Old Oak Way
Saratoga, CA
Firewise Community

Firewise Old Oak Way Community

Saratoga, California

Education Training
June 2, 2022

Firewise 2022 Action Plan – Year 3

- **Education**. The focus of our 2022 education training will be on fuel reduction and Defensible Space. Include evacuation update and possible Schedule training session, publicize it via email to neighborhood. Add education materials to OldOakWay.info. Send email to members on 5 ft Zone 1 and on tree safety. Incorporate Neighborhood Watch integration into our training program.

- **Defensible Space**. Emphasize/Focus on 1) Zone 1 removal of all flammable materials from 5 feet around the home and 2) fire safe trees. Many homes in our neighborhood were built 60-70 years ago and 1) vegetation has grown against the homes causing a fire brand risk and 2) trees have grown over and against the homes. With the city's renewed focus on fire safety in the WUI and encouraging fire safe tree trimming and the removal of dead and fire prone trees, Zone 1 and tree fire safety will be our focus for 2022. Reduce fuel load in area along creek between House Family Vineyards and 12906 and 12885 Chiquita Court.

- **Road Safety**. Continue to work to trim vegetation near the road to increase visibility and remove fuel, especially on the curves at 13385 to 13456 and 13358 to 13492 to improve road fire and traffic safety. Work with city on improved signage and street repair at 13341, 13385 and 13553. Ensure installation of Firewise signs in prominent positions.

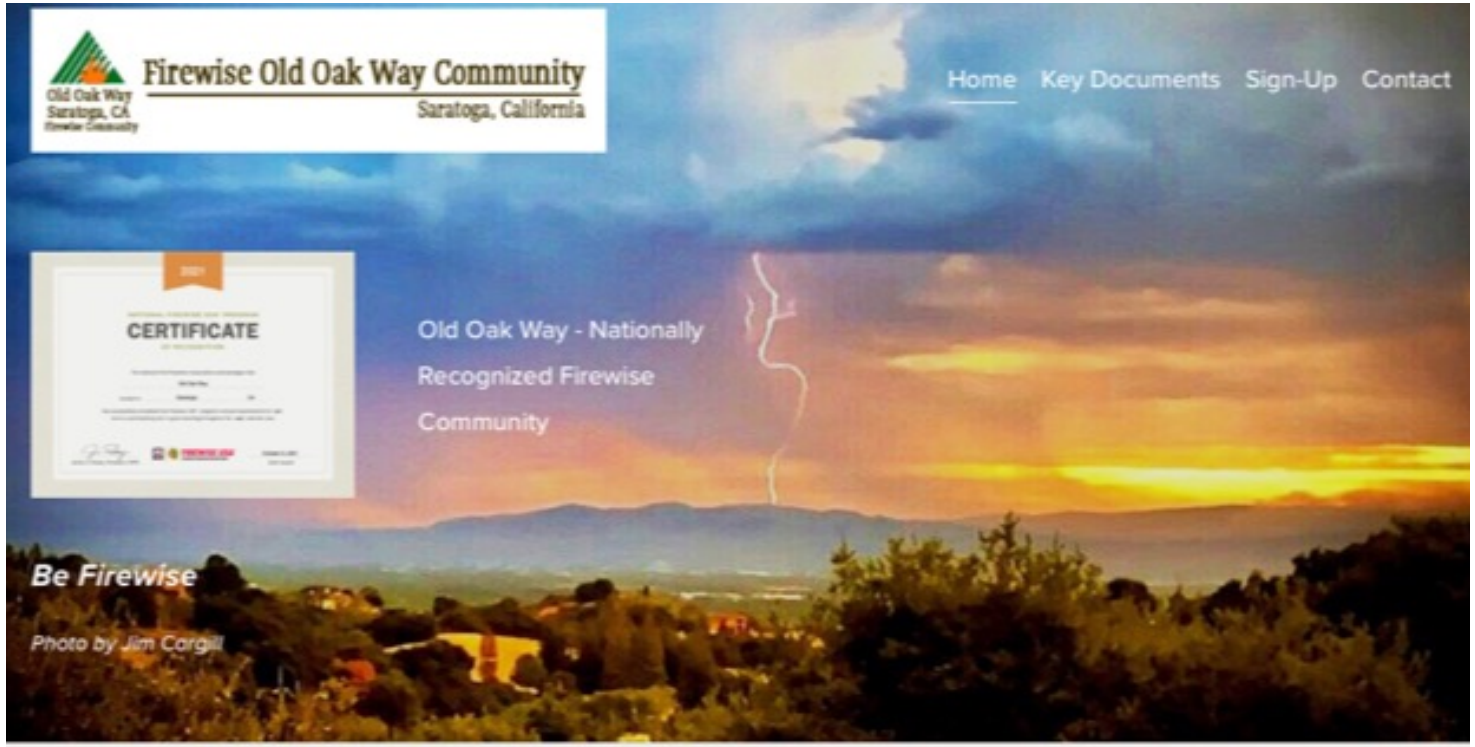
- **Fire Emergency Evacuation**. Advance the negotiations with the Garrod Family to provide an emergency exit at the top of Old Oak Way. Work with city and Garrod Family to get permission to improve the unpaved exit route. If Garrod route cannot be agreed to, pursue alternative emergency exit onto Villa Oaks. Continue to publicize the current "Shelter in Place" plan on the House Family Vineyards property, Utilize the existing trails for foot level evacuation if ever needed.

