

[Tips from the Trenches: June 2009](#)

With the hot summer months approaching, and grim predictions of droughts in California and other western states, we're anticipating a bad wildfire season. The wildfire that just destroyed 80 more homes in Santa Barbara is proof. Read UP's new "*Preparedness Tips from the Trenches*" for simple ways to reduce your home's burn risk and confirm that your coverage is adequate.

Now is the time to protect your home and perhaps even reduce the cost of your homeowners' insurance by qualifying for mitigation discounts. **Remember: You have to ask for discounts!**

Firefighters say they can save homes where the residents have taken these steps:

- Create a "safety zone" around your home. 30 feet is the minimum. As hard as it is to move or remove any beloved greenery around your home, it is critical if you live in an urban interface zone or any place where wildfires are a fact of life. Cut branches within 15 feet of your chimney and the ground. If you live on a hill, extend the zone downhill, as fire can spread rapidly uphill.
- Keep your lawn trimmed to two inches and clear away fallen leaves, branches, and evergreen cones.
- Clean out gutters and roof drains regularly.
- Install spark arrestors in chimneys (contact your fire department for exact specs) and get chimneys professionally cleaned periodically.
- Screen all vents and eaves in your roof with 1/4 inch wire mesh to prevent airborne embers from entering.
- Invest in fire-resistant roofing and siding materials.
- Remove all landscaping debris and storage under decks and porches.

- Highly flammable vegetation includes fir, pine, juniper, and eucalyptus trees—try to replace these species with less flammable trees.

Additional Resources:

To see if you have sufficient insurance so you are covered for a total loss from fire, visit <http://tinyurl.com/total-loss-fire>

To read ways to prepare for a wildfire by FEMA, go to http://tinyurl.com/FEMA_preparewildfire

For the University of California’s Homeowner’s Wildfire Mitigation Guide, go to <http://groups.ucanr.org/HWMG>

To read UP’s new tip sheet to help homeowners who have sustained a property fire that damaged, but did not completely destroy their home, visit [Extreme Heat](#).