



COMMUNITY WILDFIRE RISK REDUCTION PROGRAM FRAMEWORK

Stronger Together:

A Step-by-Step Community Wildfire Risk Reduction Program Guide

VERSION – March 2026



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INTRODUCTION

Wildfire is a natural part of our landscape and ecosystem; however, urban conflagrations are not. Over the last decade, wildfires have grown in size and severity, destroying homes, displacing families, disrupting businesses, and devastating communities.

At the same time, wildfire science has advanced. We now understand how fire interacts with the built environment, and proven strategies exist to reduce wildfire risk for individual properties and community levels.

Wildfire mitigation provides a path to more **survivable** and **insurable** homes and communities:

- **Survivable:** Homes and neighborhoods can withstand wildfires, allowing families to return safely, and communities to maintain stable economies and local tax bases. This provides the foundation for a healthy insurance market.
- **Insurable:** Properties can be recognized by insurers as lower risk because of meaningful, verified mitigation measures. This makes properties more attractive to insure, though not guaranteed.

Unlike other natural hazards, **wildfire intensifies when it encounters the built environment**. A single burning home can quickly ignite its neighbors, triggering a cascade of destruction. Breaking this cycle requires **collective action** - individual households working together to bring community wide transformation.

This **Community Wildfire Risk Reduction Program Framework** is designed to enable neighbors to take that step by providing tools for local fire services, Homeowner Associations, community groups, and other partners to:

- Establish a Community Wildfire Risk Reduction Program with the primary focus of structure hardening and defensible space.
- Educate and engage homeowners.
- Conduct parcel-level risk assessments.
- Support homeowners through a system-based risk reduction process.

The framework includes resources for program design, homeowner education, trainer development, home assessments, communications, policy templates, supply chain guidance, and funding strategies.

Our **goal** is to provide communities with an actionable, science-based framework to reduce wildfire risk.

Wildfire is a multi-generational challenge shaped by more than a century of land-use choices in ecosystems where fire has always been a natural force. Yet we are not powerless. With science-based tools and collective action, communities can reduce risk, protect properties, and build resilience for the future.

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WHY ESTABLISH A COMMUNITY WILDFIRE RISK REDUCTION PROGRAM

The most destructive wildfires in the U.S. share a common thread: **fire spreads from wildlands into communities**. Once considered a rural issue, wildfire now is a growing threat to **suburban and urban communities**, where homes and buildings are increasingly vulnerable.

1. From Wildfire to Urban Conflagration

When a wildfire enters the built environment, it transitions into an **urban fire** with the potential to escalate into an **urban conflagration: an uncontrollable, structure-to-structure fire spread event**.

This raises three critical questions:

- How do structures ignite in a wildfire?
- What makes a community vulnerable to an urban conflagration?
- What proactive steps can communities take to change the outcome?

2. How Structures Ignite in a Wildfire

Wildfire exposure comes in three primary forms—each requiring mitigation:

1. **Embers:** Wind-driven embers (firebrands) land on roofs, in gutters, and pass through vents, directly igniting the structure or land near the structure, indirectly igniting decks, fences, mulch, or other combustibles that leads to the ignition of the home.
 - *Embers are the leading cause of home ignition in wildfires.*
2. **Flames:** Direct contact from burning vegetation, structures, or other fuels can quickly ignite decks, siding, eaves, and other vulnerable components of the structure.
3. **Radiant Heat:** Intense heat from nearby burning fuels can ignite or preheat building materials to their ignition temperature, even without direct flame contact.

3. What Drives Urban Conflagration?

Wildfire behavior is influenced by the **fire behavior triangle: Fuel, weather, and topography**, but three specific factors most often drive urban fire disasters:

1. **Drought:** Nearly all urban conflagrations are preceded by some scale of drought. Dry vegetation ignites more easily under these conditions and seasonal dry periods, fueling rapid fire growth.
2. **Wind:** Sustained winds over 20-30 mph preheat fuels by tilting flames toward them and carry embers miles ahead of the fire front, igniting homes and causing spot fires inside communities.
3. **Human Factors:** Nationally, people cause approximately 90% of all wildfire ignitions. Population growth and development in wildfire-prone areas without adequate mitigation increases fire frequency of wildfires and the likelihood of urban conflagration.

4. What Increases Severity?

Once fire enters a community, three key factors contribute to urban conflagration and determine the severity of destruction:

1. **Structure Density:** Closely spaced homes built without fire-resistant features, once ignited, allow for the uncontrolled structure-to-structure fire spread through flames, radiant heat, and embers to adjacent homes.
2. **Connective Fuels:** Vegetation, fences, sheds, and vehicles create fuel pathways that **carry fire between structures and within the community**. Fuels are any combustible material that feeds the movement and strength of a fire, enabling its uncontrolled spread.
3. **Building Materials:** Roofs, vents, siding, windows, and doors made from vulnerable materials can ignite from heat, flames, or embers, even when other parts of the home are hardened. When the intensity of the fire is greater than the ability of the building material to withstand, the material will succumb to the fire.

