



REDUCING WILDFIRE RISK IN OREGON

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WHY?

Severe weather disrupts lives, displaces families, and drives financial loss. IBHS delivers top-tier science and translates it into action so we can prevent avoidable suffering, strengthen our homes and businesses, inform the insurance industry and support thriving communities.



An aerial photograph showing a residential area that has been severely impacted by a wildfire. The houses are mostly destroyed, with only charred remains and skeletal trees left. Thick, dark smoke rises from the background, obscuring the sky. The overall scene is one of devastation and loss.

**Wildfires become CATASTROPHES
when they move into our BUILT
ENVIRONMENT and a
CONFLAGRATION UNFOLDS.**



***PARCEL
LEVEL
ACTIONS***

- 
- 1. Embers***
 - 2. Flames***
 - 3. Radiant Heat***





**SCIENCE IS
CATCHING UP.**

**Research advances our
codes & standards,
improves test methods,
and informs stakeholders.**



ROOF

- ✓ Choose a Class A fire-rated roof maintained clear of debris
- ✓ Choose noncombustible gutters & downspouts

BUILDING FEATURES

- ✓ Install ember- & flame-resistant vents
- ✓ Ensure 6-inch vertical noncombustible clearance at base of wall

DEFENSIBLE SPACE

- ✓ Create & maintain the home ignition zone (0-5 ft) including the removal of branches that overhang this area
- ✓ Clear & maintain the underdeck area; enclose low-elevation decks
- ✓ Maintain yard clear of debris
- ✓ Replace combustible fencing within 5 ft of the home

ADDITIONAL MITIGATION

- ✓ Remove back-to-back fencing
- ✓ Eliminate combustible siding
- ✓ Enclose eaves
- ✓ Enclose under bay windows
- ✓ Upgrade to a wildfire-resistant deck
- ✓ Upgrade windows & doors
- ✓ Cover gutters
- ✓ Move outbuildings at least 30 feet away



5 feet

Zone 0



***NEIGHBORHOOD
LEVEL
ACTIONS***





Modeling

Field Observations

Experimental Testing

An aerial photograph showing a city in a state of total devastation. The foreground and middle ground are covered in a thick layer of grey ash and rubble. Many buildings have been reduced to skeletal remains, and trees are charred and without leaves. A large, multi-story building on the right side of the image appears to be a school or institutional building, with its structure partially intact but heavily damaged. In the background, a coastal town is visible, with a blue ocean and a clear sky. A tall, thin chimney stack stands out against the horizon. The overall scene is one of complete annihilation.