- **Membership**. Expand membership area at southern end near the creek, add 5 new homes to our Firewise area with 3 new members. Enroll two members between 13463 and 13519.
  Hold a 2022 Block Party where we invite all homes in our Firewise Community with the fucus being to get more homes to sign up and to encourage them to create Defensible Space and fire safe tree management.

Firewise 2023 Action Plan – Year 4

- **Education**. Continue our education focus on Defensible Space and Evacuation, explore possible "evacuation fire drill". Encourage HIZ inspections. Schedule training session, publicize it via email to neighborhood. Update OldOakWay.info web site with new training materials and meeting minutes.
- **Defensible Space**. Continue 2022 focus on fuel reeducation, Defensible Space and HIZ inspections. This will be a multiple year effort as we have "mature" trees and landscaping since many of our homes were built 30-60 years ago. The steep hills in our neighborhood together with the close proximity to Open Space makes it even more important that we remove fuel and trim our trees where needed for fire safety.
- **Road Safety**. In late 2021 the city made several road safety improvements (Surface and curb improvements, double yellow lines, raised orange reflectors, etc. and plan to make additional improvements). Neighbors made further improvements (site line improvements, driveway and curve mirrors, etc.). During 2022 we need to evaluate those improvements and identify, with neighborhood suggestions, further safety improvements. We will also work toward neighborhood agreement on safety mirror improvements near the bottom of Old Oak Way and implement where agreement exists.
- **Fire Emergency Evacuation**. With only one exit from Old Oak Way, we need to be prepared for emergency exit independent of the location of any fire (bottom, middle or top of OOW). We will continue the work of 2022 to insure we are prepared for whatever comes our way. Explore use of What's App User Group for emergency notification.
- **Membership**. Continue to grow our membership by recruiting additional members in our Firewise area and consider expansion to cover additional adjacent homes depending on interest. Hold a 2023 Block Party inviting all homes in our Firewise Community with the focus being to get more homes to sign up and to encourage them to create Defensible Space and fire safe tree management.

WWW.OLDOAKWAY.INFO



Join Our Firewise Community

Please click this button to join our Firewise Community.

Join Now

Request an HIZ Inspection

A trained representative from the Santa Clara County FireSafe Council will inspect your property with you. They will review defensible space and make recommendations. You will receive a written copy of their recommendations.

