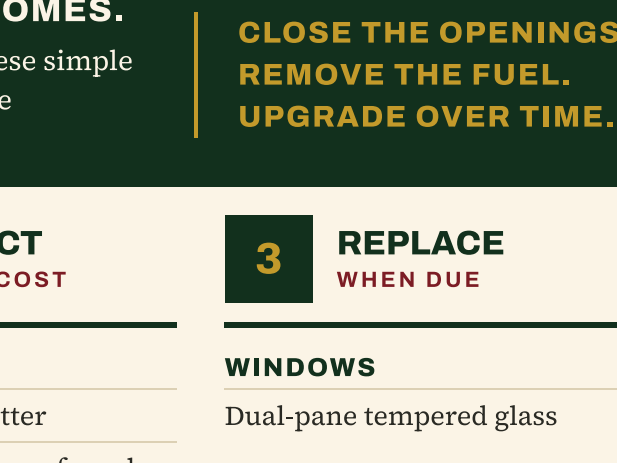
04 Your community's Firewise USA recognition letter

INSURANCE READY HOMES

HARDEN YOUR HOME. PROTECT WHAT MATTERS.

Simple upgrades. Big impact. Peace of mind.

Home with a cleared rock and gravel perimeter



Home with a non-combustible gravel Zone 0

WILDFIRES DON'T HAVE TO DESTROY HOMES.

Most homes ignite from embers finding weak spots. These simple upgrades can make your home safer, stronger, and more insurance ready.

CLOSE THE OPENINGS.
REMOVE THE FUEL.
UPGRADE OVER TIME.

1 START HERE
LOW COST

ZONE ZERO
- Remove combustible mulch
- Remove plants within 5 feet
- Move firewood away from home
- Remove storage under decks

KEEP EMBERS OUT
- Clean gutters
- Clean roof valleys
- Remove leaves and pine needles

2 BIG IMPACT
MODERATE COST

UPGRADE VENTS
- 1/8" metal mesh or better
- Ember-resistant vents preferred

SEAL OPENINGS
- Garage door gaps
- Siding gaps
- Roof-edge openings

GUTTERS
- Noncombustible gutters
- Noncombustible gutter covers

3 REPLACE
WHEN DUE

WINDOWS
- Dual-pane tempered glass

ROOF
- Class A roofing

DECKS
- WUI-compliant materials
- Screen or enclose underneath

REMEMBER:

Homes ignite from embers finding weak spots. Close the openings. Remove the fuel. Upgrade vulnerable components over time.

SMALL STEPS TODAY CAN PREVENT BIG LOSSES TOMORROW.

PLAIN-LANGUAGE HOMEOWNER BRIEF

Home Hardening & Zone Zero

A practical checklist for wildfire-resilient homes in California

Why it matters: 60–90% of homes lost in wildfires are ignited by embers — not direct flames. Embers can travel up to a mile ahead of a fire front and ignite debris in gutters, mulch at your foundation, open vents, and materials under decks. The single most effective defense combines a hardened structure with a fuel-free Zone Zero — the first 5 feet around your home. California's Zone Zero regulation (phased, 3–5 yrs) applies to homes in State Responsibility Areas and Very High Fire Hazard Severity Zones. Every action below also qualifies for an insurance discount under California's Safer from Wildfires framework.

5 ft	3 yrs	5 yrs
ZONE THAT MATTERS MOST	PHASE 1: CLEAN & REDUCE FUELS	FULL COMPLIANCE FOR EXISTING HOMES

ZONE ZERO — 0 TO 5 FEET AROUND YOUR HOME

Start here. This is where most homes are lost — or saved.

