

**UNDERSTAND AND ACT ON WILDFIRE RISK**

# WILDFIRE DISCLOSURE REPORT

Quick Reference Tool for Agents

Over 30% of homes in California are located in wildfire areas – and that number continues to grow. Wildfires are increasing in frequency, scope, and damage. For homes in high wildfire hazard areas, mitigation protections and regulatory requirements are confusing and costly, and insurance has become more expensive and difficult to secure.

The Wildfire Disclosure Report helps agents and their clients understand the wildfire-related dimensions of a property to facilitate residential real estate transactions. Buyers and sellers are armed with property-specific information to understand the property’s wildfire profile and proactively manage smoother transactions with fewer surprises.

## Know Your Wildfire Risk

### The Property – Start with a detailed inventory of the property features and understand the potential risk drivers

- Satellite Imagery and schematic views are provided
- Defensible space and parcel boundaries are framed
- Trees and structures inventoried by defensible space zone to provide clarity on the key wildfire risk drivers

**Takeaway Point:** The more fuel surrounding a residence the more vulnerable it is to wildfire ignition.

### How to Comply – Understand how the property features may comply with AB 38

- Aerial imagery outlines the property’s status against disclosure standards
- Potential tree and structure spacing issues subject to compliance requirements are precisely noted

**Takeaway Point:** Only a local fire authority can inspect and certify AB 38 compliance for a homeowner.

### The Wildfire Hazard – Understand the general wildfire risk in the neighborhood and area surrounding the property

- Hazard maps depict the general wildfire threat to the property and indicate the likelihood of a wildfire occurring near the property
- AB 38 is based on CalFire’s Fire Hazard Severity Zone Ratings – homes in High or Very High have to comply
- Insurers use hazard maps when underwriting properties and deciding whether to insure and at what rates
- Three separate hazard ratings are included, so agents can understand how insurers may evaluate their property

**Takeaway Point:** Properties with moderate to extreme hazard ratings may be difficult or expensive to insure.



### How to Protect – Address vulnerabilities identified for the property

- Based on the property features, the report identifies where there is potential ignition risk
- When combined with hazard ratings, the vulnerabilities identified provide a comprehensive view of risk for consideration by insurance providers
- The report follows the standards outlined by the insurance industry and California Department of Insurance
- IBHS, backed by the insurance industry, has defined Wildfire Prepared Home requirements focused on roof, vents, and fuels in defensible space zones
- The report frames an initial set of mitigation actions that can resolve identified vulnerabilities including trees, venting, and secondary structures

**Takeaway Point:** Onsite inspections are necessary to fully assess ignition vulnerabilities as some elements of the property can only be assessed while onsite. Certain insurers may require their own inspections as well.

### Vulnerability Score indicates how a structure might ignite

- Convective Heat - flame touch
- Radiant Heat - heat energy
- Ember Entry - through wall vents
- Ember Accumulation - on roof and gutters
- Structure to Structure

### How does the WFDR data help me get insured?

- Understand the hazard – the higher the hazard, the more difficult it may be to source insurance
- Know the property and its wildfire vulnerabilities
- Understand the mitigations and build a plan to protect the property
- Share the report and your plan with an insurance broker to source quotes for new or improved coverage options
- Review the California FAIR Plan coverage and mitigation discounts

Contact us at [Questions@FortressFire.com](mailto:Questions@FortressFire.com) to learn more.  
Visit [FortressFire.com/inspection](https://FortressFire.com/inspection) to order and schedule an inspection.



**Fortress Fire**  
Wildfire Risk Solutions

Rocklin, California  
[Questions@FortressFire.com](mailto:Questions@FortressFire.com)  
[FortressFire.com](https://FortressFire.com)

FortressFire brings together a diverse group of scientists, technologists, insurance experts, service operations leaders, and fire management professionals dedicated to protecting homes and businesses from the devastation of wildfire. We understand the complex, chaotic nature of fire and how the inability to precisely model and quantify that threat at the individual property level has disrupted the property insurance market in California and the western U.S. FortressFire was founded on the belief that today's technology can enable practical, effective preparation strategies and mitigation services at scale to protect residential properties, communities, and small commercial enterprises.

FortressFire's innovative AMP Platform uses machine learning and predictive modeling to assess wildfire vulnerability risk, recommend mitigation actions, and provide ongoing monitoring and protection services. Visit [FortressFire.com](https://FortressFire.com) to learn more.