CONFLAGRATION FACTORS

Structure Spacing

Connective Fuels

Building Materials

STRUCTURE SPACING



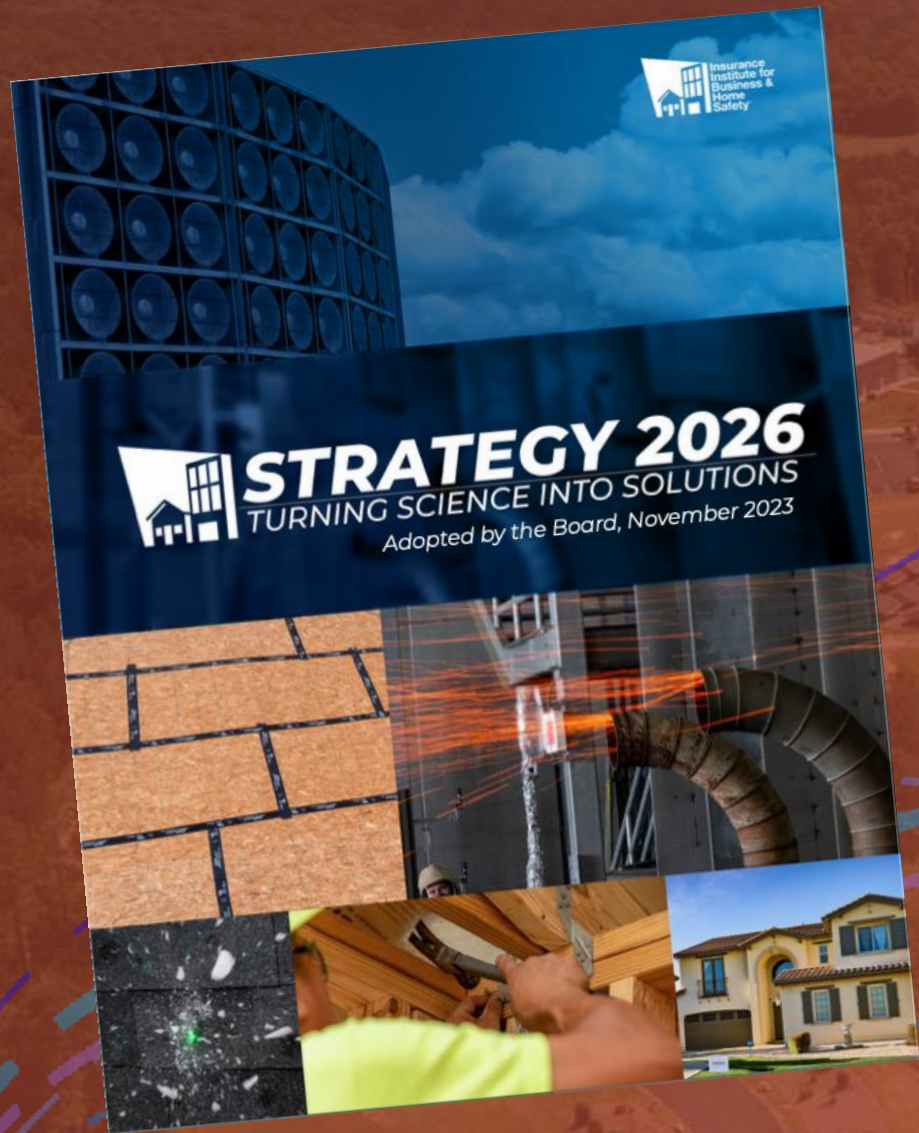
CONNECTIVE FUELS







Exterior **BUILDING
MATERIALS**



From **SCIENCE** to **SOLUTIONS**

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WILDFIRE PREPARED HOME + PLUS

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**WILDFIRE
PREPARED**
— A PROGRAM OF IBHS —



*Wildfire Prepared
Neighborhood*

Develop a system of neighborhood protections that meaningfully reduces the probability of conflagration

Provide a benchmark for understanding the risk of conflagration in communities

Core Principles for Neighborhoods

An aerial photograph of a residential neighborhood built on a hillside. The houses are mostly single-story with light-colored roofs. The surrounding landscape is hilly and forested, with some areas appearing to be cleared or charred. In the background, there are large, rugged mountains under a clear blue sky with a few clouds.

