Insurance Institute for Business & Home Safety®

BE WILDFIRE READY

A guide to help you protect your property from wildfire.

Business Preparedness Guide

No one thing prevents risk completely—the solution requires a system.

Research has shown there are clear steps you can take to give your building a much better chance of surviving an encounter with wildfire. This guide provides four sets of steps that are grouped to provide the most impact for the time and cost involved. Get started today and be Wildfire Ready.

START HERE

✓ INSTALL A ROOF THAT IS RATED CLASS A, BASED ON TESTING TO ASTM E108 OR UL 790

Low- and steep-sloped roofs are rated from Class A to Class C, with Class A providing the most fire protection. Some are unrated, (e.g., wood shake roof). If you are considering replacing your roof, re-roof with a Class A-rated roofing material.

Class A Commercial Roof

- ☐ Flat/low-sloped roofs with stone-ballasted single-ply membranes or loose gravel surfaced built-up typically meet Class A. Many other flat roof systems are Class A, but documentation is needed to confirm it or discuss with a licensed roofing contractor.
- ☐ Steep-sloped roofs with asphalt shingles, clay, slate, and concrete tile roofs are Class A fire-rated. Metal is another good option.
- ☐ Any openings between the roof covering and roof deck at the roof edge and/or ridge should be plugged using a noncombustible material (i.e., bird-stopped).

✓ CLEAR DEBRIS FROM GUTTERS AND ROOF

- ☐ Incorporate this into a routine maintenance plan for the building(s).
- ☐ Recommended at every season change and after any storm or high-wind event.

✓ CREATE A BUFFER AROUND AROUND YOUR BUILDING (0-5 FOOT BUILDING IGNITION ZONE)

Pay special attention to the 5 feet immediately surrounding your building. This area should be designed and maintained to keep fire or embers from igniting materials and spreading fire to your building.

- ☐ Install hard surfaces around the building, such as a concrete walkway, or use noncombustible mulch products such as rocks.
- ☐ While best practice is to have no vegetation, choosing limited use of CalFire-approved vegetation will keep your risk low.
- ☐ Remove dead vegetation and implement a maintenance strategy to keep the area clear of all debris.
- ☐ Remove branches that may overhang your roof or gutters.
- ☐ Do not store combustible items—such as wooden pallets, propane tanks, and flammable liquids—in this zone.

Do not store wooden palletes near your building

✓ REMOVE ITEMS UNDER A RAISED DECK, BALCONY, OR ATTACHED WOOD WALKWAYS

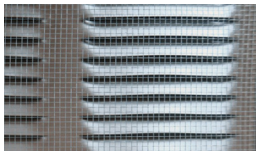
To prevent ignition and fire spread to your building, do not use this area as long-term storage.

- ☐ Do not store combustible items under your attachment(s).
- ☐ It is best practice to store items long-term either indoors or at least 30 feet from the building if possible.
- ☐ If you have a multifamily business (condos, apartments, hotels or affordable housing), ask tenants/staff to move ALL items from their balconies and patios indoors on very high fire danger days.

ADD OR UPGRADE YOUR VENT SCREENS

Flying embers can enter your building through vents in your roof, walls, and beneath the building.

- ☐ Make sure vents have a metal screen 1/8 inch or finer to block embers from entering and igniting your building. Be sure to check screens periodically and remove accumulated debris, birds' nests, etc.



Cover vents with 1/8 inch screen to keep embers out

- ☐ Install spark arrestors with 1/2-inch mesh screening at the outlet of all chimneys.

KEEP GOING!

Once you've addressed the critical actions, keep going with these low-cost steps that further reduce your risk.

GO BEYOND THE 0-5' BUILDING IGNITION ZONE

Embers can easily start fires in and around your building and can collect in these areas.

- ☐ Remove dead plant material from vegetation, including ground cover, dead shrubs and tree branches, on a regular maintenance schedule.
- ☐ Create islands or groupings of vegetation in parking lots that will result in a discontinuous path of vegetation, thereby making it difficult for the fire to burn directly to the building.

Island in a parking lot

- ☐ Trim upper branches of trees so that they are at least 10 feet away from branches of neighboring tree crowns.
- ☐ Trim the bottom of trees so that all branches are at least 6 feet from the ground and at least 3 times higher than any shrubs nearby.

