

Fire Mitigation Checklist

This list was compiled from a combination of insurance companies requirements for houses within an area at risk of a wildfire. Any homes not meeting these requirements should consider implementing them. If you have any specific questions, you should contact your insurance agent / broker/ underwriter for their specific requirements for fire mitigation and inspections.

Property Requirements

- Property must be accessible to emergency vehicles year round.
- There must be access to the property from two different directions. The access roads and driveways must be paved or gravel with a minimum width of 25'.
- Structures must not be located more than 1/2 mile off a two way access road. Private driveways must be maintained year round.
- The address posted at the beginning of the driveway and clearly marked. Driveways must be able to accommodate emergency vehicles.

Defensible Space

- A minimum Hard Space around the main structure and Defensible Space must be maintained.
 - **Hard Space** is defined as an area of at least 5 feet of non combustible space (rock is most common) around the base of all structures (including decks).
 - **Defensible Space** is defined as an area of at least 30 feet free of flammable vegetation including grassland and brush, dead or dying plants, firewood, and stumps or logs. Surface litter (fallen leaves, twigs pine needles, pinecones, and bark) should be reduced and living plants and trees should be trimmed of dead or dying branches.
- Tree branches must not extend over the roof of any structure, be within 10 feet of the ground, and/ or from chimneys or stovepipes. Lower branches of trees should be removed to create 6 feet to 10 feet of clearance from the ground.
- Within 100 feet of the home trees and vegetation should be managed to slow down and reduce the energy of a wildfire. Any dead materials must be removed.

Fire Wood, Decks, Yard Structures and Combustible Materials

- Firewood and all other combustible materials must be stored 30' from the dwelling.
- The area under decks should not be used to store combustible materials.
- Any wooden yard structures should be considered in relation to the overall exposure.
- All dead trees within 50 feet of a structure must be removed (including beetle kill trees).
- Above ground fuel storage tanks (including propane and fuel oil) should be 30 feet from the house and maintain an area of 10 feet clear of debris and combustible materials around the tank. (These are currently not permitted in Iron Horse.)

Roofing, Eaves, Gutters and Chimneys

- An approved Class A roof is required (composition, tile, metal, concrete, clay) for all structures. Wood shake and shingle roofs are not approved.
- Open roof eaves on the exterior of the structure should be considered in relationship to the overall exposure.
- Roofs and gutters must be clear of debris like pine needles, leaves, etc.
- Spark arrestors should be installed on all chimneys and stovepipes and be constructed of metal screening with openings not to exceed 1/4 inch.