

[10 Ways To Protect Your Home From Wildfires](#)

Forbes Advisor

Thanks to climate change, wildfires are more frequent, bigger and of greater intensity, according to the 2021 Wildfire Report by CoreLogic, a property data research firm. Taking steps to protect your home is more important than ever, as is having enough insurance.

Climate change contributes to several factors that are putting this year on track to be among the most severe for wildfires, reports CoreLogic. These factors include:

- Heavy rain
- Vegetative overgrowth
- Periods of drought

As of last September, 2021 ranked as the sixth-highest year for both acres burned and number of fires in the U.S. over the past decade, with peak wildfire season, which lasts through November, still playing out, according to the report.

The National Interagency Fire Center (NIFC) reported a total of 48,725 wildfires that have burned more than 6.5 million acres in 2021, as of Nov. 5.

10 Ways to Reduce Wildfire Risk to a Home

“Embers tend to be the cause of most home fires and wildfires,” says Janet Ruiz, spokesperson for the Insurance Information Institute. “When a wildfire is driven by wind, embers can travel one to two or more miles and start spot fires.”

And that is why so many wildfire prevention tips deal with keeping embers out of your home and property.

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To reduce your risk of wildfire damage, experts recommend that you implement a series of safety measures. To help, we've identified 10 ways to protect your home from wildfires, based on information from the Insurance Institute for Business & Home Safety (IBHS) and DisasterSafety.org.

1. **Create defensible space on your property.** Use gravel and concrete to build a 5-foot zone around your house. This zone is designed to keep fire and embers from spreading to your home. Make sure yard debris and dead plants are cleared from this area. Avoid parking boats, RVs, cars and other vehicles in this zone. You'll also want to keep your defensible space free of firewood, outdoor furniture, trash cans and children's playsets.
2. **Make sure your roof has a Class A fire rating.** Roofs are rated Class A to Class C, with Class A providing the most resistance to fire. Most asphalt shingles, clay and concrete tile roofs and metal roofs are Class A. Almost all asphalt shingles on sale today are Class A fire rated. The [Asphalt Manufacturing Association](#) has details on the types and designs you can find in its guide. Don't allow debris, such as leaves, to accumulate on your roof.
3. **Remove debris and other combustible items on, under and near your deck.** To keep your deck from catching fire and spreading that fire to your home, avoid using the area under the deck as a storage area. Instead, store these items either indoors or at least 30 feet from your house. On days that there are wildfire warnings, remove the outdoor furniture from your deck and place the furniture in your house, in your garage or 30 feet away from your house.
4. **Create 6 inches of coverage.** Make sure the lowest 6 inches of the exterior wall of your home is covered with a material that is not flammable, such as brick or exposed concrete from the home's foundation.
5. **Add 1/8-inch metal mesh screening over the vents in your house.** Embers from fires can get into your home through vents in your attic, roof and gables. Placing a metal mesh screen of 1/8 inch or finer over the vents will help stop fire from entering your home. Clean the screen periodically and remove debris.
6. **Get rid of back-to-back rows of fencing.** If your fence and your neighbor's fences overlap, this can create a gap between fences. In this gap, debris and embers could build up causing a fire. Work together with your neighbor and remove fences that overlap.
7. **Replace wood and plastic fencing and gates.** Do you have fencing or a gate attached to your home that is made of plastic or wood or other combustible material? Replace at least the first five feet of the gate or fence with metal. Metal is a noncombustible material and will stop a fire from spreading to your house from a fence or gate.

8. **Remove debris from your yard, roof and gutters.** Clear leaves, twigs, pine needles and other debris from your roof and gutters. An ember could easily start a fire if debris accumulates. Also clean out around fences and underneath gates.
9. **Trim trees on your property.** Get rid of tree branches that hang over your roof and gutters. Cut back tree branches so bottom branches are at least six feet off the ground and upper branches are at least 10 feet away from the branches of a neighbor's tree.
10. **Enclose decks.** Is your deck less than 4 feet above ground? Enclose it with ⅛-inch metal mesh screening or noncombustible material. Either of these items will keep debris out and stop embers from collecting under the deck.

Homeowners Insurance and Wildfire Damage

[Wildfire insurance](#) is included in homeowners insurance. Home insurance policies contain several types of coverage that help to repair or rebuild a house, replace your belongings and, if needed, pay for you to temporarily live elsewhere while your house is being fixed or rebuilt.

You'll want to be sure to get enough home insurance coverage to rebuild your home, based on local materials and labor costs. The cost of rebuilding can rise dramatically if your area is experiencing construction labor shortages or material shortages. If these increasing costs aren't taken into account when deciding your coverage amount, or over time after you do, you can be left underinsured.

