

IBHS Research Mitigations for a Wildfire Prepared Home

Steve Hawks

Director of Wildfire Policy

Insurance Institute for Business & Home Safety









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.



Video by FOX 4 Dallas-Fort Worth

shines and a

Dec 30, 2021 6:29:22 PM MST Video from Holly Browarsky, Emerson Lane

KUNA

Fire and embers ignite fence on car near grass field. Flames from the car ignite the first house in this neighborhood. Due to short housing separation distances, the homes downwind ignite rapidly from embers, radiant heat, and direct flame contact. Oscillating winds, radiant heat, and embers help propagate the fire laterally through the subdivision.

Home security camera view. Note:

- Ember exposure and size of embers showering the homes down wind.
- Shifting winds.

Kahoma St

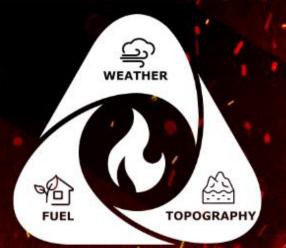
RS carpet cleaning

Hiki P





Severe Wildfire Conditions





Fire protection effectiveness Reduced or nonexistent

Fire protection resources

Number of ignitions +

environment overwhelms resources

Extreme fire behavior

High intensity, fast growth

Ignitable structures, proximity, many ignitions

Residential fires

Ignition Source

Adapted from Cohen (2008)

Embers are the leading cause

of home ignitions.



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

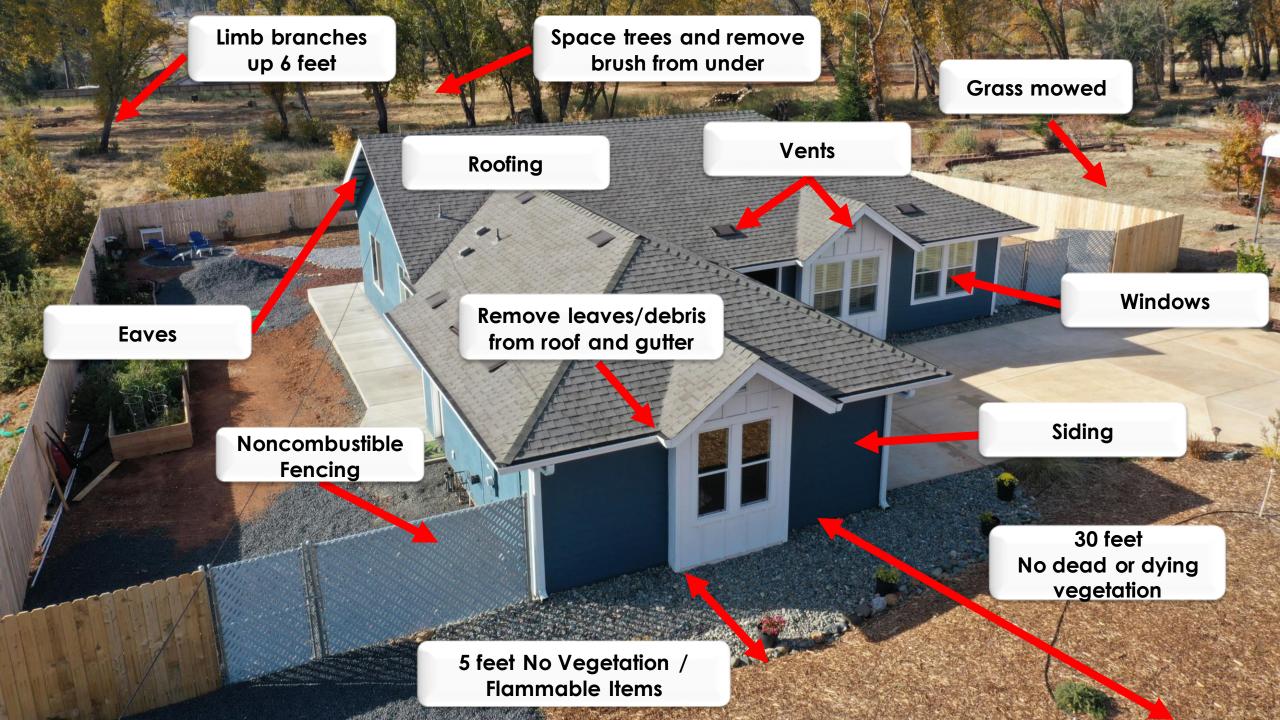
© Insurance Institute for Business & Home Safety

THE REAL PROPERTY IN THE REAL PROPERTY INTERVALUE PROPERTY IN THE REAL PROPERTY INTERVALUE PROPERTY INTERVAL

© Insurance Institute for Business & Home Safety

Stagnation Point

Ember accumulation



Roof

 Statistical correlation between wood roofs and building losses. (Davis, 1990; Foote et al., 2011)

 Each burning home with a NFRT wood shake roof contributed to the ignition of ten other homes. (Bryner, 2000)

Roof

 Embers can ignite debris in the roof valley, but the damage was limited to the asphalt and not the sheathing underneath. (Quarles, 2015)

Camp Fire 2018

Roof

Class A Roof covering. Maintain roof clear of debris.