| | |
|-----------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Vents | <p>Install flame- and ember-resistant vents or cover existing vents with noncombustible corrosion-resistant mesh with gaps no greater than 1/8-inch. Noncombustible dryer vents should have an operational louver or flap.</p> <p>Vents are common wind-driven ember entry points that can let embers in and ignite materials on the inside.</p> |
| Walls/Siding Material | <p>Maintain a 6-inch vertical noncombustible clearance at the base of exterior walls (exposed foundation or noncombustible siding).</p> <p>Wind-driven embers accumulate at wall bases and can ignite combustible siding. A 6-inch vertical noncombustible siding limits ignition from embers, while a complete noncombustible siding protects against flame and heat exposure.</p> |
| Windows | <p>Install multi-pane tempered glass windows.</p> <p>Window frames and glass are vulnerable to flame contact and radiant heat. Tempered glass with two panes resists breakage.</p> |
| Doors | <p>Use fire-rated exterior doors with metal thresholds.</p> <p>Wind-blown embers can accumulate at door bases and on mats, igniting doors and door jambs. Fire-rated assemblies provide a practical solution, as noncombustible door jambs are not widely available.</p> |
| Decks | <p>Choose a noncombustible deck assembly (joists, posts, solid walking surface).</p> <p>Decks are highly vulnerable to embers and flames. Embers can fall between deck boards, ignite the joists beneath, or ignite combustibles in underdeck areas. Keep underdeck areas clear of combustibles and where decks are low (4 feet from the walking surface to the ground), enclose with 1/8-inch or finer noncombustible mesh to block debris and embers. Noncombustible solid walking surfaces further limit ember penetration.</p> |
| 0-5 Foot Noncombustible Zone | <p>Keep the 5 feet closest to the home noncombustible—no vegetation, mulch, or combustible items.</p> <p>This is the highest-risk zone for ember ignition. Winds deposit embers next to homes. If combustibles like shrubs or mulch are present, they can ignite and carry flames to the structure. Relocating combustibles outside this zone stops ignition near the home and keeps flames from reaching the walls.</p> |
| Fences within the 0-5 Foot Noncombustible Zone | <p>Replace 5 feet of combustible fencing with noncombustible fencing.</p> <p>Combustible fences act as fuel pathways, carrying fire directly to the home. Even with noncombustible siding, flames from a burning fence can threaten eaves and nearby windows. Using noncombustible fencing in the 0-5 Foot Noncombustible Zone breaks this path. Avoid back-to-back combustible fences, which trap debris between them and create a more intense fire near a home.</p> |
| Accessory Structures and Accessory Dwelling Units (ADUs) | <p>Keep at least 10 feet from main buildings or apply same hardening measures.</p> <p>When fire ignites a nearby accessory structure or ADU, the flames and radiant heat can ignite the home. To limit these extreme exposures, all accessory structures and ADUs must be located at least 10 feet from the home. If located within 10 to 30 feet of the home, they should be built with the same mitigation measures as the home or moved further than 30 feet away.</p> |

PROGRAM PLANNING

Before launching a *Community Wildfire Risk Reduction Program*, it's important to build a strong foundation. **Start by learning from existing programs** that have already demonstrated success and secured sustainable funding. Second, **ground your efforts in proven, science-based solutions** that reduce wildfire risk and promote community resilience. Finally, **develop a program design and development checklist of the core components** necessary to ensure your program can deliver meaningful results and remain effective over the long term.

1. Learn from Existing Programs

Consult others to understand lessons learned and how existing wildfire or hazard mitigation programs work. For wildfire, this might include existing programs like the **California Wildfire Mitigation Program** and **Wildfire Partners**. Lessons can also be drawn from other successful resilience programs for other perils such as **My Safe Florida Home**, **Elevate Florida**, and **Strengthen Alabama Homes**. See **Appendix A** for a list of additional existing programs.

2. Use Science-Based Solutions

The foundation of any wildfire risk reduction program is the **set of risk-reduction actions** it helps homeowners achieve. Wildfire research has identified critical property and community level mitigations that reduce the risk of homes igniting and prevent or lessen the likelihood and severity of conflagration.

These actions serve as the basis for **IBHS's Wildfire Prepared designation programs - Wildfire Prepared Home and Wildfire Prepared Neighborhood**. The program should guide homeowners and communities on a path toward the most effective system of mitigations achievable, making homes more survivable. A Wildfire Prepared Home and Neighborhood designation validates for insurers that the right mitigation actions have been implemented, making homes more insurable.

The Program must comply with all current laws/regulations and adapt as new Wildland-Urban Interface (WUI) codes are adopted. Communities may also consider developing local ordinances for construction and defensible space requirements to align regulations with program goals. IBHS's Wildfire Prepared standards are voluntary, beyond-code, and compatible with state and local ordinances, regulations, and codes. See IBHS's model local WUI ordinance [here](#).

3. Create the Program Checklist

Creating a program checklist helps organize your planning, identify critical program components and resources, and highlight gaps. Ensure the checklist includes each program component, a person/entity responsible for completing each component, and a reasonable timeline for completion. The checklist will guide the timely development of the program components and resources. The following tools can support the development of a program checklist:

- HUD: [CDBG-DR Toolkit - Capacity](#)
- HUD: [CDBG-DR Owner-Occupied Rehabilitation Program Checklist](#)
- FEMA: [Hazard Mitigation Grant Program Administrative Plan Checklist](#)
- USFA: [Fire-Adapted Communities](#)

The sample program checklist with timelines provided below can be adapted to meet your specific program needs. The included timelines are an estimate of the time needed to develop each program component. The program planning component should be completed first to form the framework for the development of the remainder of the components. Based on your capacity, the remaining components can be worked on concurrently or one at a time.

Sample Program Checklist with Timelines

| Program Component | Timeline |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|
| Program Planning | 2-3 months |
| <ul style="list-style-type: none"> • Learn from existing programs • Learn about science-based available solutions • Develop a program checklist | |
| Program Design | 4-6 months |
| <ul style="list-style-type: none"> • Develop a wildfire plan • Identify wildfire mitigation areas • Identify wildfire risk reduction measures <ul style="list-style-type: none"> ○ Structure hardening ○ Defensible space • Develop program implementation training | |
| Program Development | 5-6 months, then ongoing |
| <ul style="list-style-type: none"> • Identify key partners • Coordinate organizational input • Develop program rules and requirements • Determine funding source for homeowner assistance • Understand procurement rules before hiring • Decide on data, data collection, and analysis • Identify information technology support needs • Develop program documents | |
| Public Awareness | 3-4 months, then ongoing |
| <ul style="list-style-type: none"> • Develop public outreach strategy • Create public education and engagement resources • Determine additional education and outreach resources needs | |
| Supply Chain Outreach | 2-3 months, then ongoing |
| <ul style="list-style-type: none"> • Determine supply chain partner needs • Determine defensible Space outreach needs • Determine structure hardening outreach needs • Determine supply chain outreach timeline • Develop a list of local supply chain providers | |

PROGRAM DESIGN

1. Develop a Wildfire Plan

A successful *Community Wildfire Risk Reduction Program* includes a **comprehensive wildfire plan** that defines the risks, sets priorities, and directs resources effectively. The most common plan is a **Community Wildfire Protection Plan (CWPP)**, which addresses risks and priorities at the **landscape, community, and property levels**.