PROVIDE NONCOMBUSTIBLE GUTTER COVER DEVICE FOR GUTTERS

If the roof slope allows, the gutter cover device should be installed so that it is parallel to the plane of the roof slope (with steeper-sloped roofs, this may not be possible).

REPLACE COMBUSTIBLE FENCING OR GATES ATTACHED TO THE BUILDING

Help stop fire from spreading from the fence to your building.

Undamaged metal fence next to a burned wooden fence

- ☐ If you have fencing (with or without gates) attached to your building that is made of combustible materials such as wood or plastic, replace at least the first 5 feet with metal or other noncombustible versions. If your eave is low, potential flames from burning fence can reach your eave.
- ☐ If possible, choose fencing and gates with vertical rails or chain link instead of solid fences/gates to allow embers to pass through rather than accumulate.

PROVIDE PROPER BUILDING IDENTIFICATION

Building identification should be provided at each vehicle access entrance and should be visible from both directions of travel.

- ☐ Signage should be made from a noncombustible material.
- ☐ Street numbers should be at least 4 inches high, reflective, and applied on a contrasting background.

Four inch reflective numbers

IF YOU HAVE A LOW ELEVATION COMBUSTIBLE WALKWAY OR DECK (ATTACHMENT), ENCLOSE THIS AREA

- ☐ If your combustible attachment sits less than 4 feet above the ground, enclose it with a noncombustible siding product or use 1/8 inch or finer mesh around the combustible walkway or deck perimeter. This will help keep debris out and keep embers from collecting underneath.
- ☐ Be sure the enclosed space is adequately ventilated to minimize the chance of water-related damage (i.e., fungal decay, fastener corrosion, etc.).

LEVEL UP!

When time and budget allow, these next steps will address additional vulnerable areas of your property.

MOVE SMALL STRUCTURES & COMBUSTIBLES AWAY FROM YOUR BUILDING

- ☐ Make sure small structures like sheds, garbage containment and other outbuildings are located at least 30 feet away from your main building. If they can't be moved, consider retrofitting or enclose them with noncombustible materials. Structures within 30 feet of your main building should be maintained just like the 0-5 foot building ignition zone.

Enclosed garbage containment

- ☐ High-piled storage of combustible material should not exceed 10 feet in height and should be located a minimum of 50 feet from the building.
- ☐ Outdoor storage of large quantities of combustible and flammable liquids should be located more than 50 feet away from the building or stored in detached noncombustible buildings.
- ☐ LP tanks should be located at least 50 feet from the building and other structures on the property.

REPLACE COMBUSTIBLE WALKWAY, BALCONY, DECKS OR STAIRS WITH A NONCOMBUSTIBLE/FIRE-RESISTANT MATERIAL

When constructing a new attachment, use metal joists and a noncombustible walking surface like metal or lightweight concrete. If you cannot find those in your area, use plastic composite or hardwood (Ipe) instead of medium/low-density wood such as redwood and cedar.

ENCLOSE EAVES

Soffited eave

If your building has open eaves, box them in, enclose them or install noncombustible soffit. If fire reaches the area below an open eave, heat can build up and ignite exposed materials. Embers can also circulate here, increasing the chance they will enter your building if vents don't have screens.

GO THE LAST MILE!

Consider these final actions for reducing your risk.

UPGRADE TO TEMPURED INSULATING GLASS

Replace single-pane windows with tempered insulating-glass windows, especially first-floor windows on a multi-story business.

Tempured glass

REPLACE YOUR BUILDING'S EXTERIOR WALL CLADDING & EXTERIOR DOORS

If you have combustible siding like un-treated wood or vinyl, the best practice is to replace it with a noncombustible material like concrete and brick.

IMPROVE SITE ACCESS & FIREFIGHTING CAPABILITIES

Entrances and driveways should be at least 12 feet wide with at least 13.5 feet of vertical clearance between roadway and vegetation. The angle of approach and departure should be designed to allow for emergency vehicle access without damaging the equipment when entering or leaving the driveway.

MAKE YOUR BUSINESS **WILDFIRE READY**

Feel free to share this guide.

Together, we can reduce our risk from wildfire!

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