



Wildfire Prepared

Making Homes and Communities More Survivable and Insurable

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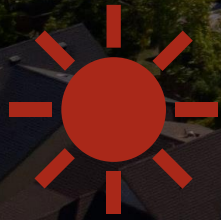
Insurance Institute for Business & Home Safety

Who is IBHS?



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.

Wildfires become **CATASTROPHES**
when they move into a
COMMUNITY and an **URBAN**
CONFLAGRATION unfolds.



Drought



Wind



People

Conflagration

The uncontrolled spread of fire within a community leading to large structure loss.

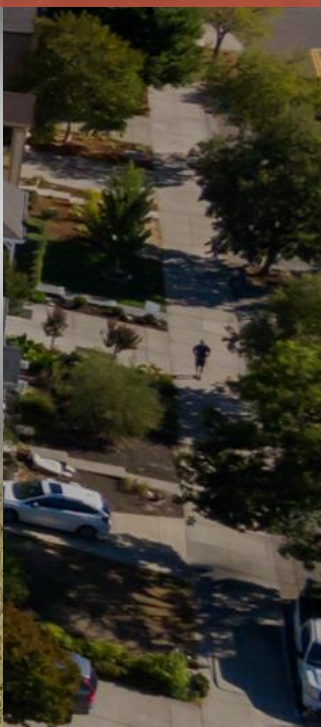
Wildfire = Wildland fuels

Embers

Flame Contact

Radiant Heat

FROM SPARK TO CONFLAGRATION



Wildfire = Wildland fuels

Embers

Flame Contact

Radiant Heat

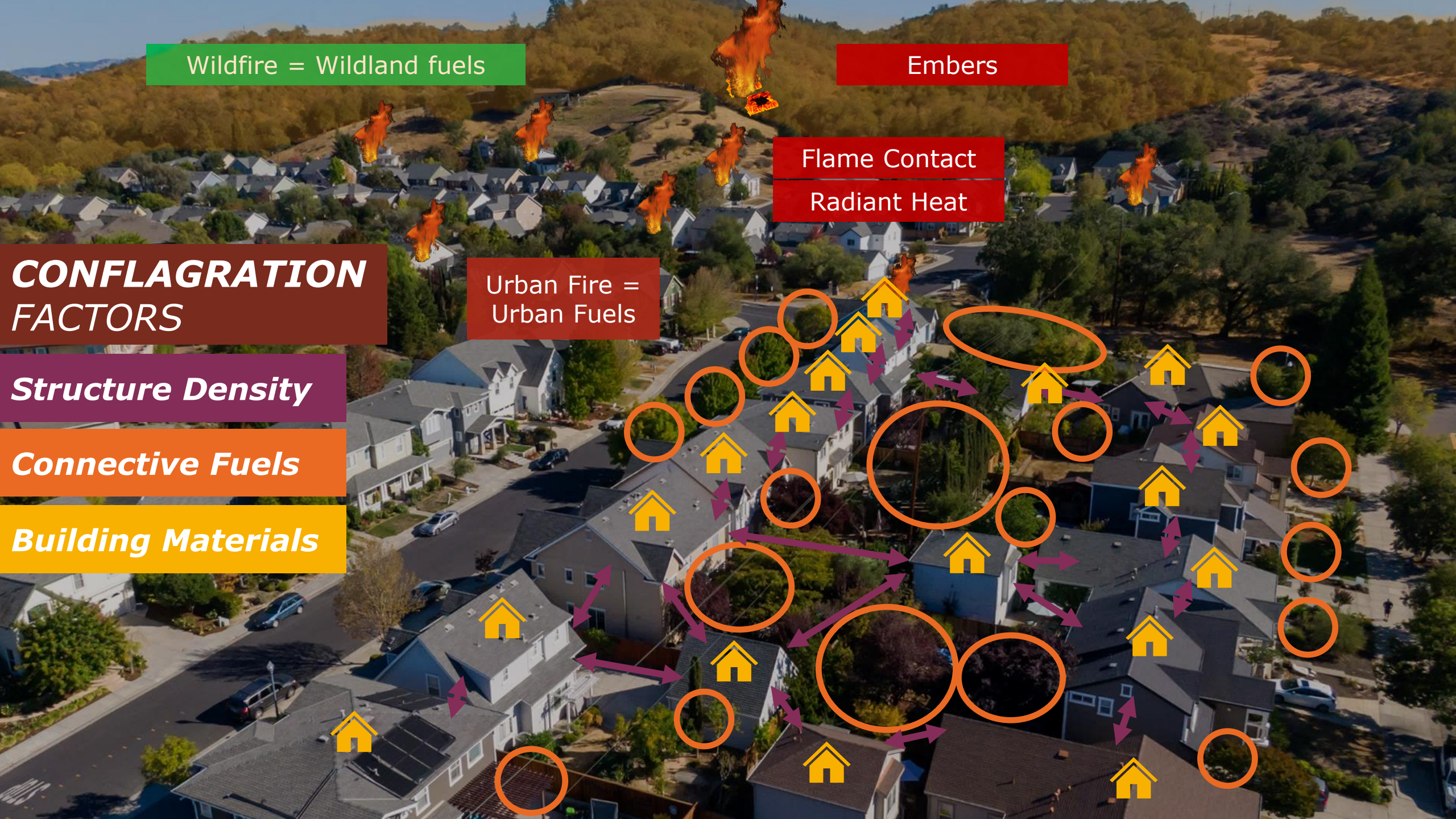
Urban Fire =
Urban Fuels

CONFLAGRATION FACTORS

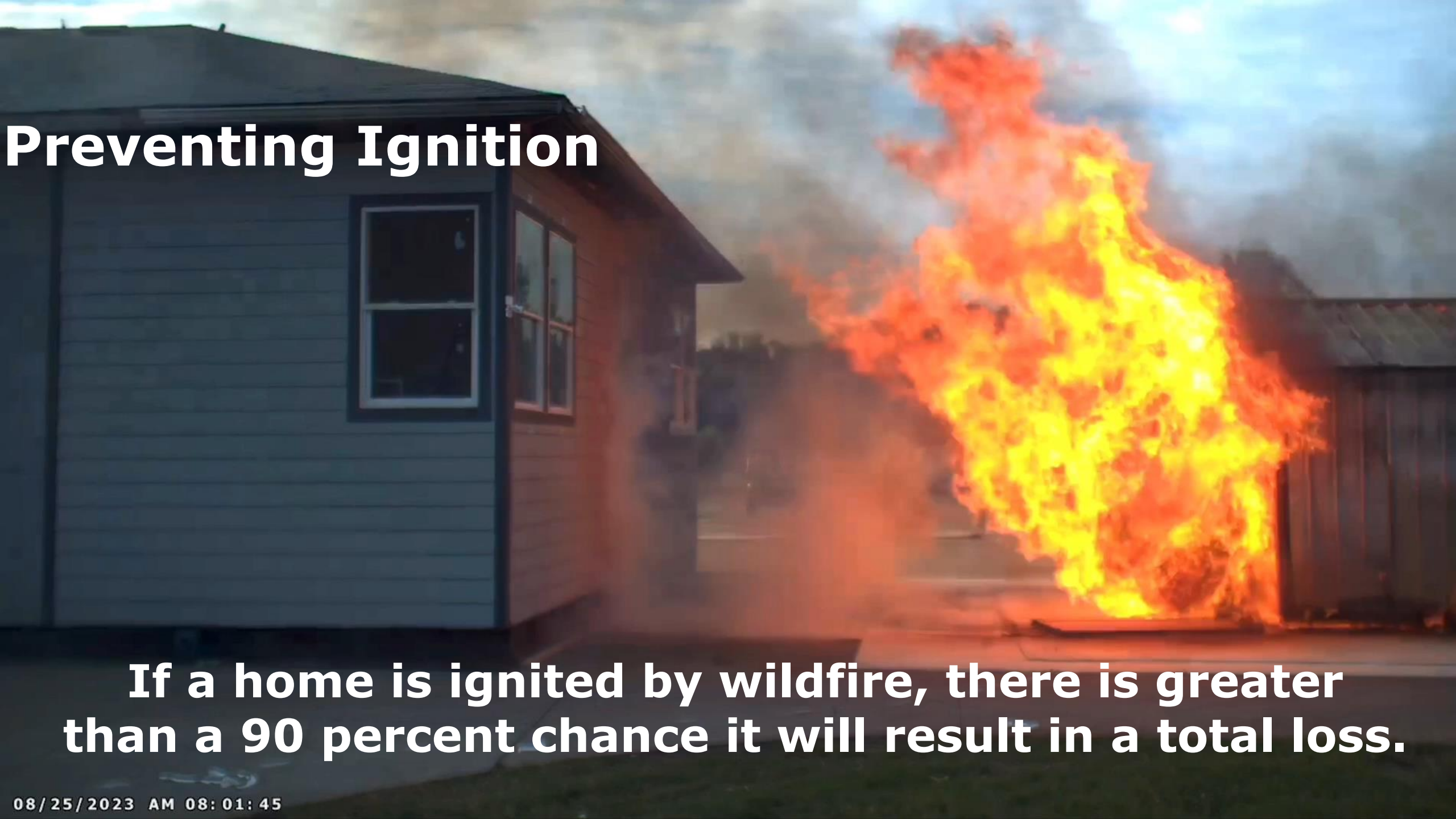
Structure Density

Connective Fuels