CWPPs are a comprehensive plan created collaboratively with **federal, state, local, tribal, and other partners** to develop the list of shared priorities to help direct limited funding and focus risk-reduction where it is needed most. Key elements must include, but not limited to:

- **Implementation Area:** Ideally, programs should be implemented jurisdiction wide. If not feasible, define a narrower **Wildfire Mitigation Area** through a hazard and risk assessment.
- **Structure hardening:** Increase resilience by encouraging fire-resistant construction, especially noncombustible building material.
- **Defensible Space:** Reduce structure exposure by removing, reducing, or relocating combustible items on the property. This involves thinning vegetation, relocating combustibles, and creating a 0-5 Foot Noncombustible Zone around homes and attachments.

CWPPs should align with other plans that address wildfire threats, such as:

- State, Local, or Multi-jurisdictional **Hazard Mitigation Plan**
- Federal and State **Fire Management Plans**
 - The National Cohesive Wildland Fire Management Strategy
 - [ON FIRE: The Report of the Wildland Fire Mitigation and Management Commission](#)
- General plans or other master plans with wildfire components

For guides, templates, and best practices, see the [California CWPP Toolkit](#), the U.S. Fire Administration's [Creating a Community Wildfire Protection Plan](#), and the [Preparing a Community Wildfire Protection Plan](#) resources.

2. Identify Wildfire Mitigation Areas (if jurisdiction-wide is not feasible)

If your community can't implement a full-jurisdiction program, define a **Wildfire Mitigation Area** to target the highest-risk locations. Boundaries should consider:

- Structure threat from embers, flames, and radiant heat.
- Conflagration potential (structure density and fuel connectivity).
- Wildfire risk drivers: fuel, weather, topography, fire history, etc.
- An example of resources and information useful in the development of a Wildfire Mitigation Area can be found at the CAL FIRE [Fire Hazard Severity Zones](#) website.

Where local capacity for a hazard assessment and development of a Wildfire Mitigation Area is limited, consider these available resources:

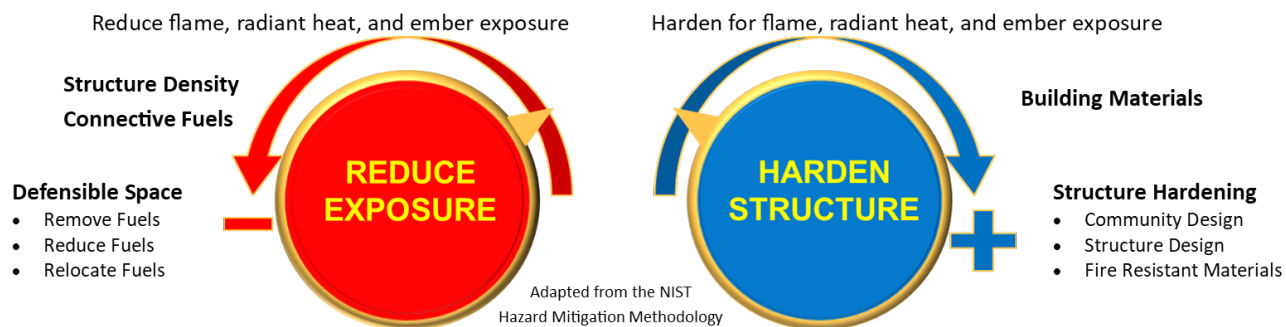
- USFA [WUI Fire Property Awareness Explorer](#)
- USFA [WUI Fire Community Awareness Explorer](#)
- USDA Forest Service [Wildfire Risk to Communities](#)

3. Identify Wildfire Risk Reduction Measures

Protecting homes and communities requires a **collective system of mitigation actions** that reduces the exposure and increases structure resilience, giving homes the best chance to survive high-intensity wildfires.

- **Structure Hardening:** Use **fire-resilient building materials** that withstand embers, flames, and radiant heat exposure.

- **Defensible Space:** Manage fuels such as vegetation and combustible items around structures to reduce structure exposure.



Structure Hardening

Wildfire is unlike other perils because **one vulnerable home can directly affect others**. Programs must address both **retrofitting existing structures** and **new construction** so that they do not contribute to the potential for uncontrolled structure-to-structure fire spread.

1. New Construction

Require all new buildings to be built to meet or exceed wildfire-resistant codes, such as:

- IBHS Wildfire Prepared Home Plus
- International Code Council IWUI Code
- California Building Code Part 7 CWUI Code
- National Fire Protection Association® (NFPA®) 1140

If no local codes exist, jurisdictions can develop wildfire codes from these standards, while ensuring compliance with state and local laws.

2. Existing Structures

Most structures in wildfire-prone areas were built before modern building codes and remain highly vulnerable. Programs should include:

- An existing structures assessment process
- Required retrofits identification
- Support for homeowner mitigation implementation

Defensible Space

Defensible space is the buffer created around a structure to reduce fire exposure. By reducing or modifying fuels, vegetation and combustibles, this area lowers the fire intensity, slows its spread towards the home, and creates a safer zone for fire suppression resources when available.

Defensible space is divided into three distinct zones:

- **Zone 0: 0-5 Foot Noncombustible Zone (aka Immediate Zone, Ember-Resistant Zone):**
 - This is the most critical zone. The goal of this zone is to prevent embers from igniting nearby combustible items and stop an advancing fire from moving through the zone to reach the structure. Keep this zone clear of vegetation, mulch, and combustible items.
- **Zone 1: 5-30 Foot Zone (aka Intermediate Zone, Lean, Clean, and Green Zone):**
 - The goal of this zone is to prevent large combustibles from igniting and exposing the home to flames and radiant heat. Vegetation should be low-growing, well-hydrated, well-maintained, and spaced apart to break up continuous fuels and slow fire spread toward the structure. Space out vegetation and relocate large combustibles.
- **Zone 2: 30-100 Foot Zone (aka Extended Zone, Reduced Fuel Zone):**
 - The goal of this zone is to begin reducing the fires intensity as it approaches the structure through horizontal and vertical thinning and separation of plants, trees, and other combustibles. Breaking up fuel continuity in this area helps slow the fire's advance.