Gutters

 Debris in gutters can expose the roof edge to direct flames. (Quarles, 2011)

© Insurance Institute for Business & Home Safety

&Gutters

- Noncombustible gutters and downspouts.
- Gutter covers limit debris accumulation and shield the fascia board.
- Maintain gutters and the top of gutter covers clear of debris.

<u>w</u>Eaves & Soffits</u>

 Open-eave designs that incorporate a fascia board are more vulnerable to direct flame contact exposures compared to soffited-eave designs. (Quarles et al., 2011) Enclosed eaves have a significant protective effect compared to no eaves and open eaves. (Syphard & Keeley, 2019)

Baves & Soffits

Enclose eaves with noncombustible materials.



Pathway for fire to enter the building.
(Caton et al., 2017; Manzello et al., 2007; Quarles, 2017; Quarles & Gorham 2019)

&Vents

 Install 1/8-inch corrosion-resistant metal mesh or ember- and flameresistant vents.

 Dryer vents must have a metal louver or flap.

Cladding

 Combustible cladding can support unlimited vertical flame spread. (Oleszkiewicz, 1990)

• Ignition of siding can result in rapid fire growth. (Green et al., 2022)

& Cladding

 Noncombustible siding reduces the vulnerability of walls to flames.

Glass Fire 2020

Windows

 Double-pane windows consistently provide better fire barrier performance. (Shields et al., 2005)

• Tempered windows provide higher heat resistance. (Babrauskas, 2003)

&Windows

 Multipaned windows with at least two tempered panes provide the highest resistance to radiation. &Doors

• Exterior doors were frequently damaged in the Waldo Canyon Fire. (Maranghides et al., 2015)

&Doors

• Fire-rated doors are the most practical solution available.

• Utilize a metal threshold.

&Under Bay Windows

 Post-event investigations show bay windows trap heat, embers, and debris. (Maranghides et al., 2015)

& Under Bay Windows

 Enclose the area beneath bay windows by constructing a noncombustible wall section.

6-inch Vertical Noncombustible

 Flames can reach from combustible mulch to ignite cladding. (Manzello et al., 2017)

6-inch Vertical Noncombustible

 Noncombustible wall material required in the International Residential Code for termite

control

Lahaina Fire 2023

&Decks

 Deck substructure plays a major role in vulnerability to flame impingement. (Hedayati et al., 2022)

&Decks

- Clear area underneath.
- 5-foot noncombustible zone around the deck.
- Enclose low-elevation decks within 4' of ground with noncombustible mesh to keep embers out.
- Choose a noncombustible deck assembly.
- Choose noncombustible items for on top of decks.

& Zone 9: Noncombustible

 Reducing woody vegetation cover up to 40% immediately adjacent to structures and preventing vegetation from overhanging or touching structures were the most effective actions.
 (Syphard et al., 2014)

Photo: Brian Vander Brug / Los Angeles Times

& Zone 0: Noncombustible

Reducing vegetation in the 0-5foot zone *Nearly doubles* a property's wildfire survival rate



WILDFIRE FUEL MANAGEMENT AND RISK MITIGATION

Remove all vegetation from the first 5 feet.
Remove combustible wood mulch.
Replace with rock mulch, pavers, etc.

& Fences

 Fences provide a pathway for fire to reach the home. (Butler et al., 2022; IBHS, 2020)





Parallel fence rows create an inferno.
 (Butler et al., 2022)

Image: (Butler et al., 2022)



