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DEFENSIBLE SPACE
AND THE "HOME
IGNITION ZONE"

FAQS

PRESENTATIONS AND
DOCUMENTS

FAQs

What are the questions we hear most frequently about Firewise and wildfire safety? If your question isn't here, feel free to [Contact Us](#) with your question.

1. What is the cause of most wildfires?

- An overwhelming number of brush, grass and forest fires (between 87 and 96 percent) are caused by people, according to statistics collected by the National Interagency Fire Center and the National Fire Incident Reporting System.
- While about 20% of all such fires are intentionally set, most human-caused fires are accidental and related to careless disposal of hot embers, ash or cigarettes.
- Regardless of the cause, local fire departments in the U.S. responded to an average of 356,800 such fires annually between 2004 and 2008. See the [National Fire Protection Association](#) (NFPA) and the [National Interagency Fire Center](#) (NIFC) for more information on wildfire causes and frequency.

2. I don't live in a "wildland" -- is my home really in danger?

- The terms "wildfire" and "wildland fire" can be misleading when it comes to the chance that your home could be ignited by a fire that starts outside in brush, grass or woods.
- With just the right conditions – a dry, hot, windy day – and an ignition source -- a spark from a vehicle, machinery, or a carelessly tossed cigarette – your home could be in fire's path faster than you might imagine.
- See NFPA's [Brush, Grass and Forest Fires report](#) to learn more about the frequency and locations of fires that could threaten your home.

3. If a fire starts, won't the fire department put it out?

- Local fire departments are the first responders, and always make their best efforts to deal with fires of any kind. But fires in brush, grass or forests pose a special challenge. First, it may take firefighters longer to find out about the fire if it starts in the woods or a field. They may not get a call until the fire is threatening homes.
- Second, about 85% of our nation's fire departments rely on volunteers. Depending on when the fire happens, it may be difficult for the volunteer departments to respond as quickly as they would like.
- Third, wildfires grow in strength as they run uphill. A fire in steep and hilly terrain makes it difficult to access with a fire truck or even on foot.
- Finally, if your home or neighborhood is remote from water supplies and has narrow, winding roads and driveways, it is especially challenging to fight fire at each structure. If dozens of homes in your area are threatened, chances are there are not enough firefighters, fire trucks, or water supplies to protect every home.

4. Won't my insurance cover damages from a wildland fire?

- Assuming you are adequately insured, most homeowner policies do typically cover property losses cause by brush, grass or forest fire. However, most policies do not cover home landscaping and plants that could be destroyed in a wildland fire. And no policy can replace personal items such as photographs, artwork and other memorabilia.
- The Insurance Information Institute [<http://www.iii.org>] recommends an annual insurance check-up so that you understand what is and is not covered in your

homeowners insurance policy. You can also create a home inventory to help get your insurance claim settled faster in the event of fire loss. Visit the [“Know Your Stuff” page](#) for a free home inventory tool.

5. What are the most important things to do to protect my home?

Most homes that burn during a wildfire are ignited by embers or firebrands landing on the roof, in gutters, on or under decks and porches, or in vents or other openings in the home. Other homes burn from small flames (surface fire) that can touch the house – such as dry grass that can allow a fire to run right up to the siding. That’s why Firewise principles recommend starting with your home and working your way out into the landscape.

- First, make sure you have a nonflammable roof covering and assembly. Your roof is the most vulnerable spot for embers that blow in and collect.
 - Clean out gutters and downspouts of debris and leaves.
 - Keep the surface and area beneath decks and porches free of debris and leaves.
 - Maintain a 3-to-5-foot space around your house and all attachments that is “fuel free” – no flammable mulch, woodpiles, or plants that can allow fire to touch the house.
 - Screen vents with metal mesh; if possible, replace large windows with double paned or tempered glass to resist breakage during a fire.
- Of course, large flames can and will ignite your home if they are close enough to the house. Ensure that trees and shrubs within the first 30 feet of your home are healthy, spaced apart, and not overhanging the house. If your home is on a slope, thin out vegetation to a further distance (50 to 100 feet) to slow fire’s spread as it approaches uphill. Find many more tips and tools in the [Information and Resources](#) area of this website.

6. If I make my home safer, do I get an insurance discount?

- Typically, individual improvement efforts by homeowners are not reflected in discounts to their policy premiums. Most insurance rates are set using other factors, including community fire protection resources such as the presence of fire hydrants. In addition, fire protection is only one small piece of the insurance policy, so discounts for fire protection would be fairly small if they were available.
- In areas where wildfires have caused damage, you may find that your insurance company is conducting on-site inspections to recommend wildfire safety actions. Companies that incur large losses from wildfire may be less likely to continue to offer insurance in areas that they consider high-risk. See the [Rocky Mountain Insurance Information Association website](#) for more important information about insurance and wildland fires.

7. Why do people live in areas where wildfires threaten their homes?

- There are many reasons that people live in areas where fires occur, and those reasons vary from place to place. Many people have migrated from more urban settings and may have little experience or understanding of the local fire risk. Many seek out the beauty and privacy of developments in the woods. Some enjoy the rugged outdoor lifestyle that living near nature affords.
- Remember that brush, grass and forest fires can and do occur nearly everywhere in the United States.

8. I want to be Firewise but how do I get my neighbors to listen?

Using Firewise principles on your property will start to reduce your likelihood of damage and loss. Homes or other property within 100 feet of your home can be a risk factor if they are not Firewise. Here are some ideas to help you work with neighbors to be safer:

- Check the [Firewise catalog](#) for free brochures and other material you can use to share with your neighbors.
- Call on your local fire department or state forestry office to find out if a fire expert can come to a neighborhood meeting to discuss Firewise principles.
- Check the [Firewise Communities](#) section of this website for more tips on talking with your neighbors and starting a Firewise Communities/USA® Recognition site in your area.

9. How can I be Firewise and keep my trees?

- Preparing your property for fire does not mean removing all your trees. There are many things you can do to make your home resistant from embers or firebrands that may involve simply removing overhanging branches or limbing trees up from the ground.
- Remember that healthy, well-maintained trees or forestland on your property will provide many benefits and not necessarily pose a major risk for wildfire spread. Your site-specific risk depends on the species and arrangement of the trees, as well as other factors. Consult an arborist or forester to learn more about the health of your landscape. Removing or thinning out some trees may actually be necessary to maintain the health of the rest.

10. How do I get started making my community Firewise?

- Check the [Firewise Communities](#) area of this website to learn how to talk to your neighbors about Firewise, and explore what it means to become a recognized Firewise Communities/USA site.
- The [Firewise Communities/USA Recognition Program](#) provides a simple template that neighborhoods can use to take action to protect homes from brush, grass and forest fires. [Learn more about the benefits.](#)
- Visit the [Firewise catalog](#) for free products, including our “Getting Started with Firewise” kit. It contains sample publications, DVDs and discussion guides to help others learn about what it means to be Firewise.

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