Fuel reduction is most intense near the structure and its attachments (e.g. decks or pergolas), but all three zones work together to create up to 100 feet of defensible space around the structure. In areas with steeper slopes, additional distances may be required. Programs should include a process to assess defensible space needs, identify required vegetation modifications, and support homeowners in implementing these important mitigation actions.

4. Develop Program Implementation Training

Training for Program Staff

Training should be developed to ensure all program staff are trained on their specific job duties.

Training for Home Assessors

For the program staff, community groups or contractors hired to perform the home assessments, a specific training course should be developed. This course will provide the necessary training on structure vulnerabilities, appropriate mitigation measures, and the science behind the mitigation measures proven to reduce risk. This course is critical for the successful implementation of the program.

Goal

The *Community Wildfire Risk Reduction Program* course trains community groups to become **home assessors**, helping homeowners reduce wildfire risk, making homes more survivable and insurable.

Assessors will:

1. Conduct defensible space and home assessments.
2. Recommend mitigation actions to reduce risk.
3. Recommend or connect wildfire mitigation services where available.

Examples of potential participants:

Fire departments, Firewise USA® communities, local Fire Safe Councils, HOAs, disaster recovery groups, housing organizations, and social service agencies.

Course Overview

Grounded in years of wildfire research from **IBHS, NIST, ULRI, NFPA, USFA, USFS, and others**, the *Community Wildfire Risk Reduction Program* course combines classroom instruction and hands-on field training.

Core Topics:

- Defensible space standards, with emphasis on the critical 0-5 Foot Noncombustible Zone.
- Building component vulnerabilities and mitigation techniques.
- Roles and responsibilities of the home assessor.
- Risk communication techniques (social science-based).
- Latest wildfire science on structure ignition, including community-scale and urban conflagration risk.
- Experience-based hands-on field exercises.
- Discussions on challenges and opportunities for community groups advancing wildfire resilience.

Participants also learn about:

- IBHS's **Wildfire Prepared Home** and **Wildfire Prepared Neighborhood** designation standards
- Insurance relevancy in wildfire risk-reduction strategies
- The value of a **systems-based, science-backed** approach to reducing property and community risk.

Course Agenda

The course spans **two full days of instruction**, which includes a **half-day field assessment exercise**.

[See Appendix D for the full Wildfire Resilience Program Course Materials](#)

Additional Training Resources:

- NFPA [Assessing Structure Ignition Potential from Wildfire](#)
- NFPA [Certified Wildfire Mitigation Specialist](#)
- US Fire Administration [WUI Risk Assessment & Mitigation for the Fire Service](#)

PROGRAM DEVELOPMENT

1. Identify Key Partners

Engaging key partners early is essential for program development. Core partners may include:

- Federal, state, and local fire agencies
- Emergency management agencies
- Elected officials (Board of Supervisors, City Council, Board of Directors)
- Planning and building officials
- Housing and community development staff
- Builders and contractors
- Research organizations and academia
- Insurance representatives
- Public utilities
- Private industry
- Other wildfire partners:
 - NFPA Firewise USA Communities
 - Fire Safe Councils
 - Resource Conservation Districts
 - Citizen Emergency Response Teams (CERTs)
 - American Red Cross
 - Homeowners Associations (HOAs)
 - University Cooperative Extension Master Gardener Programs
 - Other nonprofits

2. Coordinate Organizational Input

Engage internal departments within your organization early for successful program design and support. Core internal department input may include:

- Human Resources
- Finance/Controller
- Procurement
- Public Information
- Information Technology
- Legal

3. Develop Program Rules and Requirements

If funding is available to provide financial assistance to eligible homeowners, it is important to establish clear rules to ensure consistency, fairness, and compliance. Program eligibility defines who can participate, what actions qualify, and how work will be delivered.

Establish Eligibility

Clearly define eligibility requirements for:

- Homeowners
 - Be the legal property owner at the time of application
 - Be willing to participate in a home assessment
 - Be willing to sign a right of entry form to their property
- Property types
- Mitigation actions (e.g., structure hardening, defensible space, vegetation management for existing homes and/or new construction)
- Contractors and vendors

Also specify:

- The amount of assistance available per household or property
- Any additional compliance or documentation requirements

Identify Priority Homeowners

To maximize limited resources, prioritize funding assistance for locations with a high or comparatively high social vulnerability and highest wildfire risk. The criteria for social vulnerability may include factors for homeowners/occupants with low income, disabilities, language barriers, over the age of 65, under the age of 5, and households without vehicle access. Consider supporting clusters of homes to maximize both individual and community risk reduction.

Establish Payment Rules

Define how mitigation work will be paid for:

- **Homeowner-driven:** Homeowners hire and pay vendors directly (with reimbursement if applicable)
- **Program-driven:** Program administrators select and pay vendors on behalf of homeowners

Determine Documentation Requirements

To verify eligibility and completion of mitigation work, participants should be required to submit appropriate documentation. This includes inspection reports with before-and-after photos, itemized invoices and signed contracts, and proof that the work complies with program's established standards. These materials ensure transparency, support quality control, and provide an auditable record of program implementation.

4. Determine Funding Sources for Homeowner Assistance

Issue Overview

Effective programs need **financial incentives** and **funding tools**, such as grants, low-interest loans, fee reductions or waived fees, and tax credits (e.g., sales, income, property taxes) to encourage and reward wildfire risk reduction at the property and community level.

Investments in mitigation yield strong **returns on investment (ROI)**, like 'EnergyStar' appliances or electric vehicles, by reducing structural losses, improving insurability, and increasing property values.

These benefits extend to communities as well, including stronger tax bases, fewer mortgage delinquencies, increased resale values, lower state and federal disaster aid costs, and stabilize state/municipal bond ratings.