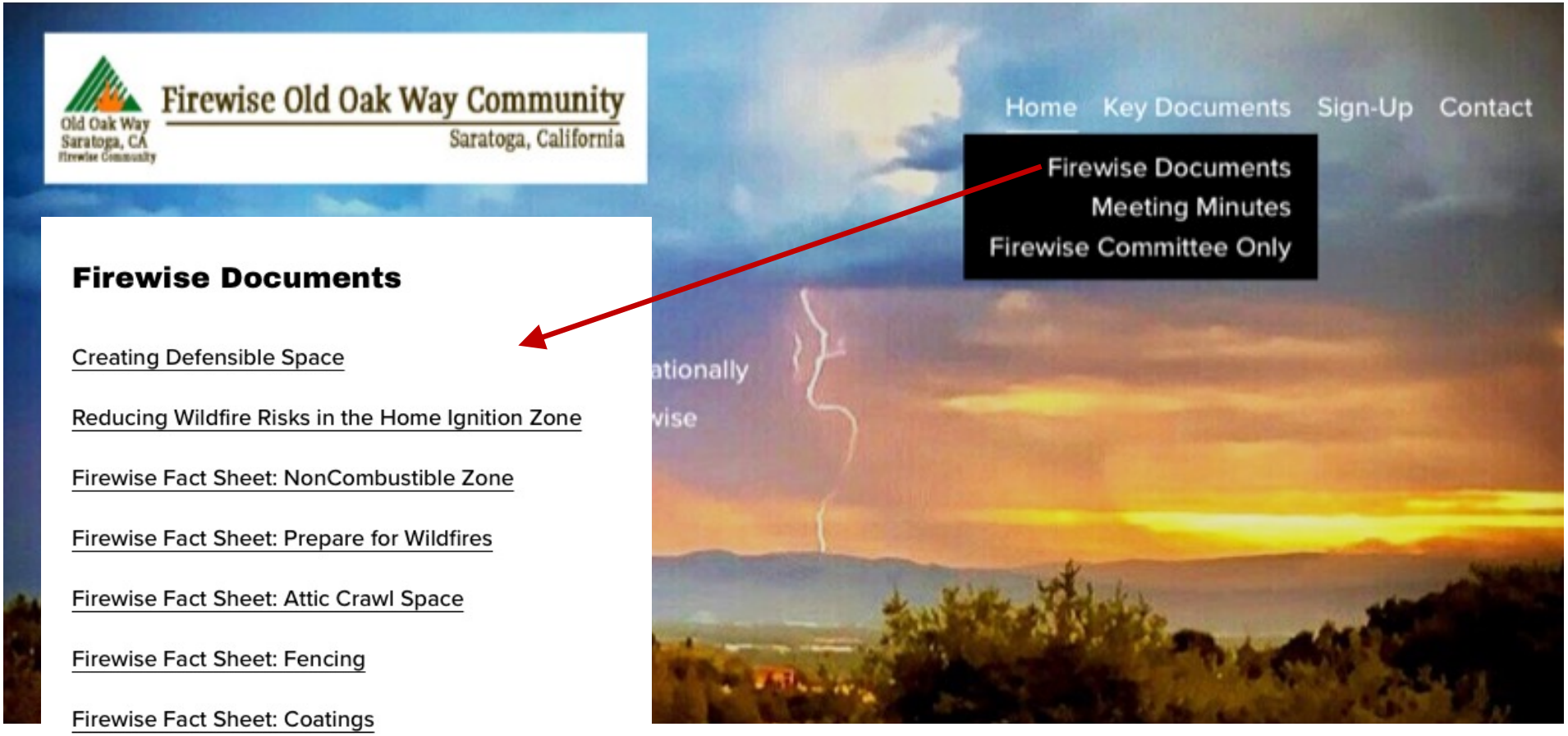
Request an HIZ Inspection

Latest Updates

Meeting Minutes

Our letter of approval as a Nationally Recognized Firewise Community

Check out our photos from our September 9th 2021 Block Party.



Firewise Documents

Creating Defensible Space

Reducing Wildfire Risks in the Home Ignition Zone

Firewise Fact Sheet: NonCombustible Zone

Firewise Fact Sheet: Prepare for Wildfires

Firewise Fact Sheet: Attic Crawl Space

Firewise Fact Sheet: Fencing

Firewise Fact Sheet: Coatings

Firewise Fact Sheet: Exterior Sprinklers

Firewise Fact Sheet: Roofing Materials

Living with Fire in Santa Clara County

Fire Resistant Plants

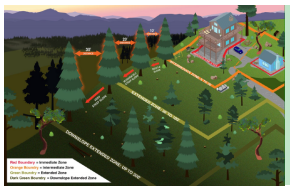
Landscape Lessons from SC Sentinel

Home Insurance Checklist

Insurance Recommendations

Creating Defensible Space

Creating Defensible Space



Homes survive wildfire through a combination of the following factors:

- Awareness and management of combustible materials on the property, especially within the first 5 feet of the home.
- Incorporation of fire and ember resistant construction materials, installation details, and maintenance.
- Careful plant selection, landscape placement, and maintenance.

IMMEDIATE ZONE = 0 feet – 5 feet from buildings, decks, and other structures

The goal is to avoid home ignition from blowing embers.

- Use noncombustible materials such as rock, stone pavers, cement, bare earth, gravel, or sand.
- Remove all plants and shrubs near windows.
- Remove leaves and needles from your roof, skylight, and rain gutters.
- Clear vegetation and items that could catch fire from around and under decks.
- Remove dead branches that overhang or touch your roof.
- Keep branches 10 feet away from your chimney and roof.
- Remove all leaves, needles, or other debris that fall in this zone.

INTERMEDIATE ZONE = 5 feet – 30 feet from buildings, decks, and other structures

The goal is to reduce heat and movement of flame

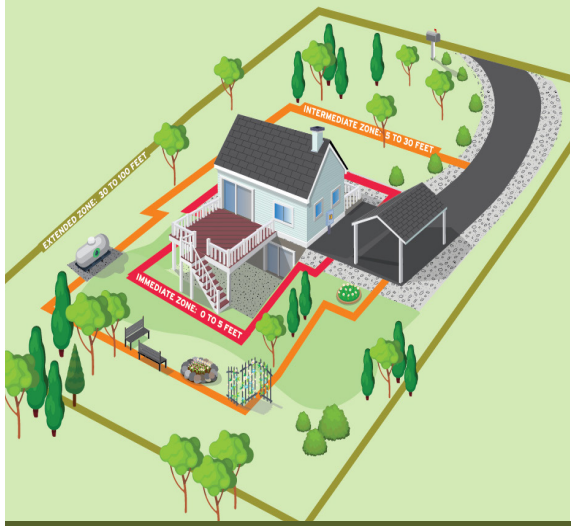
- Remove all dead plants, grass, and weeds
- Actively prune live shrubs
- Relocate woodpiles outside of this zone
- Avoid extensive use of mulch, which can convey fire to the house

EXTENDED ZONE = 30 feet – 100 feet from buildings, decks, and other structures, or to the property line

- Create islands of vegetation with horizontal spacing between shrubs and trees.
- Create vertical spacing between grass, shrubs, and trees.
- Choose low-growing, irrigated, non-woody plants such as vegetables, succulents, erosion-control grasses, flowers, or lawn to create landscaping in this zone.
- Mow or remove dead or dried vegetation.
- Trim trees regularly to maintain a minimum of 10 feet of clearance between branches of adjoining trees or shrubs.
- Mow any grass to a maximum height of 4 inches.
- To protect water quality, maintain vegetation near waterways; do not clear to bare soil. Vegetation removal can cause soil erosion that damages streams, especially on steep slopes. Remove dead trees and shrubs, leaving the roots in place, if practical.
- Break up dense shrub cover on slopes by creating small islands of pruned shrubs staggered horizontally.
- Prior to evacuation, pull patio furniture, play sets, and gas BBQ tanks as far as possible from any structure, and bring cushions inside.