IMMEDIATE SAFETY ZONE (0–1 FT, UNDER EAVES)

- [ ] Remove ALL vegetation — no plants of any kind
- [ ] Remove combustible mulch, bark chips, wood chips
- [ ] Clear dead leaves, pine needles, and debris from against walls
- [ ] Remove stored items: bins, firewood, brooms, doormats
- [ ] Replace rubber or wood doormats with metal or stone

OUTER ZONE 0 (1–5 FT)

- [ ] Remove combustible groundcover; use gravel or rock mulch
- [ ] Replace wood/rubber mulch with noncombustible alternatives
- [ ] Limit plants to low-growing, well-watered, well-maintained only
- [ ] Keep patio furniture away from walls or move inside when fire threatens
- [ ] Move grill propane tanks off deck and away from home

STRUCTURE HARDENING CHECKLIST

Protect the building itself from ember entry and ignition.

VENTS & OPENINGS

- [ ] Replace 1/4" screens with 1/16"–1/8" corrosion-resistant metal mesh
  Avoid plastic or fiberglass mesh — they melt
- [ ] Upgrade to OSFM-listed ember/flame-resistant vents (best option)
  Approved brands: Vulcan, Brandguard, O'Hagin
- [ ] Install louver/flap on dryer vents (NOT mesh)
- [ ] Seal gaps >1/8" around eaves, soffits, fascia
- [ ] Install bird stops at roof-to-wall gaps
- [ ] Weather-strip garage door gaps

GUTTERS & ROOF

- [ ] Clean gutters of all leaves, needles, and debris
  Do this seasonally, especially before fire season
- [ ] Install noncombustible metal gutter cover
  Avoid foam insert gutter guards — highly combustible
- [ ] Clear debris from roof valleys and flat sections
- [ ] Inspect roof for damaged shingles or gaps
- [ ] Replace aging roof with Class A assembly when due
- [ ] Add noncombustible flashing at roof-to-wall junctions

WINDOWS & DOORS

- [ ] Replace single-pane windows with dual-pane tempered glass
  Tempered glass is ~4x more resistant to fire-induced breakage
- [ ] Add metal window screens (1/16" fine mesh) for radiant heat
- [ ] Keep windows closed before evacuating
- [ ] Pre-cut 1/2" plywood covers as low-cost emergency backup
- [ ] Seal gaps around window and door frames

DECKS, PORCHES & FENCES

- [ ] Remove all combustibles stored under decks and porches
- [ ] Install 1/8" corrosion-resistant metal mesh skirting under deck
- [ ] Clear debris from gaps between deck boards
- [ ] Add metal flashing at deck-to-wall connections
- [ ] Install a 5-ft noncombustible fence section where fence meets home
- [ ] Replace combustible deck materials with WUI-rated products when due

COST LADDER: START WHERE YOU ARE

The first dollars should go to boring fixes, not glamorous products.

LITTLE OR NO COST (DO NOW)

- [ ] Clear gutters, roof valleys, and base of exterior walls of debris
- [ ] Remove bark mulch and combustibles within 5 ft of the home
- [ ] Clear storage from under decks
- [ ] Move patio furniture and doormats away when fire threatens
- [ ] Store firewood at least 30 ft from the home

MODERATE COST (TARGETED UPGRADES)

- [ ] Retrofit vents with 1/16″–1/8″ noncombustible metal mesh
- [ ] Install noncombustible gutter covers (not foam)
- [ ] Weather-strip and caulk gaps >1/8″
- [ ] Add screened deck skirting and bird stops

HIGHER COST (REPLACE WHEN DUE)

- [ ] Install OSFM-listed ember/flame-resistant vents
- [ ] Replace windows with dual-pane tempered glass
- [ ] Replace roof with Class A assembly
- [ ] Replace deck with WUI-compliant noncombustible materials

KEY RESOURCES & PROGRAMS

Every action on this checklist qualifies for insurance discounts under California's Safer from Wildfires framework.

OFFICIAL GUIDANCE

CAL FIRE Home Hardening

CA Board of Forestry — Zone Zero Draft Rule

CA Dept. of Insurance: Safer from Wildfires

TECHNICAL STANDARDS & RESEARCH

IBHS Wildfire Prepared Home

Fire Safe Marin: Harden Your Home

UC ANR Homeowner Wildfire Mitigation Guide

OSFM WUI Building Materials Listing

CAL FIRE Low-Cost Retrofit Flyer