Options for State & Local Agencies

- **Grants:** Establish direct resilience grants to homeowners, with possible cost-share matches from the homeowner or public-private partnerships.
- **Loans:** Offer low-interest or forgivable loans via revolving funds (low-interest and/or forgivable loans), home equity lines of credit (HELOCs), or integration into mortgage financing.
- **Waived or Reduced Fees:** Rebates, waived or reduced designation inspection, or building permit fees that achieve a qualified resilience designation (e.g., IBHS's Wildfire Prepared Home).
- **Tax Incentives:**
 - Income tax credits and deductions for costs associated with hardening and defensible space work
 - Sales tax credits for retrofit materials purchased
 - Property tax credits for designation achievement/maintenance

Return on Investment Examples

- **Loss Avoidance:** A "[miracle house](#)" in Lahaina survived the 2023 fire due to termite-related renovations, demonstrating the power of inadvertent wildfire mitigation.
- **Mitigation ROI:** A joint NAIC/RMS/IBHS [study](#) found:
 - Structure-only modifications reduce wildfire risk up to 40%

- Combined with vegetation modifications, can reduce wildfire risk up to 75%
- **Community Savings:** According to [FEMA Building Codes Save: Fire Hazards Pilot Study](#) (September 2024), adopting and enforcing modern wildfire building codes and WUI codes could save an estimated:
 - **\$24.4 billion** in California
 - **\$457.7 million** in Boulder and El Paso counties, Colorado*These savings were projected over the **75-year useful life** of residential properties.*
- **Community Savings:** According to a study by Headwaters Economics and Insurance for Good, [building wildfire-resistant homes after disasters will save billions](#).
 - The study found that rebuilding to wildfire-resistant standards can reduce future economic losses—**by up to 43%**—while adding relatively little to construction costs for homeowners, especially when supported by building codes and insurance coverage.
- **Property Value & Insurance:** A [2024 study](#) by the Alabama Center for Insurance Information and Research found that Alabama homes with an IBHS FORTIFIED designation sold for **7% more on average** and qualified for discounts ranging from **20% to 60% on wind insurance**, depending on the upgrade level.
- **Mortgage Stability:** IBHS/CoreLogic [study](#) (2023) found modern building codes **reduced the post-hurricane spike in mortgage delinquencies by about 50%**. Owners of homes built to modern building codes (adopted in 2002) were less likely to fall behind on payments, showing that when homes withstand hazards, people are more likely to stay and keep mortgages current.

Funding Resource Examples

Local

- **Sales Tax**
 - [Boulder County, CO's Wildfire Mitigation Sales Tax \(Measure 1A\)](#)
 - [City of Denver, CO's Measure 2J](#)
 - [Marin County Measure C](#)
- **Property Tax**
 - [City of Honolulu, Hawaii's Climate Resiliency Fund](#)
- **Climate Assessment, Fee, or Tax**
 - [City of Boulder's Measure 2A](#)

State

- **State-level sales, property tax and fees**
- **Climate Assessment, Fee, or Tax:** [California Climate Investments](#)
- **Bonds:** [California's Proposition 4](#)

Federal

- **FEMA:** [Hazard Mitigation Grant Program](#) (HMGP) and [Hazard Mitigation Grant Program Post Fire](#) (HMGP Post Fire)
- **USFS:** [Community Wildfire Defense Grants](#) (CWDG)
- **HUD:** [Community Development Block Grant](#) (CDBG) and [Community Development Block Grant - Disaster Recovery](#) (CDBG-DR)
- **U.S. Economic Development Administration (EDA):** [FY2025 Disaster Supplemental Grant Program](#)
- **Grants.GOV:** [Federal grant opportunity clearinghouse](#)

5. Understand Procurement Rules before Hiring

Local and state governments may be subject to public procurement rules when hiring service providers. **Consult your agency's procurement team** to ensure compliance for hiring home assessors, contractors,

and landscapers to assist homeowners, and for purchasing additional program resources (e.g., software, database, field assessment tools) with local requirements.

6. Decide on Data, Data Collection, and Analysis

Data helps measure impact, track progress, and tell the program's success story. Decide **what data to collect** and whether data sharing is a condition of participation (especially for grant recipients).

Suggested Data Should Include:

- Number and location of participants
- Participant demographics
- Types and numbers of mitigation measures identified and recommended
- Types and numbers of mitigation measures implemented
- Most common mitigation measures needed
- Average cost per type of mitigation, by property
- Average time to complete per type of mitigation, by property
- Insurance discounts or other ROI achieved
- Post-fire analysis for participants who experienced a wildfire

Note: Some programs require participants, especially grant recipients, to supply specific data (e.g., inspection results, photos, or cost documentation) as a condition of assistance.

7. Identify Information Technology (IT) Support Needs

IT infrastructure is essential for program management and delivery. Ensure systems include:

- **A public-facing website** with mitigation program details, how to participate, and contact information.
 - **An About** page describing the program, project area, and dashboard with key metrics.
 - **A homeowner application portal** to participate and communicate with program staff. This should include applicant qualifications, details for interested homeowners, frequently asked questions, and a link to the application.
 - **A contractor portal** for service provider vendors to submit proposals and communicate with program staff. This should include information on structure hardening and defensible space requirements, frequently ask questions, how to participate in the program, and link to the application (if necessary).
 - **Resource Center** that provides additional information and resources pertinent to the program. This should include links to partner websites, contractor licensing requirements, insurance resources, news articles and media events, and an event calendar.
 - **Contact** information for pertinent program staff.
- **An inspection & data assessment platform** for property level pre-mitigation assessments, database management, post-mitigation assessments, and data analysis.
- **Secure data management** for privacy and compliance.

8. Develop Program Documents

Clear documentation helps participants, program assistance recipients, and service providers understand the program and how to participate. Recommended materials to develop include:

- **Program explainers:** an overview of program offerings, benefits, eligibility, and compliance requirements.
- **Vendor resources:** best practices for securing service providers and optional recommended vendor or licensed contractor list.
- **Application form:** for homeowners and service providers, including eligibility information.
- **Contractor user agreement:** terms for service providers participating in the program.