Decrease probability of initial ignitions from direct flame/radiant heat

Protect the neighborhood from ember attack

Allow the neighborhood to act as a fuel break, not a dense fuel source

Slow fire spread within the neighborhood if ignitions do occur



WILDFIRE PREPARED NEIGHBORHOOD
MITIGATION APPROACH

EMBER ATTACK
EMBER RESISTANCE ZONE

DIRECT FLAME/RADIANT HEAT
FLAME RESISTANCE ZONE

External fuels

Connective fuels

Structure separation

Structure separation

Structure separation

Class A Roof

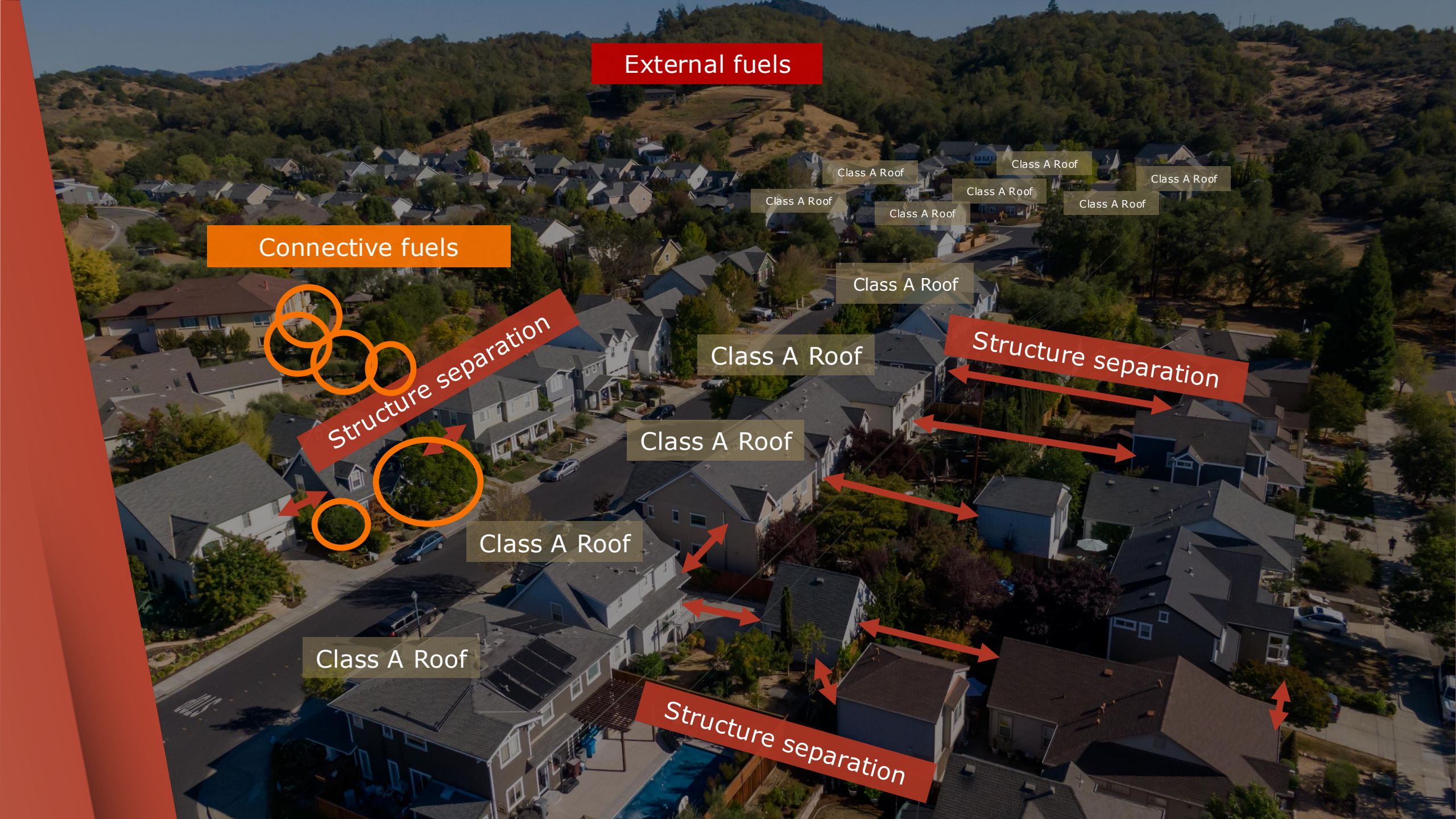
Class A Roof

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Class A Roof



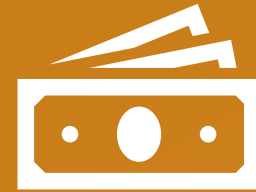
HARD MARKET DRIVERS

Events

Regulatory



Real Estate Value

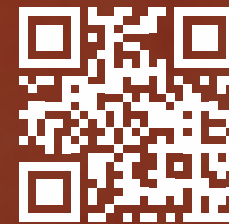


Inflation





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