Reducing Wildfire Risks

REDUCING WILDFIRE RISKS IN THE HOME IGNITION ZONE



Projects and tasks that can increase a home's potential survivability in a wildfire.

NonCombustible Zone

WILDFIRE RESEARCH FACT SHEET

IMMEDIATE (NONCOMBUSTIBLE) ZONE

Why is it important to create and maintain 5 feet of noncombustible space around the exterior of a building?

Wildfire risks are on the rise, but there are ways home and business owners can take control of their vulnerabilities. Changes made to a structure and its surroundings within 100 feet can make a big impact. Research from the Insurance Institute for Business and Home Safety (IBHS) shows that the first 0 to 5 feet around the structure, known as the immediate zone or noncombustible zone, has the greatest impact on your risk. IBHS and the National Fire Protection Association® (NFPA®) recommend keeping this zone well-maintained and clear of combustible materials.

IBHS Research

The main objective of the 0-to-5-foot zone is to reduce the potential that embers landing near a building will ignite fuels and expose the area around a home to a direct flame (Figure 1). Removing anything that can ignite from embers is critically important. To verify how effective a 5-foot noncombustible zone is around a building, more than 180 tests were conducted in 2018 at the IBHS Research Center to evaluate fire behavior and heating of buildings (Figures 2a & 2b).

Key Observations

- For combustible landscaping, such as wood mulch, the thickness of the mulch bed, wind speed, and location of the flame and building all impact the potential of mulch to ignite and how quickly fire can spread to the building.
- Burning mulch generates embers that can ignite nearby mulch, increasing the chances of direct flame contact spreading to the building.
- When flames are 5 feet away, a building's surface temperature is below temperatures that could cause ignition. However, corners of a building (45-degree angles) experience a higher temperature when exposed to flames, even when a 5-foot space is present. Testing showed that corners can be more vulnerable due to fire spread through fuel (such as mulch) on the ground, because at the same wind speed, wind blowing directly at a wall (90-degree angle) will result in taller flames and more radiant heat, while wind on a corner (45-degree angle) will result in longer flames that are closer to the ground.

Recommendations

- Keep the corner areas of a building clear of combustible materials due to the higher probability of having direct flame touching the surrounding ground.
- Keep gutters free of debris and use metal gutters.
- Install hard surfaces, such as a concrete walkway, or use noncombustible mulch products, such as rock.
- Keep the lawn well irrigated and use low-growing herbaceous (non-woody) plants. Shrubs and trees are not recommended in the 5-foot zone.
- Remove dead vegetation and implement a maintenance strategy to keep the 5-foot zone clear of dead plant materials.
- Mitigating home ignition zones shouldn't stop at 5 feet from the building. It should be combined with the footprint of an attached deck and area that extends away from the building up to 100 feet or to the property line.

Figure 1 – Creating and maintaining home ignition zones (defensible space) around your property are proven ways to reduce risks of property damage during a wildfire, as tests at the IBHS Research Center have shown.

Figure 2a Experiments conducted at the IBHS Research Center to study the effectiveness of creating a noncombustible space around buildings.

Figure 2b Embers impacting a building: left side with combustible (wood) and the right with noncombustible (rock) mulch.

Learn More

- For online training and other resources, see nfpa.org/firewise.
- Access the latest research from IBHS at ibhs.org.

Insurance Institute for Business & Home Safety

FIREWISE USA™ RESIDENTS REDUCING WILDFIRE RISKS

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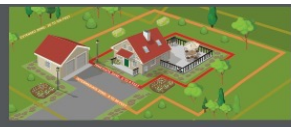
Prepare for Wildfires

HOW TO

PREPARE YOUR HOME FOR WILDFIRES



WILDFIRE RISK REDUCTION STEPS THAT CAN MAKE YOUR HOME SAFER DURING A WILDFIRE

VEGETATION MANAGEMENT

HOME IGNITION ZONES

mitting the amount of flammable vegetation, choosing fire-resistant ilding materials and construction techniques, along with periodic terior maintenance in the three home ignition zones - increases the ances your home will survive a wildfire when exposed to embers or/or a surface fire. The zones include the **Immediate Zone**: 0 to feet around the house; **Intermediate Zone**: 5 to 30 feet; and the **tended Zone**: 30 to 100 feet.

LANDSCAPING AND MAINTENANCE

reduce ember ignitions and fire spread, trim branches that verhang the home, porch and deck and prune branches of large es up to (depending on their height) 6 to 10 feet from the ground. emove plants containing resins, oils and waxes and ensure ulches in the **Immediate Zone** (0 to 5 feet around the house) are n-combustible options like crushed stone and gravel. Maintain igetation annually.

FIRE RESISTIVE CONSTRUCTION

ROOFING AND VENTS

lass A fire-rated roofing products offer the best protection. amples include: Composite shingles, metal, concrete and clay es. Inspect shingles or roof tiles and replace or repair those that e loose or missing to prevent ember penetration. Box-in eaves, t provide ventilation to prevent condensation and mildew. Roof d attic vents should be screened to prevent ember entry.

DECKS AND PORCHES

ever store flammable materials underneath decks or porches. emove dead vegetation and debris from under decks/porches and tween deck board joints.

SIDING AND WINDOWS

nbers can collect in small nooks and crannies and ignite mbustible materials; radiant heat from flames can crack windows. e fire-resistant siding such as brick, fiber-cement, plaster or ucco and dual-pane tempered glass windows.