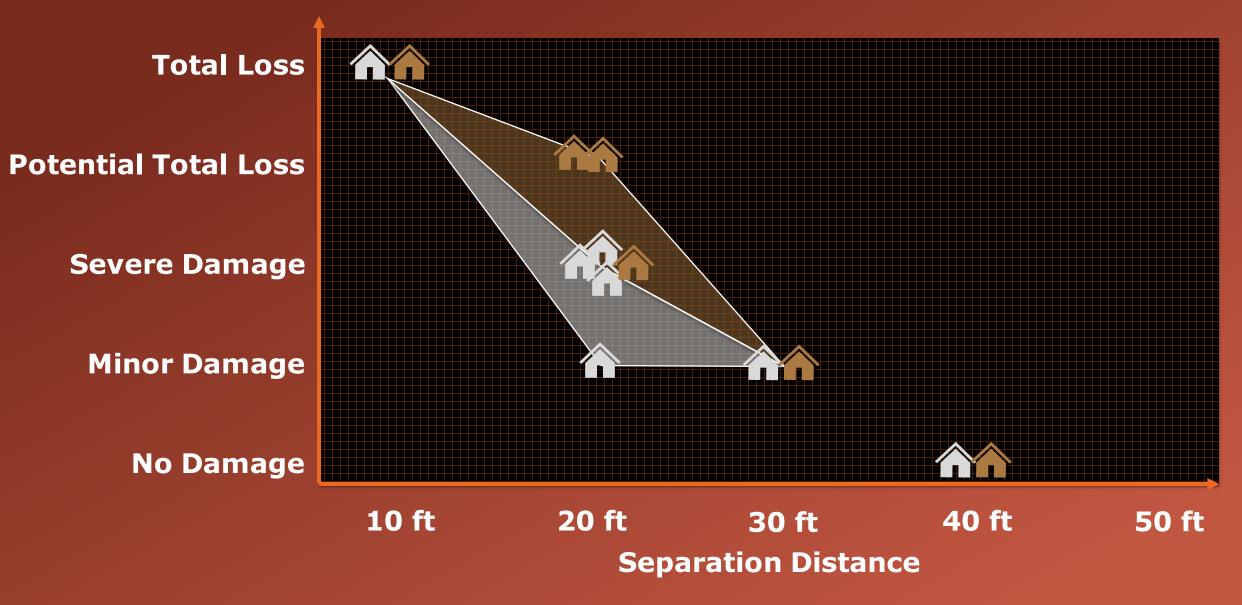
ences

&Outbuildings

- Flames can spread from sheds to a home without firefighter intervention.
- First experiments looking at structure-tostructure fire spread with wind.

&Outbuildings

0.1858



Wood Shed Metal Shed

Outbuildings

- Apply the same mitigations as the home.
- Move outbuildings like sheds at least 30 feet away.





ROOF

- ✓ Choose a Class A fire-rated roof maintained clear of debris
- Choose noncombustible gutters & downspouts

BUILDING FEATURES ✓ Install ember- & flameresistant vents

 Ensure 6-inch vertical noncombustible clearance at base of wall

APROGRAM OF IBHS

DEFENSIBLE SPACE

- Create & maintain the home ignition zone (0-5 ft) including the removal of branches that overhang this area
- Clear & maintain the underdeck area; enclose lowelevation decks

✓ Maintain yard clear of debris

Replace combustible fencing within 5 ft of the home

WILDFIRE PREPARED HOME + PLUS

ADDITIONAL MITIGATION

- Remove back-to-back fencing
- ✓ Eliminate
- combustible siding
- Enclose eaves
 - Enclose under bay windows
 - Upgrade to a wildfireresistant deck
- ✓ Upgrade windows & doors
- Cover gutters
- Move outbuildings at least 30 feet away

The applicant must be the owner of the 3-story or less, single-family home Eligibility Home for Inspection The home must be located in California. A 5-foot noncombustible buffer must surround the home. E Designation certificate requirements are stringent. Tree requirements may disquilify some homes, and some homesoners may have to work with neighborl() to make the requirements. One of the most stringent required actions is anging branches, grassfurf, woodhuber much, woodhving decks. ALL vegetation, trees invitin's feet of your home must have been removed your home will not receive the degradiant or restlicate without meeting the requirements. Designation les of eligible homes with a 5-foot nonco Process We offer two solutions. To receive a designation certificate, your home must meet all requirements listed for the Heres. Wildfire Prepared Home Base — This group of required actions includes creating a 5-foot home buffer, preparing the home's externo, and maintaining the deck/covered porch and yard, typically achieved through the structure to available homes. retrofits to existing homes. Wildfire Prepared Home Plus — This group of required actions builds upon Wildfire Prepared Home Base to add an extra layer of home protection, commonly achieved with never home construction or after exterior add an extra layer of home pro-home renovations. To apply for a designation certificate or learn more visit wildfreeze How To Prepare Your Home for Impection Checklast-August 2023 Explore the How Take the Free Initial IBHS QA & To Prepare Your Online Home Inspection Apply Process Designation Home Guide Assessment CERTIFICATE OF DESIGNATION Annual GWIL DEIRE Ongoing **Re-Designation** Landscape PREPA Process Review THIS DESIGNATES THAT THE RESIDENCE OF LOCATED AT 1234 PLACID DR ANYTOWN, CA 12034 HAS BEEN AWARDED A

The Wildfitte Prepared Home designation program enables homeowners to take preventative measures for their home and yard to protect against wildfite. This checklist will guide you through required actions to help protect your home and receive a designation certificate.



Step-by-step guide on How to Prepare Your

A PROGRAM OF IBHS

Steve Hawks Director of Wildfire Policy

Mark Vaughn Wildfire Operations Manager