- **Participant user agreement:** for applicants to acknowledge all terms for participating in the program.
- **Field assessment tool:** for staff or service providers conducting home assessments to document (and photograph/video) vulnerabilities, recommended mitigation actions, and completed mitigation work. Ideally, develop an assessment tool that can be utilized on a mobile device with offline capability linked to a central electronic database for analysis.

PUBLIC AWARENESS

1. Develop a Public Outreach Strategy

A successful *Community Wildfire Risk Reduction Program* must include a clear communications strategy to raise awareness, build trust, and drive participation. Use multiple channels—**social media, earned media, community events, and direct outreach**—to engage your audience.

Develop a full communications plan that includes:

- Who we are
- What community wildfire risk reduction is
- Why it matters
- How it works (with IBHS imagery)
- Key objectives, audiences, and messages
- Earned media strategies
- Community event activations
- Social media calendar and content
- A plan for the NFPA sponsored [Wildfire Community Preparedness Day](#) campaign

Other Elements to Consider:

- How recent wildfires or changing regulations affect local communities (we're here to help)
- Explaining wildfire (does apply to all) vs. urban conflagration
- Educating public about how extreme conditions challenge fire department response
- Reinforcing the message: Mitigation matters: take proactive steps to best protect your home
- Timeline of key messaging and outreach activities

Share Real-World Success Stories

There are numerous success stories to share about individual homeowners and groups of citizens who have taken these steps to better protect their homes and communities. Use homeowner testimonials, photos, videos, and case studies to generate interest in the program and demonstrate impact.

Community-Level Successes

Wildfire is like no other peril in that your neighbor's risk is your risk. Communities that work together lessen the impact of wildfire when it reaches their area:

- South Lake Tahoe, CA Caldor Fire [Preparing For Wildfires Pays Off In South Lake Tahoe](#)
- [Golden Bear neighborhood](#), a Firewise USA Community
- Colorado Springs, CO [2012 Waldo Canyon Fire Lessons Learned](#)
- Falls Creek Ranch near Durango, Colorado/416 Fire and Lostine Canyon in Wallowa County, Oregon: [Firewise USA communities](#)

Likewise, the work of individual homeowners has been proven in wildfires:

- [Fire Adapted Communities Learning Network](#)

IBHS's Wildfire Prepared Home designation program: Based on the latest IBHS wildfire research, this is the first and only designation program where homeowners in key wildfire-prone states can demonstrate they have implemented a system of actions to meaningfully reduce wildfire risk.

Individual homeowners who achieved a designation:

- [Casey Taylor](#), first recipient of a *Wildfire Prepared Home* designation
- [Gary Ledbetter](#), first recipient of a *Wildfire Prepared Home Plus* designation in Northern California
- [OP Almarez](#), first recipient of a *Wildfire Prepared Home Plus* designation in Southern California

Wildfire Prepared Neighborhood:

- KB Home is building its [Dixon Trail neighborhood](#) in Escondido, CA, to the Wildfire Prepared Neighborhood standard.

Program Adoption & Policy Examples (Local & State Programs):

- The [Town of Paradise](#) adopted components of **Wildfire Prepared Home** into an ordinance applicable to all new construction since 2022.
- Wildfire Partners [Community Mitigation program](#) in Boulder County, CO.
- Oregon State Fire Marshal [Defensible Space](#) and [Fire Adapted](#) programs.
- [WiRē Wildfire research](#). The WiRē Center provides an avenue for communities to access research expertise and implement the WiRē Approach. It also provides training and support to allow practitioners to collect data and map results.

Firewise USA®: NPFA's Firewise USA® recognition program provides simple, effective steps to help communities reduce the risk of destruction from wildfire. Learn how to "Band Together" before wildfire disasters occur.

2. Create Public Education and Engagement Resources

To build community-wide understanding and support for wildfire risk reduction:

- **Identify audiences in the community** for messaging strategies and mediums.
- Create **homeowner education resources** explaining wildfire resilience and key mitigation strategies.
- Include resources and tools for engaging and communicating with people (e.g., Oregon State University [Community engagement in fire preparedness: It's how that matters](#))
- Include funding resources, incentives, and return on investment information in homeowner education materials.
- Coordinate with local vendors and supply chains to support and promote available homeowner resources.
- Offer **free virtual and in-person workshops, training sessions**, and community seminars.
- Collaborate with **state and local partners** to host events.
- Provide materials in **multiple languages**. Consider co-development with local community based organizations to ensure technical language translates correctly to the local dialect.
- Ensure grant recipients and participants know how to **maintain completed mitigations**.
- Maintain a **centralized online resource library** (e.g., Appendix A of the [2023 edition of CAL FIRE Property Inspection Guide](#)).

3. Determine Additional Outreach & Education Resource Needs

- IBHS - [Wildfire Prepared Home](#)
- NFPA - [Firewise USA](#)
- USFA - [Wildfire and Wildland Urban Interface](#)
- CAL FIRE - [Ready for Wildfire](#)
- SFPE - [WUI Virtual Handbook](#)
- Federal Alliance for Safe Homes (FLASH) - [Wildfire](#) and [Wildfire Strong](#)

SUPPLY CHAIN

Challenge: Programs can only succeed if labor, materials, and knowledge needed to complete recommended mitigation measures are readily available. Communities should proactively engage local supply chain providers to ensure they are informed, prepared, and equipped to support homeowner actions.

1. Partner Preparation: What to Share with Supply Chain Providers

- **Best practice guides** (e.g., one-pagers on defensible space and home retrofit techniques).
- **Examples of completed projects** to demonstrate feasibility and visual appeal.
- **Relevant codes/ordinance updates** and enforcement activity (e.g., inspection timelines).

2. Determine Defensible Space Outreach (Landscapers & Nurseries) Needs

Equip landscape professionals and nurseries to guide customers on ‘fire smart landscaping’ including selecting, placing, and maintaining wildfire-resistant vegetation in each defensible space zone.