EMERGENCY RESPONDER ACCESS

sure your home and neighborhood has legible and clearly marked reet names and numbers. Driveways should be at least 12 feet ide with a vertical clearance of 15 feet, for emergency vehicle ccess.

BE PREPARED

Develop, discuss and practice an emergency action plan v everyone in your home. Include details for pets, large animals livestock. Know two ways out of your neighborhood and hav pre-designated meeting place. Always evacuate if you feel unsafe to stay – don't wait to receive an emergency notificatio you feel threatened from the fire.

Conduct an annual insurance policy check-up to adjust for l building costs, codes and new renovations. Create/update a h inventory to help settle claims faster.

OTHER CONSIDERATIONS

- Store firewood away from the home
- Mow the lawn regularly
- Prune low-hanging tree branches
- Landscape with fire-resistant plants
- Create small fuel breaks with hardscaping features

TALK TO YOUR LOCAL FORESTRY AGENCY OR FIR DEPARTMENT TO LEARN MORE ABOUT THE SPECIFIC WILDFIRE RISK WHERE YOU LIVE.

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VISIT FIREWISE.ORG FOR MORE DETAILS

Order a Reducing Wildfire Risks in the Home Ignition Zone checklist/poster at Firewise.org

Attic & Crawl Space

WILDFIRE RESEARCH FACT SHEET

Attic and Crawl Space Vents

Windblown embers can enter attics and crawl spaces through vents.

INSTALLING THE RECOMMENDED MESH SCREENING AND ELIMINATING STORAGE IS CRITICAL TO REDUCING BUILDING IGNITIONS DURING A WILDFIRE.

VENTS IN ATTICS AND CRAWL SPACES

Attic and crawl space vents, and other openings on the vertical wall of a home, serve important functions, including providing ventilation to remove unwanted moisture from these typically unoccupied spaces and oxygen for gas appliances such as hot water heaters and furnaces. Wind-blown embers are the principal cause of building ignition and can readily enter these spaces, which are often hot and dry. Providing air for ventilation, while also keeping out embers can present a dilemma. Dry materials are more easily ignited by embers, so limiting the entry of embers into attic spaces is critical. Adding to the problem are the combustible materials we tend to store in these spaces (e.g., cardboard boxes, old clothes and other combustible materials) because embers accumulate against them and they can be easily ignited.

HOW VENTS FUNCTION

Ventilated attic spaces have openings in two locations. Inlet air comes from vents located in the under-eave area at the edge of your roof. Exiting air leaves through vents located on the roof or at the gable ends of your home. If your home is built over a crawl space, you will typically have vents on each face of your home to provide cross-ventilation. Experiments conducted at the IBHS Research Center demonstrated that regardless of whether a vent had an inlet or outlet function, when wind blows against its face, it is an inlet vent. Therefore, any vented opening on your home should be able to resist the entry of embers. Unvented attic and crawlspace designs are available for some areas of the country. These designs are more easily implemented with new construction. Check with local building code officials to see if this is an option where you live.

USE MESH SCREENING TO REDUCE EMBER ENTRY INTO VENTS

Building codes require vent openings to be covered by corrosion resistant metal screens, which are typically 1/4-inch to keep out rodents. However, research shows that embers can pass through 1/4-inch mesh and ignite combustible materials, particularly smaller materials such as saw dust. Embers also can enter smaller screening, such as 1/16-inch, but cannot easily ignite even the finer fuels; however, this size screening is more easily plugged with wind-blown debris and is easily painted over if you are not careful when re-painting your house. Installing 1/8-inch mesh screening is suggested in wildfire prone areas, as it effectively minimizes the entry of embers. It's important to note that 1/8-inch screening only minimizes the size and number of embers and does not eliminate them entirely; making it very important to reduce what's stored in the attic and crawl space.

BEST CHOICES FOR VENTS TO RESIST EMBER ENTRY:

1. For (under-eave) inlet vents, opt for a soffited eave design. IBHS research demonstrates that gable end vents and other vent openings are vulnerable to wind-blown embers when the face of the vent is perpendicular to the wind flow, while embers are less likely to pass through vents with a face that is parallel to the wind flow. Therefore, soffited eave construction is preferred to open eave.
2. For outlet vents, opt for a ridge that is rated to resist wind driven rain. These vents have an external baffle at the vent inlet. Vents that have been approved for use by the California Office of the State Fire Marshal.
3. Turbine vents also help keep embers out, but you should attach a piece of 1/8-inch mesh to the bottom of the roof sheathing at the opening for the vent.

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Fencing

WILDFIRE RESEARCH FACT SHEET

Fencing

Material, Installation and Maintenance Choices

NONCOMBUSTIBLE FENCING PRODUCTS REDUCE POTENTIAL HOME IGNITIONS

Many wildfire educational programs, along with the Insurance Institute for Business & Home Safety (IBHS) recommend noncombustible fencing products when placed within five feet of a building. As a necessary component, fencing located within the zero to five-foot noncombustible zone should be constructed of noncombustible materials.