You could wind up having to pay for significant repairs if the cost to rebuild your home exceeds your dwelling policy limits. For example, if the cost to rebuild your house is \$375,000, and you have \$300,000 in dwelling coverage, you could be stuck paying the \$75,000 difference.

Homeowners in California learned that lesson in 2017 and 2018 when large wildfires burned in the state. More than half of surveyed homeowners in California who experienced wildfire damage in 2018 were underinsured, according to the consumer advocacy group United Policyholders and local legislators. The average shortfall reported was \$203,000.

"People didn't have enough coverage to rebuild their homes," Ruiz at the Insurance Information Institute says. "Those fires were big wake up calls."

Not sure [how much homeowners insurance you need?](#) Discuss your coverage concerns with an insurance

agent. For example, your insurance company should be able to estimate how much it will cost to have your house rebuilt so you can determine the right dwelling coverage amount.

You may also want to consider adding extended or guaranteed cost coverage to your policy, if it's available from your insurer. This covers a certain percentage over your dwelling coverage amount, such as 25% above. This helps you keep pace with costs in your area so you don't wind up underinsured. For the best protection, look for a policy with guaranteed replacement cost, which pays to rebuild your home regardless of how much it costs.

For your belongings, choose [replacement cost coverage](#) because it will pay for the replacement of damaged items with new items, without de deducting for depreciation.

Wildfire Defense and Response Specialty Coverage

Some homeowners insurance companies offer special wildfire defense and safety services as an add-on coverage you pay for, while others are adding the coverage for free for homeowners in some states.

Under these programs, if a customer's home is at risk during a wildfire, a team can be deployed to mitigate damage. This is usually done by installing temporary sprinkler systems, monitoring and putting out hotspots and removing brush and debris, among other services.

Here are some examples. All insurer partnerships are with Wildfire Defense Systems unless noted.

- **American Family:** A Wildfire Defense Services endorsement will be automatically added to [American Family homeowners insurance](#) policies at no extra charge in Arizona, Colorado, Oregon and Washington.
- **Chubb:** Wildfire mitigation services are offered in California, Colorado and 17 other states. There is no extra charge, but you must enroll. (Note that Chubb recently reported that it would be selling fewer homeowner policies in areas at risk for wildfire in California.)
- **Safeco:** Safeco has partnered with Chloeta to provide a wildfire defense and response benefit at no additional cost for California customers. It has an ongoing partnership with Wildfire Defense Systems for service in 14 other states.
- **State Farm:** [State Farm home insurance](#) customers in California, Arizona and Washington receive a Wildfire Response Endorsement, included in their policy automatically at no additional cost.

- **Travelers:** [Travelers home insurance](#) customers in California and Colorado can opt in for a wildfire response endorsement.

The [best homeowners insurance companies](#) will provide coverages and options that best suit your needs and particular homeowner profile.

We Didn't Start the Fire . . . Oh, Wait, We Did

According to the NIFC, nine out of 10 wildfires in the U.S. are caused by humans. Do your part to prevent wildfires when spending time in nature.

Here are 10 ways to prevent wildfires from the U.S. Department of the Interior.

1. **Be aware of weather and drought conditions.** Steer clear of activities that cause fires or sparks when conditions are dry, windy and hot.
2. **Build campfires in an open area of land.** Choose a flat, open area for a campfire, away from brush and decaying leaves. Chop wood in short lengths and then light the fire. Stay near your fire and extinguish it when finished.
3. **Douse your campfire with water.** Use at least one bucket of water to put out a campfire. Stir the remains of the fire and add another bucket of water and stir again. Make sure your campfire is cold when you leave the area.
4. **Don't drive on dry grass.** When you go off-roading, your vehicle's exhaust can reach more than 1,000 degrees. Avoid parking your vehicle and driving over dry grass.
5. **Maintain your vehicle.** Your vehicle can shoot sparks from the exhaust if you don't keep up proper maintenance. Make sure your car, truck or off-road vehicle has a tune-up and is properly maintained before heading off-road.
6. **Practice fire safety.** Have a bucket, a shovel and a fire extinguisher in your vehicle for extinguishing fires.
7. **Check your trailer.** Make sure it is safe to pull a trailer by checking the tires, bearings and axles, to prevent shooting sparks that could start a fire.
8. **Protect dry vegetation.** Never use equipment that makes sparks near dry vegetation.
9. **Check conditions before using fireworks.** Fireworks start over 19,000 fires each year in the United States. Check conditions and local, state and federal regulations before using fireworks. Use

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safe alternatives such as silly string and glow sticks.

10. **Never burn debris when it is windy.** Want to burn trash or leaves or other materials on your property? Have plenty of water nearby and avoid burning when windy.