Recommended Actions

- Distribute educational materials on:
 - Fire-smart plant selection
 - Siting and spacing in Zones 0-2
 - Ongoing maintenance requirements
- Share design references and real-world examples

Helpful Resources

- CAL FIRE [Fire-Smart Landscaping](#)
- CSAA & UC Berkeley [Wildfire Landscape Design Challenge](#)
- UC ANR [Preparing Home Landscaping](#)
- UC Marin Master Gardeners [Fire-Smart Landscaping](#)
- Fire Safe Marin [Create a Fire Smart Yard](#)
- OCFA [Vegetation Management](#) for Homeowners

3. Determine Structure Hardening Outreach (Contractors & Home Improvement Stores) Needs

Ensure home improvement stores and contractors are equipped to support and promote fire-resistant retrofits.

Recommended Actions

- Provide **educational checklists** for:
 - Roofing, gutter, eaves, vents, siding, windows, doors, decks, and fencing
 - IBHS’s *Wildfire Prepared Home* designation program (with link to access, and examples of properties that have achieved a designation)
- Provide consumer-facing materials that **explain benefits**:
 - Incentives (grants, tax credits, low-interest loans, insurance discounts)
 - ROI benefits: reduced or avoided losses, improved insurability, higher resale value
- **Share**:
 - DIY ‘do-it-yourself’ retrofit instructions for basic structure hardening improvements (e.g., installing metal mesh over vents)
 - Contractors’ referral lists (e.g., roofs, siding, windows, decks/fences, etc.)
 - Examples of compliant Class A fire-rated roofs and noncombustible building materials (e.g., fence, deck, and siding)
- **Keep partners updated** on:
 - Recent or anticipated codes changes

- Designation programs adopted locally

4. Determine Supply Chain Outreach Timeline

- Community launch date: xx/xx/20xx
 - Code enforcement date (if applicable): xx/xx/20xx
- Public notice to local supply chain providers:
 - Mail, email, post in community groups: xx/xx/20xx (6 months before launch)
 - Meeting with providers: xx/xx/20xx (4 months before launch)
- Local supply chain action items:
 - Complete staff training by: xx/xx/20xx (2 weeks before launch)
 - Order marketing/promotional & educational materials by: xx/xx/20xx
 - Increase stock of 'fire smart' (ignition-resistant) plants by: xx/xx/20xx
 - Increase stock of fire-resistant (noncombustible) building materials by: xx/xx/20xx

5. Develop a List of Local Supply Chain Providers

Please identify and coordinate with the following supply chain partners to ensure preparedness:

- Landscapers: _____
- Nurseries: _____
- Home Improvement Stores: _____
- Roofers: _____
- General Contractors: _____
- Other Organizations _____
 - Chamber of Commerce: _____
 - Trade Groups _____

APPENDICES

Appendix A: Examples of Mitigation Assistance Programs

Several cities and states fund mitigation assistance programs to help homeowners cover expenses related to retrofitting their properties to natural hazards. These programs offer valuable examples of funding structures, eligibility criteria, and program delivery models that can inform the design of your own local initiative.

Examples you may consider consulting for additional guidance:

- CWMP [Wildfire Community Hardening Framework](#)
- Boulder County, CO [Wildfire Partners](#)
- City of Boulder, CO [Wildfire Resilience Assistance Program](#)
- Florida [My Safe Florida Home](#) and [Elevate Florida](#)
- Alabama [Strengthen Alabama Homes](#)
- Maryland [Resilient Maryland Revolving Loan Fund](#)

Appendix B: Home Assessment Guide

Includes practical resources to guide the assessment of residential properties for wildfire vulnerability and mitigation needs.

- Society of Fire Protection Engineers - [WUI Virtual Handbook](#)
(This virtual handbook provides fire engineering guidance to increase wildfire resiliency of an individual structure through a variety of design, construction, and maintenance considerations for building components, assemblies, and systems throughout the exterior envelope of the building, as well as selection, spatial layout, and maintenance of vegetative and non-vegetative fuels in the immediate area of the structure.)

Appendix C: Sample Forms and Templates

These sample documents support consistent implementation, data collection, and homeowner and contractor engagement. Customize them for your local program as needed.

- California Wildfire Mitigation Program [Resource Center](#), CWMP Framework
 - [Sample Homeowner Application](#)
 - [Sample Homeowner Cost Share](#)
 - [Sample Contractor Procurement and Minimum Qualifications](#)
 - [Sample Tri-Party Agreement between Agency, Homeowner, and Contractor](#)
 - [Sample Scope of Work Form](#)

Appendix D: Community Wildfire Risk Reduction Program Course Materials

Course Curriculum Overview

The course is designed to **educate and empower community groups** to serve homeowners by (1) conducting home mitigation and defensible space assessments and (2) providing wildfire mitigation services. The Community Wildfire Risk Reduction Program course will guide participants through a series of units that will introduce core concepts related to wildfire risk assessment and mitigation and provide hands-on instruction on the same. Topics will include:

- **Unit 1:** Welcome and Course Introduction
- **Unit 2:** Defensible Space
- **Unit 3:** Home Mitigations
- **Unit 4:** Assessor Responsibilities
- **Unit 5:** Assessment Process

- **Unit 6:** Additional Prevention Measures and Resources
- **Unit 7:** Wildfire and Our Suburbs: The Return of Conflagration in Our Built Environment
- **Unit 8:** Home Assessments
- **Unit 9:** Wildfire Research, Post-Fire Analysis, and Data Analysis
- **Unit 10:** Practitioner Community Program Discussion
- **Unit 11:** Social Science of Wildfire Mitigation – Spurring Action

See the Community Wildfire Risk Reduction Program Course Curriculum for more detailed information on unit topics, objectives, and laboratory/hands-on concepts.

Suggested Course Agenda

The course is designed to be **two full days of instruction and hands-on training**. However, the layout of the course suggests it might be best taught over three days: Day 1- ½ day (pm), Day 2 – full day, and Day 3 – ½ day (am).