A noncombustible zone minimizes the likelihood of wind-blown embers igniting fine fuels (such as bark mulch) located close to the building. Ember-ignited mulch can result in a radiant heat and/or flaming exposure to the building's exterior. Using noncombustible fencing where it attaches to the building reduces the opportunity of a burning fence igniting the exterior of the structure. Fencing products are often available in eight-foot pieces and use of that full section of noncombustible material is recommended. Observations made during the 2012 Waldo Canyon fire in Colorado Springs, CO provided evidence that burning fencing generates embers that can result in additional ignitions down-wind.

PERIMETER FENCING

When neighboring buildings are located within 20 feet of each other, use of steel fencing for the perimeter can serve as a radiant barrier, providing added protection should a neighboring building ignite and burn. Research in Australia demonstrated the ability of panelized steel fencing to resist a radiant heat exposure.

RESEARCH FINDINGS TO HELP AVOID FENCE IGNITIONS

Recent research conducted by IBHS and the National Institute of Standards and Technology (NIST), both independently and in a collaborative project, provided additional information about the vulnerability of combustible fencing.

Photo Captions:

A Flame spread to the building when combustible debris was at the base of the fence.

B Gates made from noncombustible materials should be used where a fence is attached to the home. Source: University of California, Agriculture and Natural Resources

C Ignition from ember accumulation at the intersection of the vertical planks and horizontal support member.

RESEARCH FINDINGS:

1. Use a noncombustible fence section when it's attached to a building.
2. The area at the base of the fence should be kept clear of debris. Flame spread to the building will be more likely if fine vegetative fuels (e.g., pine needles, leaf litter and small twigs) have accumulated. Avoid placement of combustible mulch near the fence.
3. A fence design that allows for greater air flow, such as a single panel lattice fence, makes it more difficult for wind-blown embers to accumulate at plank, or lattice panel to horizontal support locations. If an ignition occurs, it's also more difficult for lateral flame spread to occur in the fencing material. Fence ignitions from wind-blown embers are more likely to occur at locations where vertical fencing planks attach to horizontal support members. The most vulnerable fencing from this perspective is a "privacy" fence, where the fence planks are on the same side as the horizontal support members.
4. A fence built from lattice that's applied to both sides of the support posts may be desired for privacy or other landscaping purposes, but should be avoided in wildfire-prone areas. Recent research at NIST has demonstrated that fire growth and lateral flame spread are much greater in this design style.
5. Vinyl fencing is not vulnerable to ember exposures alone, but did burn when subjected to flaming exposures from burning debris. Vinyl fencing will deform if subjected to radiant heat.

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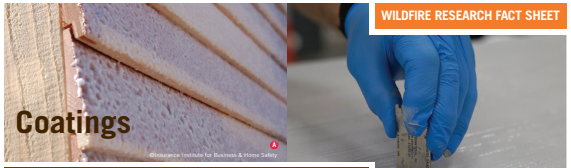
Coatings



WILDFIRE RESEARCH FACT SHEET

Product types, application requirements and performance limitations

Buildings threatened by wildfire can be mitigated through the development of a strategy that addresses the built environment, vegetation, and other combustible materials on the property. Use of noncombustible materials and ember-resistant design features are examples of strategies that reduce the vulnerability of homes to wildfire. The use of coatings has been suggested as a strategy to provide enhanced protection against extended radiant heat and flame contact exposures for homes located in wildfire-prone areas, particularly when a combustible siding product is installed and other homes are nearby. In these cases, it can be argued that applying a coating is a less expensive option than replacing a combustible product with one that is noncombustible.

COMMON USE OF COATINGS

The term "coatings" is a generic term referring to products that are applied to various building components. These building components can be combustible or noncombustible materials and are used to provide added protection from various environmental factors. The most common use for coatings applied on wood, and wood-based products, is to provide protection from water or water vapor where the coating reduces the rate that moisture enters and leaves. Depending on additives and the chemical makeup, coatings can also improve the fire retardancy or fire resistance of the wood or other combustible material.

GELS

Another example of a coating is what's commonly referred to as a "gel." Gels are water absorbent polymers that can be applied to a building component to provide temporary protection from radiant heat or flames. You may have heard of these products being applied to homes when a wildfire is threatening. Once applied, the absorbed water starts to evaporate, whether or not the wildfire actually arrives, and therefore the time that a gel coating is effective is limited. The effective time is on the order of hours.

RECOMMENDATIONS

Given the current performance limitations of coatings, we recommend other proven mitigation strategies to reduce the vulnerabilities of homes to wildfire, such as using ember-resistant design features and creating and maintaining the home ignition zones. For more information visit: disastersafety.org/wildfire

Photo Captions:

A Gel product applied to wood siding.

B Using a wet-film gauge to ensure the film thickness is adequate.

INTUMESCENT PAINTS

A common example of a coating providing enhanced performance when exposed to fire is intumescent paints (i.e., they form a film when dry). When an intumescent coating is heated by elevated levels of radiant heat, or flames, it can swell up to 20 times the original dry-film thickness; creating an insulation layer that protects the combustible building component.

Intumescent coatings are commonly used in interior applications. However, caution is advised - when these products are used in an exterior application. Researchers at the USDA Forest Service Forest Products Laboratory reported that fire-retardant coatings have an uncertain "shelf life" when used in an exterior location and would therefore need to be reapplied regularly.

