



## MITIGATED DWELLING MEASURES

The following list identifies effective means for protecting a dwelling from wildfire loss. The list is not an exhaustive catalogue but is a focused compilation, created through United Policyholders “WRAP” initiative, of the key recommendations from an array of experts in residential wildfire risk reduction.

United Policyholders is encouraging all insurers to expand eligibility for coverage and to offer discounts in recognition of the reduced risk presented by homes that have incorporated these mitigation measures.

### Roof

- The dwelling has a well-maintained Class A roof. Where gutters are present, the roof includes a metal drip edge.
- For homes with metal or tile roofs, gaps greater than 1/8 inch between roofing and sheathing have been blocked to prevent debris accumulation and ember entry.

### Vents

- Exterior vents (e.g., foundation, gable, under eave, and roof vents) incorporate a 1/8 inch metal mesh or are designed for flame and ember resistance (Wildland Flame and Ember Resistant (WUI) vents approved and listed by the California State Fire Marshall or WUI vents listed to ASTM E2886).

### Fences

- Any wooden fences that attach to the dwelling structure shall incorporate only noncombustible materials (fencing or gating) in the last 5 feet before the attachment point(s) to the structure.

## **Decks**

- All combustible materials (e.g., grass, shrubs, or stored materials) must be removed from underneath attached wooden decks or stairways and maintained at least 5 feet away from the decks' or stairways' perimeters.

## **Other Attached Structures (arbors, pergolas, trellis)**

- Any other structure that is attached to the dwelling structure must be made of noncombustible materials.

## **Buildings less than 25 feet from the Dwelling Structure or Attached Decking**

- If another structure (e.g., a dwelling, garage, barn, shed or commercial building) is within 25 feet of the dwelling, the dwelling's exterior wall that faces the nearby structure meets a one-hour fire rating and includes noncombustible cladding.
- Where windows face the nearby structure, the windows either include dual-paned glass with at least the exterior pane is tempered glass or the windows have deployable metal shutters.

## **Defensible Space and Landscape**

- There is at least 6 inches of noncombustible clearance between the ground and the exterior siding of the dwelling.
- Within the first 5 feet of any dwelling or attached decks, no combustible materials (e.g., woody plants, combustible mulch, stored items) are present around the building or deck(s) or below the deck(s).
- For the landscape from 5-30 feet from structure (or property line if closer), the connectivity of vegetation leading to the dwelling structure has been eliminated. The lower branches of trees have been limbed up at least 6 feet above underlying or adjacent shrubs to eliminate fuel ladder connectivity. The landscaping is irrigated and maintained. Vegetation may be grouped and surrounded by areas of irrigated and mowed grass or hardscaping.

- For the landscape from 30-100 feet from the structure (or property line if closer), there is separation between shrubs and trees, dead branches and leaves have been removed, lower branches of trees are pruned to curtail the spread of fire and to eliminate fuel ladders.
- For dwellings on or adjacent to steep slopes (e.g., slopes greater than 35 degrees), landscape mitigation has been extended downslope and beyond the 100 foot perimeter, where possible, to reduce direct flame contact with or preheating of the dwelling or the underside of any decking.

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