

HOME HARDENING STRATEGIES TO BETTER YOUR HOME'S FIRE SAFETY NET



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WHILE WILDFIRES HAVE long been a concern in California, their severity and frequency have intensified over the past decade or so, mostly due to climate change, drought, and increased urbanization in fire-prone regions.

Aside from the worries homeowners have about property loss due to a fire, there's another ugly side effect of increased wildfire threats: a greater number of insurance companies are reevaluating their wildfire risk exposure, and as a result, either steeply raising their rates for homeowners living in high-rise zones, or worse, or dropping them as insured customers altogether.

But there's hope for homeowners to take measures that will protect their homes from wildfire damage while also meeting the concerns of insurance companies. It's referred to as "home hardening"—a term used by fire prevention officials to describe the practice of vegetation management on a property, combined with the use of resilient building materials to withstand the threat of flames or embers propelled by wildland fires.

Home hardening techniques can be used on existing homes, new construction homes and properties undergoing a remodeling or retrofitting project. It's shown to help mitigate wildfire risks, make affected areas more appealing to insurers and potentially curb the trend of non-renewals.

Common home hardening recommendations include:

- establishing a five-foot noncombustible perimeter around the house and decks, replacing flammable fencing within a five-foot radius;
- maintaining roofs and cleaning gutters;
- installing ember-resistant vents and multi-paned windows;
- ensuring a six-inch vertical clearance on exterior walls;
- enclosing the undersides of decks and eaves; and
- implementing fire-smart landscaping to create defensible space.

There is help for homeowners interested in investing in home hardening. The Marin Wildfire Prevention Authority offers financial

support for home evaluations across Marin County, which includes a comprehensive report for homeowners detailing recommended actions to safeguard their homes. The Insurance Institute for Business and Home Safety's "Wildfire Prepared Home" and the California Department of Insurance's "Safer from Wildfire" initiatives offer similar recommendations. Homes compliant with these programs may qualify for homeowners insurance discounts.

For homeowners ready to embark on home hardening projects, the Marin Builders Association provides valuable guidance on hiring contractors. The association offers an extensive resource guide listing products and service providers in Marin County.

Homeowners can also utilize the association's website to submit requests for proposals from licensed contractors experienced in home hardening projects.

To get a complete list of building resources in Marin County, visit us at [MarinBuilders.com](https://www.marinbuilders.com)

THE INSURANCE COMPONENT

The California Fair Plan, established in 1968, is a state-mandated insurance pool offering basic property insurance coverage to homeowners unable to secure private market coverage. The Fair Plan extends discounts based on the Safer from Wildfire Program to incentivize homeowners to implement wildfire-resistant measures.

These discounts include a 10% reduction for protecting the structure and a 5% decrease for safeguarding the immediate surroundings of the dwelling. Additionally, a growing number of insurers offer discounts for fire-hardened homes and communities, detailed in a comprehensive list available on the California Department

of Insurance website (www.insurance.ca.gov). Some insurers may eventually utilize a Wildfire Prepared Home designation certificate to assess whether homeowners have undertaken the necessary wildfire mitigation actions to maintain coverage or qualify for a discount.