If an intumescent coating is being considered, ensure the manufacturer has provided test results demonstrating enhanced performance, either after a defined accelerated weathering period or an extended natural weathering period. Acknowledging their uncertain performance when used in exterior applications, the use of coatings is not allowed for compliance with provisions of the California Building Code, Chapter 7A, which provides requirements for building in wildfire-prone areas in California.

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Exterior Sprinkler Systems

WILDFIRE RESEARCH FACT SHEET

EXTERIOR SPRINKLER SYSTEMS

Are exterior sprinkler systems an option for protecting a home during a wildfire, after residents have evacuated the property?

Functionality and Installation

The function of an exterior sprinkler system is to minimize the opportunity for ignition by wetting the home and surrounding property. Sprinkler systems should be able to protect a home against the three basic wildfire exposures: wind-blown embers, radiant heat and direct flame contact.
Sprinklers systems can be mounted in one or more locations, including:

- The roof (Photo 1).
- Under the eave at the edge of the roof.
- On the property, in which case the sprinklers are directed at the home from multiple locations surrounding it.

Ember ignition of combustibles located on or near the home can result in a radiant and/or flame contact exposure (Photo 2). Water should reach all vulnerable areas for the system to have maximum effect both on and near the home (Photo 3).

Potential Issues

Post-fire assessments have shown exterior sprinkler systems can be effective in helping a home survive a wildfire, but potential issues exist with their use. These issues include:

- The water supply should be adequate to deliver water, when needed, for the time embers could threaten a home. This period could be up to 8 hours.
  - Check with your local fire department if your sprinkler system uses water from a municipal supply; they may have suggestions to help minimize water consumption.
- The effectiveness of a sprinkler system is questionable when a neighboring home is burning, since this would result in an extended radiant heat and/or contact exposure to the home.
- These systems can be activated manually or by an automated device, such as a sensor that detects heat or flame, or by an SMS-enabled cell phone. The ability of these systems to activate based strictly on an ember exposure has not been determined. Since wind-blown embers can be transported for up to a mile from the flame front of a wildfire, this may be a limitation.
- The most threatening wildfires occur during high-wind events and the homeowner should consider how the distribution/transport of water droplets may be influenced by elevated wind speeds.

Recommendations

Given the potential issues regarding performance, it's recommended that use be a supplement to, and not a replacement for, already proven mitigation strategies, such as the reduction of potential fuels throughout the home ignition zones, along with removal of roof and gutter debris, and use of noncombustible and fire/ember-ignition resistant building materials and installation design details.

Photo 1. Roof mounted sprinkler.

Photo 2. In order to be effective, external sprinklers must be able to wet all areas where ignition can occur, or be sufficiently effective in quenching embers that approach the home so they won't have enough energy to ignite combustible items.

Photo 3. Roof-edge mounted sprinkler. Note these sprinklers did not deliver water in the near-home area. With this scenario, a sufficient number of wind-blown embers would have to be quenched in order to avoid ignition of the siding and decking in this zone, particularly at the deck-to-wall intersection.

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Roofing Materials

WILDFIRE RESEARCH FACT SHEET

Roofs are a highly vulnerable part of a home during wildfires

HOMEOWNERS NEED TO IMPLEMENT RISK REDUCTION ACTIONS THAT MAKE HOMES BETTER ABLE TO SURVIVE A WILDFIRE - AND THE ROOF IS A GREAT PLACE TO BEGIN!

HOW HOMES IGNITE

Homes ignite in one of three ways: embers/firebrands, radiant heat exposure or direct flame contact. An example of an ember ignition is when wind-blown embers accumulate on combustible materials such as a wood shake roof. An untreated wood shake or shingle roof covering is the greatest threat to a home.

ROOF COVERINGS AND ASSEMBLIES

Roof covering fire ratings are Class A, B, C, or unrated; with Class A providing the best performance. Common Class A roof coverings include asphalt fiberglass composition shingles, concrete and flat/barrel-shaped tiles. Some materials have a "by assembly" Class A fire rating which means, additional materials must be used between the roof covering and sheathing to attain that rating. Examples of roof coverings with a "by assembly" fire rating include aluminum, recycled plastic and rubber and some fire-retardant wood shake products. If a wood shake roof does not have the manufacturer's documentation specifying the fire retardant, assume it's untreated.

TILE AND ROOF COVERINGS WITH GAPS BETWEEN THE COVERING AND ROOF DECK

Flat and barrel-shaped tiles, metal, and cement roof coverings can have gaps between the roof covering and sheathing, which typically occur at the ridge and edge of roofs. These openings can allow birds and rodents to build nests with materials that are easily ignited by embers. Flames from this type of ignited debris can spread to the structural support members, bypassing the protection offered by a Class A rated roof covering. Plugging these openings between the roof covering and the roof deck, is commonly called "bird stopping". Regularly inspect and maintain these areas.

DEBRIS ACCUMULATION – ROOF AND GUTTERS

Wind-blown debris (including leaves and pine needles from nearby and overhanging trees) will accumulate on roofs and in gutters. Dry debris can be ignited by wind-blown embers. These flames can extend to the edge of the roof and adjacent siding. Even with Class A fire-rated roof coverings, vertical surfaces next to the roof edge will be exposed to flames from the ignited debris. Regularly remove vegetative debris from your roof and gutters.

