

Paradise home becomes first in the U.S. to be designated a 'wildfire-prepared home'

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The designation is certified by the Insurance Institute for Home and Business Safety and provides proof that a homeowner has taken scientifically proven steps to mitigate risk for total loss in a fire.

PARADISE, Calif. —As the town of Paradise continues the long rebuilding process following the deadly Camp Fire, residents are focused on coming back stronger.

“From the very beginning, as we were moving to rebuild the town of Paradise, the goal was to rebuild back as an example,” homeowner Casey Taylor said.

Earlier on Wednesday, Taylor’s home became the first in the country to receive a new designation as a “wildfire-prepared home.”

The designation was developed by the Insurance Institute for Business and Home Safety as a way for homeowners to prove that they have taken scientifically proven steps to mitigate the risk of total home loss in a wildfire.

In order to receive a designation, homeowners must meet a list of requirements that fall under three main categories.

The first is having a “Class A” roof. A roof with this rating is made from material that is resistant to catching fire from embers.

The second major category includes a list of materials and standards that should be used around attic spaces including an eighth-inch mesh screen over vents and maintaining clear gutters.

The third and most notable requirement is maintaining at least 5 feet of space between the home and

any combustible materials for the entire perimeter of the building. That includes things like mulch, vegetation and wood fencing.

“All of these ideas are things that we have looked at in the laboratory and in post-event,” said IBHS Chief Engineer Anne Cope. “So we’ve seen ‘ok this home had gravel and the embers landed, but they didn’t ignite the house.’”

Engineers and scientists with IBHS have been researching wildfires for more than a decade, looking for building methods and materials that are most resistant to fire damage.

IBHS CEO Roy Wright says that the town of Paradise was the ideal place to debut the Wildfire Prepared Home program. The town had already been working with IBHS during its reconstruction.

In fact, the Paradise town council is working to add requirements for the new designation to town ordinances for future construction.

Wright himself has family ties to the town.

“My parents and my brother live in Paradise and lost their homes on this ridge,” he said. “It is really satisfying to come back into the town knowing that the town leaders here are saying ‘we understand what climate change has done,’ ‘we understand that the severity of these wildfires is not something we can ignore.’”

Representatives from the insurance industry applauded the Wildfire Prepared Home program. They said that following a standardized list of proven wildfire mitigation steps can help homeowners acquire insurance and help make that insurance more affordable.

Achieving the designation takes some investments and some time but in the end, it can provide some peace of mind, whether a homeowner has been touched by wildfire or not.

“The effort was totally worth it,” Taylor said.

Anyone interested in receiving a wildfire-prepared home designation can start the application process by filling out a free self-assessment at wildfireprepared.org.