Day 1 (½ Day - Afternoon)

- 1:00 – 1:30 pm: Welcome and Course Introduction
- 1:30 – 2:30 pm: Defensible Space
- 2:30 – 2:40 pm: BREAK
- 2:40 – 3:40 pm: Structure Hardening: Role of building materials in wildfire mitigation
- 3:40 – 3:50 pm: BREAK
- 3:50 – 4:50 pm: Assessor Responsibilities
- 4:50 – 5:00 pm: Day 1 Recap

Day 2 (Full Day)

- 8:00 – 9:00 am: Assessment Process
- 9:00 – 9:10 am: BREAK
- 9:10 – 9:40 am: Additional Prevention Measures and Resources
- 9:40 – 10:30 am: Wildfire and Our Suburbs: Return of Conflagration in Our Built Environment
- 10:30 – 10:40 am: BREAK
- 10:40 – 11:30 am: Case Study: The Tubbs Fire and Coffey Park
- 11:30 – 12:30 pm: LUNCH
- 12:30 – 5:00 pm: Field Exercise

Day 3 (½ Day - Morning)

- 8:00 – 8:20 am: Field Exercise Review
- 8:20 – 9:20 am: Wildfire Research, Post-Fire Analysis, and Data Analysis: Marshall and Lahaina Fires
- 9:20 – 9:30 am: BREAK
- 9:30 – 10:30 am: Practitioner Community Program Panel Discussion
- 10:30 – 10:40 am: BREAK
- 10:40 – 11:40 am: Social Science of Wildfire Mitigation – Spurring Action
- 11:00 – 12:00 pm: Final Course Recap

See the *Community Wildfire Risk Reduction Program* **Instructors Agenda** for more detailed information on unit topics, timelines, and materials. Also, see the *Community Wildfire Risk Reduction Program* course handout as a sample student handout for the course.

Appendix E: Education and Outreach Materials

This section provides example outreach tools to support public awareness, program engagement, and message consistency.

- [Sample Outreach Toolkit](#)

These materials can be adapted to local context, branding, and outreach goals.

Appendix F: Mitigation & Insurance FAQs

Why do insurers want homeowners to mitigate using the IBHS Wildfire Prepared Home standard?

Wildfire risk is escalating nationwide. A 2025 Cotality report found nearly **2.6 million homes** in the western U.S. face moderate or greater wildfire risk, with a combined reconstruction cost of **\$1.3 trillion**. Recent events, such as the 2023 Lahaina Fire in Maui, the 2021 Marshall Fire in Colorado, and the 2025 Eaton and Palisades fires in Los Angeles (the costliest insured wildfire loss in U.S. history) show how quickly dry conditions, strong winds, and a single ignition escalate into conflagration, devastating entire communities.

Wildfire risk is uniquely different from other perils, such as hurricanes, hail or tornadoes, as mitigation requires both individual and community action. Homes ignite from three methods: embers, direct flames, and radiant heat, and breaking these ignition pathways is key to reducing risk. The IBHS Wildfire Prepared Home™ and Wildfire Prepared Neighborhood™ standards provide a science-based framework to make homes more survivable and insurable.

Wildfire is a natural part of our landscape and ecosystem; however, urban conflagrations are not. Insurers, fire officials, and fire scientists agree adopting the mitigation steps in the Wildfire Prepared Home designation program that reduces home ignition risk, lowers catastrophic property losses, and makes communities more resilient.

Will completing mitigation actions help with insurance coverage?

Yes. As more homes and neighborhoods are hardened against wildfire, losses decrease, making insurance more available and affordable. Insurers strongly support IBHS's evidence-based Wildfire Prepared Home and Wildfire Prepared Neighborhood frameworks because they help stabilize the insurance market by reducing claims, keeping families in their homes after a fire.

Insurers nationwide face rising costs from inflation, more frequent and severe natural disasters, and other factors. As losses ballooned and available capital to pay losses contracted across multiple states, some insurers may have had no choice but to scale back their exposure in high-risk areas to make sure they are able to fulfill their commitments to their policyholders in the event of a disaster. In high-risk areas, carriers may pause new policies, tighten underwriting, issue non-renewals, or withdraw from some markets to protect their financial capacity. This has contributed to coverage availability challenges in some states.

However, homes and communities that achieve IBHS Wildfire Prepared designations are seen as more attractive, lower-risk policies, significantly improving both access to coverage and moderating cost over time.

How does mitigation improve the insurance market and give consumers better access to coverage?

Insurance affordability and availability have a very real impact on families, individuals, business owners, and communities. Mitigation benefits not just homeowners, but the stability of the insurance system and broader economy:

- **Reduces losses:** Studies show structural modifications alone can reduce wildfire risk by up to **40%**, and when combined with vegetation management, up to **75%**.
- **Stabilizes markets:** Fewer catastrophic losses reduce pressure on insurers, helping improve coverage availability.
- **Supports property values:** Homes built or retrofitted to IBHS standards may sell for more and avoid steep value declines after disasters.
- **Prevents cascading losses:** By stopping the first home(s) from igniting, communities avoid the chain reaction of conflagration.

Are there insurance discounts for mitigating my home?

California was the first state to require insurers to offer wildfire risk reduction discount, with more states following. As actuarial data grows, more meaningful discounts may become available.

Similar to IBHS's FORTIFIED designation program for wind, which may earn homeowners up to 55% in insurance discounts on the wind portion of the premium in some Southeast states, properties meeting the Wildfire Prepared Home standard are expected to see more meaningful wildfire discounts over time for bending down the wildfire loss curve. Unlike wind or hail, wildfire mitigation requires a set of actions, taken together, to meaningfully reduce risk, ongoing defensible space maintenance, and community-scale action.

Insurance discounts can help offset costs to help reduce risk, but many states also offer other incentives, such as grants, low-interest loans, waived or reduced fees, or tax credits.

Will mitigating my home save me money?

Yes. By blocking ember, direct flame, and radiant heat ignition pathways to the structure, homes will see a reduced risk of costly damage. Mitigation significantly improves a home's chance of survival. At the community scale, collective action reduces overall wildfire losses, which ultimately makes insurance more affordable.

Mitigation is an investment with measurable returns:

- Increased resale value.
- Improved insurability (better insurance access and cost).
- Following a disaster, avoided loss-related expenses (deductibles, temporary housing, repairs).

The investment of a wildfire designation can be like buying an 'Energy Star' appliance: a recognized investment that delivers long-term savings, reduces risk, and may qualify for additional incentives like rebates or tax credits.