Building Materials



Preventing Ignition

A photograph showing a large, intense fire burning in front of a house. The fire is bright yellow and orange, with thick black smoke rising from it. The house on the left has light-colored horizontal siding and a window. The sky is overcast and grey.

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



The 2025 LA Conflagrations

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December 2025

<https://doi.org/10.82346/kyxn-ns13>



Structure separation is one of the **most critical factors** in wildfire resilience.

More than **25%** fuel coverage in Zone 0 pushed the risk of damage or destruction to nearly **90%** and reduces the effectiveness of Zone 1 fuel reduction.

Homes with four hardening features — Had a **54% chance of avoiding damage**, compared to **36%** when only a single mitigation was in place.



A ***WILDFIRE PREPARED HOME*** CAN REDUCE IGNITIONS FROM **EMBERS, FLAMES, AND RADIANT HEAT** BY INCREASING THE RESILIENCE OF THE HOME WITH FIRE-RESISTANT BUILDING MATERIALS AND REDUCING THE EXPOSURE IN THE AREA SURROUNDING THE HOME.



A ***WILDFIRE PREPARED NEIGHBORHOOD*** CAN REDUCE IGNITIONS AND SLOW THE PROGRESSION OF FIRE INSTEAD OF ACCELERATING FIRE SPREAD, **INCREASING THE EFFECTIVENESS OF FIRE RESPONSE** UNDER EXTREME CONDITIONS.



Building Materials

ADDITIONAL MITIGATIONS AGAINST FLAMES

- ✓ Cover gutters.
- ✓ Enclose eaves.
- ✓ Install noncombustible siding.
- ✓ Upgrade windows & doors.
- ✓ Upgrade to a noncombustible deck.

- ✓ Move accessory structures at least 30 feet away.
- ✓ Remove back-to-back fencing.

Structure Density Connective Fuels

MITIGATIONS AGAINST EMBERS

ROOF

- ✓ Ensure the roof covering is Class A fire-rated & maintained clear of debris.
- ✓ Choose noncombustible gutters & downspouts.

