



## Protecting Against Wildfires

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Wildfires are a powerful and deadly force of nature that can wreak havoc on the lives, land and structures that stand in their path. Protecting your entity and property from wildfires is more crucial than ever, as wildfire season becomes longer and generates larger fires, resulting in more acres and properties burned each year. As per the National Interagency Coordination Center, 60% of the largest wildfire seasons (based on total acres burned) have occurred in the last 10 years.

Federal wildfire suppression costs the United States an average of \$1.6 billion each year, but this only accounts for a fraction of the total costs of wildfires when considering the lives lost, buildings destroyed and acres burned. Proactive risk management tactics can help keep the costs of wildfires down, as well as keep your business activity and your community safer in the face of such disasters.

This article provides an overview of the dangers wildfires pose, and steps that public entities like yours can take to mitigate those risks.

### The Dangers of Wildfires

Humans cause nearly 85% of wildfires in the United States. These fires typically result from unattended campfires, the burning of debris,

equipment uses and malfunctions, discarded cigarettes and intentional acts of arson. Once a wildfire ignites, it can cause rapid destruction. Wildfire exposures include:

- **Direct Flames:** Actual flames that come in contact with buildings or combustible items can ignite these structures or materials on fire.
- **Airborne Embers:** Embers can result from the burning wildfire itself, as well as from any flammable items previously ignited, such as nearby plants. These embers, wind-blown burning embers in particular, are the top cause of building ignitions.
- **Radiant Heat:** If radiant heat is high enough and lasts long enough, it can set combustible products, such as wood siding, on fire. It can also make materials easier to ignite if direct flames come into contact.

Wildfires can cause direct property damage to government businesses resulting in service disruptions, transportation stoppages and utility interruptions. Concerns of lengthy and costly recovery from a wildfire could force entities to pass on the costs to their citizens by raising taxes. Otherwise, impacted entities may have to reduce their services.



## Mitigating Wildfire Exposures

Since wildfires are so damaging, entities must be proactive to help minimize the potential impacts. A wildfire risk management strategy can significantly reduce the likelihood of property damage, minimize costly business interruptions and subsequently prevent a financially draining recovery process.

The first step that your entity should take in creating a wildfire risk management strategy is to assess the vulnerabilities of your property. Since wildfires depend on heat and embers coming into contact with different fuel sources to spread, one of the most effective ways to prevent a wildfire from spreading is to lessen fuel loads. Roofing, exterior walls, windows, vents, gutters, decks and other attachments are all at risk of igniting, so choosing fire-resistant or noncombustible materials, like brick and concrete, can reduce that risk. Strategic placement and selection of trees, shrubbery and other landscaping elements can also decrease the risk of wildfire damage.

Here are ways in which your entity can slow the spread of wildfires, effectively minimizing the risks of damage:

- **Create a buffer zone.** Establishing three distinct buffer zones around the building can keep fire and embers from spreading. See the table below for zone guidelines and information.

- **Install Class A rated roofing.** Class A rated roofing offers the highest resistance to fire. This covering includes concrete or clay roof tiles, fiberglass asphalt composition shingles and metal roofs.
- **Clear the clutter.** Gutters and roofs should be cleared of debris, such as pine needles and dead leaves, to minimize the risk of ignition. This maintenance should occur at the change of the seasons and after any storms.
- **Be cautious when storing combustible items.** Wooden pallets, propane tanks, flammable liquids and other combustibles should be stored where they won't become easy fuel.
- **Maintain or replace vent screens.** Airborne embers can get into a building through vents in the roof, walls and beneath the structure. Protect vents with a 1/8 inch metal screen to block embers, and equip chimney outlets with spark arrestors with 1/2 inch mesh screening. Inspect and remove accumulated debris from all vent screens.

As the risk of wildfires continues to grow, entities like yours need to have plans to prepare for, withstand, and recover from such events. For more risk management guidance, contact us today.

| Zone 1  | Zone 2   | Zone 3  |
|---|--|---|
| <p><b>30 feet or less from building</b></p>   | <p><b>30 to 60 feet from building</b></p>  | <p><b>60 feet or more from building</b></p>   |
| <p>To protect the area closest to the building, clear away all dry and dead vegetation and remove any branches hanging over the building's roof. Be selective about which vegetation is planted and consider using noncombustible materials, such as gravel and rock "mulch." Combustible materials, including firewood, should not be stored close to building or within Zone 1.</p> | <p>If a fire can be slowed in Zone 2, there's a greater chance it won't spread to the building. Fires in this zone typically spread between trees, so remove any dead vegetation, branches and yard waste. Group trees and shrubs at least 30 feet apart and prune them consistently. Move storage sheds, trailers, furniture and other combustible items to Zone 3.</p> | <p>Zone 3 is the building's first line of defense. Removing dead plants and trees, as well as trimming and spacing out trees and shrubs, can create firebreaks that make it difficult for the wildfire to jump between trees and other vegetation. If the building is located on a slope, Zone 3 should encompass an additional 150 to 200 feet, since fast-moving fires with longer flames can develop in these areas.</p> |

For more risk management guidance, contact a member of Moreton & Company's Public Entity Team.

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