ATTICS, CRAWLSPACES, SOFFITS AND EAVES

Post-fire research has shown attic vents, roof and gable end vents and under-eave areas are entry points for embers and flames. Reduce the size and number of embers that pass through vents into attic and crawlspaces by covering them with a ⅛-inch metal mesh screen. When wildfires threaten, vents can be covered with ⅛-inch or thinner plywood, or a thin metal plate. Ensure these are removed when the threat has passed.

REDUCE YOUR ROOF'S VULNERABILITY TO WILDFIRE

1. Roofs should be Class A fire-rated, such as asphalt composition shingles. If you're unsure about your roof's rating, hire a professional roofer to make a determination.
2. Remove debris on the roof and in the gutters at least twice a year, or more often if necessary.
3. Remove tree branches that overhang the roof.
4. Periodically inspect exposed areas under eaves and soffits to ensure construction materials are in good condition.
5. Cover vents, e.g., with noncombustible, corrosion-resistant ⅛-inch metal mesh screens.
6. Inspect and maintain your roof on a regular basis. Replace when necessary.

Insurance Institute for Business & Home Safety

NFPA FIREWISE USA™ RESIDENTS REDUCING WILDFIRE RISKS

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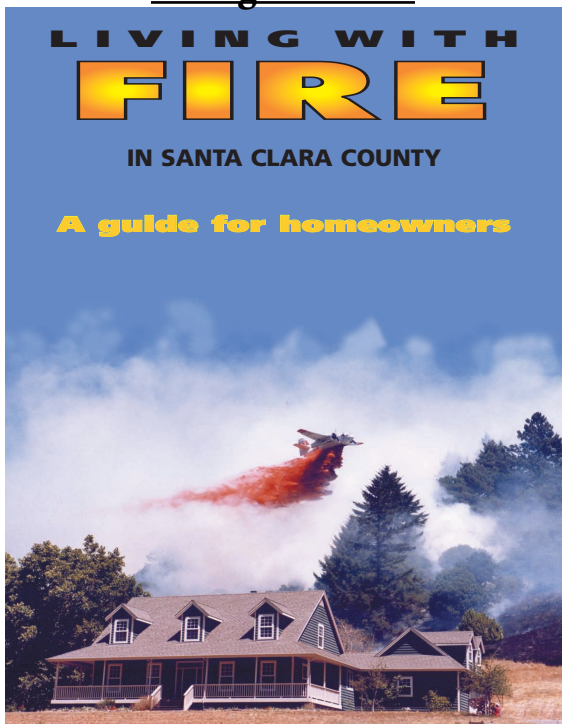
Living with Fire



Fire-Resistant Plants

FIRE-RESISTANT PLANTS FOR HOME LANDSCAPES

Selecting plants that may reduce your risk from wildfire

PNW 590 • August 2006

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Oregon State University • Washington State University • University of Idaho

Home Insurance Check-up

United Policyholders
Roadmap to Preparedness Program

Home Insurance Check UP

Here are questions to ask your agent to make sure your home insurance is up to date:

1. Will this policy be adequate if I have a total or large loss? Will it cover the cost of rebuilding my home to its pre-loss condition, including demolition, debris removal and replacement of the foundation and roof to current building code standards?
2. What causes of loss are not covered?
3. What discounts do you offer and how do I qualify for them?
4. What items are subject to limits or exclusions and for which of these limits or exclusions should I consider adding coverage?
5. How much can I save if I increase my deductible? Is there more than one deductible in the policy? Is the deductible waived if there is a large loss?
6. Is my Coverage C (Personal Property) for Replacement or Actual Cash Value? If replacement value is not included, what would it cost to add this coverage?
7. What are my options for insuring my home-based business property and operations?
8. Do I have enough coverage to replace my unique or special items such as electronics, piano, jewelry, fine art, oriental rugs, wine, collectibles, etc.?
9. For how long will my temporary rent and related expenses be covered while my home is being repaired or rebuilt after a loss? Is there a total dollar cap, monthly cap or time limit on this coverage? Do you offer a policy with two years of Additional Living Expense coverage?
10. If someone sues me, will my liability coverage pay for legal fees?
11. Is my Coverage E (Personal Liability) limit enough to protect my assets and future income? If not, what does umbrella coverage cost?
12. What if construction costs jump as they often do after disasters?
13. Will my insurance cover the cost to upgrade electrical, plumbing and other building codes upgrades if I have to make repairs or rebuild my home?
14. Are there limits in this policy on replacing property if there's a need to match or if damage is considered cosmetic only?

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Website: www.uphelp.org | Email: info@uphelp.org | Federal Tax ID: 94-3162024

FIREWISE OLD OAK WAY EMERGENCY EVACUATION PLAN

1. Grab your grab bag and exit Old Oak Way via Pierce Road in a direction away from any fire.
2. If the exit to Pierce Road is blocked by fire or in any other way, proceed uphill to 13330 Old Oak Way, the home of Jim and Shelley Cargill.
3. Park in on the lawn in front of 13330 Old Oak Way. That area will be protected with fire hoses and sprinklers connected to the fire hydrant there.
4. If the fire should threaten that location, you will be directed to walk west towards Garrod Farm where you, your pets and family can shelter in the Garrod pasture and/or vineyards.
5. After Fire Department arrives, follow their instructions.

FireBozz

WHEN WILDFIRE THREATENS

WWW.FIREBOZZ.COM