BUILDING FEATURES

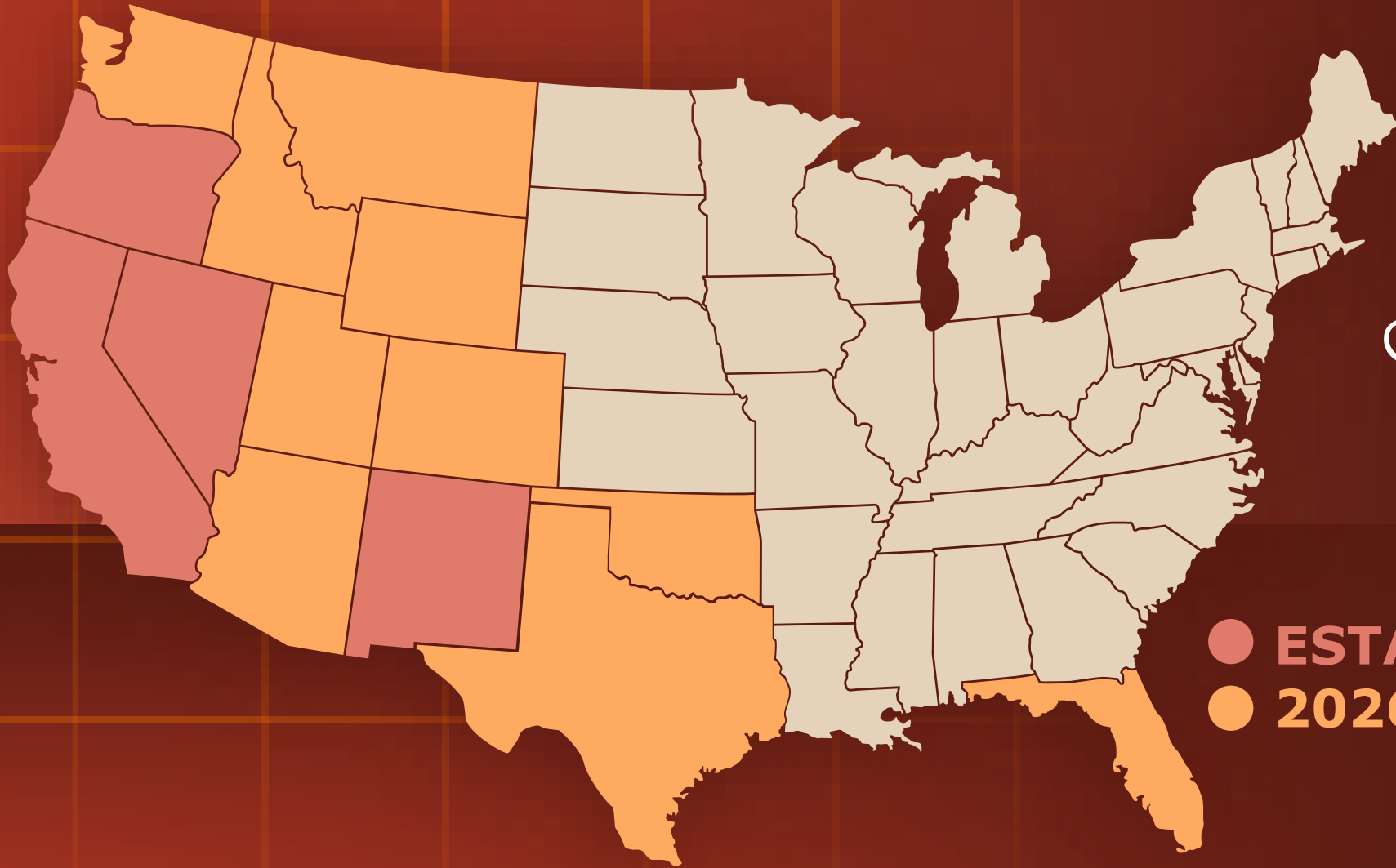
- ✓ Install flame- and ember-resistant vents or 1/8-inch metal mesh vents.
- ✓ Ensure 6-inch vertical noncombustible clearance at base of exterior walls and decks.
- ✓ Clear & maintain the underdeck area; enclose low-elevation decks.

0-5 FOOT NONCOMBUSTIBLE ZONE

- ✓ Establish a **0-5 Foot Noncombustible Zone** around the home and decks; remove overhanging branches; replace combustible fences within 5 feet.

5-30 FOOT DEFENSIBLE SPACE ZONE

- ✓ Maintain yard with spaced vegetation, structures, & other connective fuels; clear debris; remove firewood.
- ✓ Move structures at least 10 feet away & maintain a 0-5 Foot Noncombustible Zone around them.



WILDFIRE 
PREPARED®
— A PROGRAM OF IBHS —

-  **ESTABLISHED STATES**
-  **2026 EXPANSION**

An aerial photograph of a residential development. In the center is a two-story house with a light-colored stucco exterior, a brown tiled roof, and a small front porch with arched doorways. To the right is a single-story house with a grey metal roof and a large garage. To the left is another single-story house with a white metal roof. The houses are surrounded by dirt yards with some young trees and landscaping. In the background, there is a construction site with a yellow excavator and a white pickup truck. A red banner is overlaid at the top of the image.

Reducing risk, reduces ignitions.

Reduces the likelihood of conflagration.

SURVIVABILITY



**DIXON
TRAIL**

***WILDFIRE PREPARED
NEIGHBORHOOD***

INSURABILITY



***Scaling Wildfire Risk Reduction at the
Home and Neighborhood Scale***

Standardized, Verifiable Risk Reduction

Grant Funded Programs

Affordable Financing

WUI and DSpace Codes