

BUILDING THE FUTURE OF RESILIENCE

We are not powerless.



Roy Wright
President & Chief Executive Officer

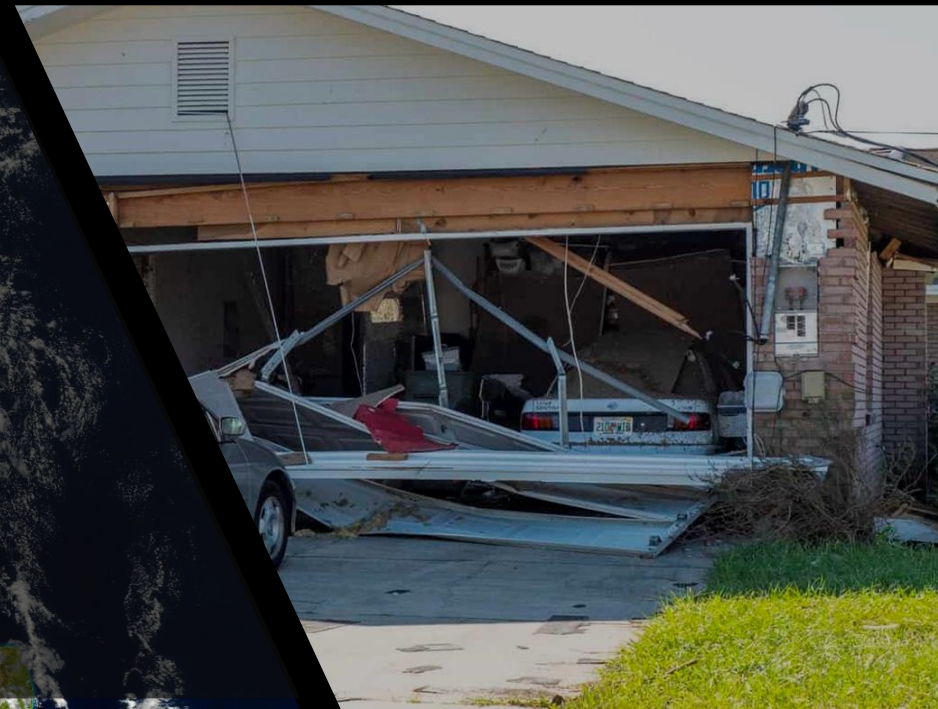
Insurance Institute for
Business & Home Safety





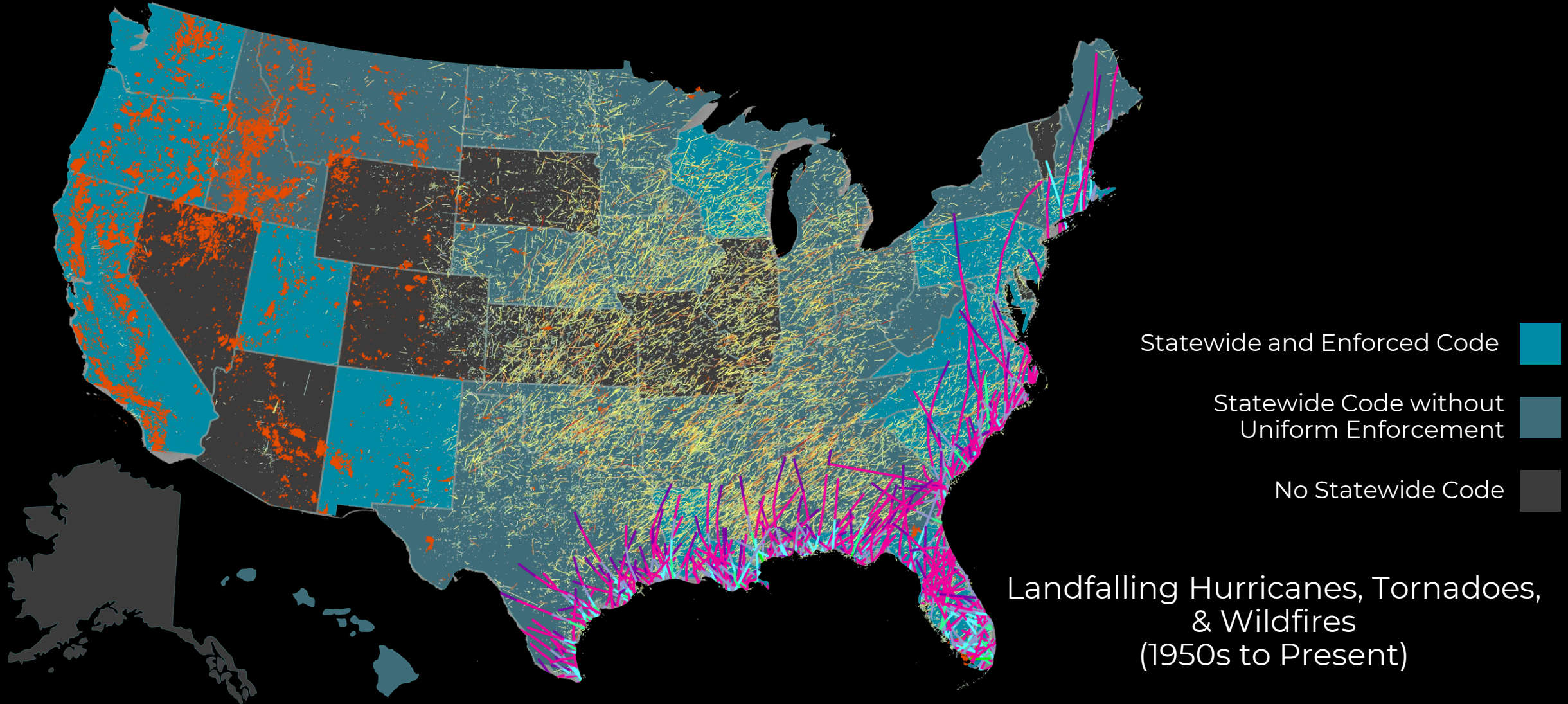
Insurance Institute for Business & Home Safety

Since **2015** there
have been **133**
billion-dollar
weather & climate
disasters.



Statewide Building Codes

ACROSS THE CONTINENTAL UNITED STATES



Science to Application



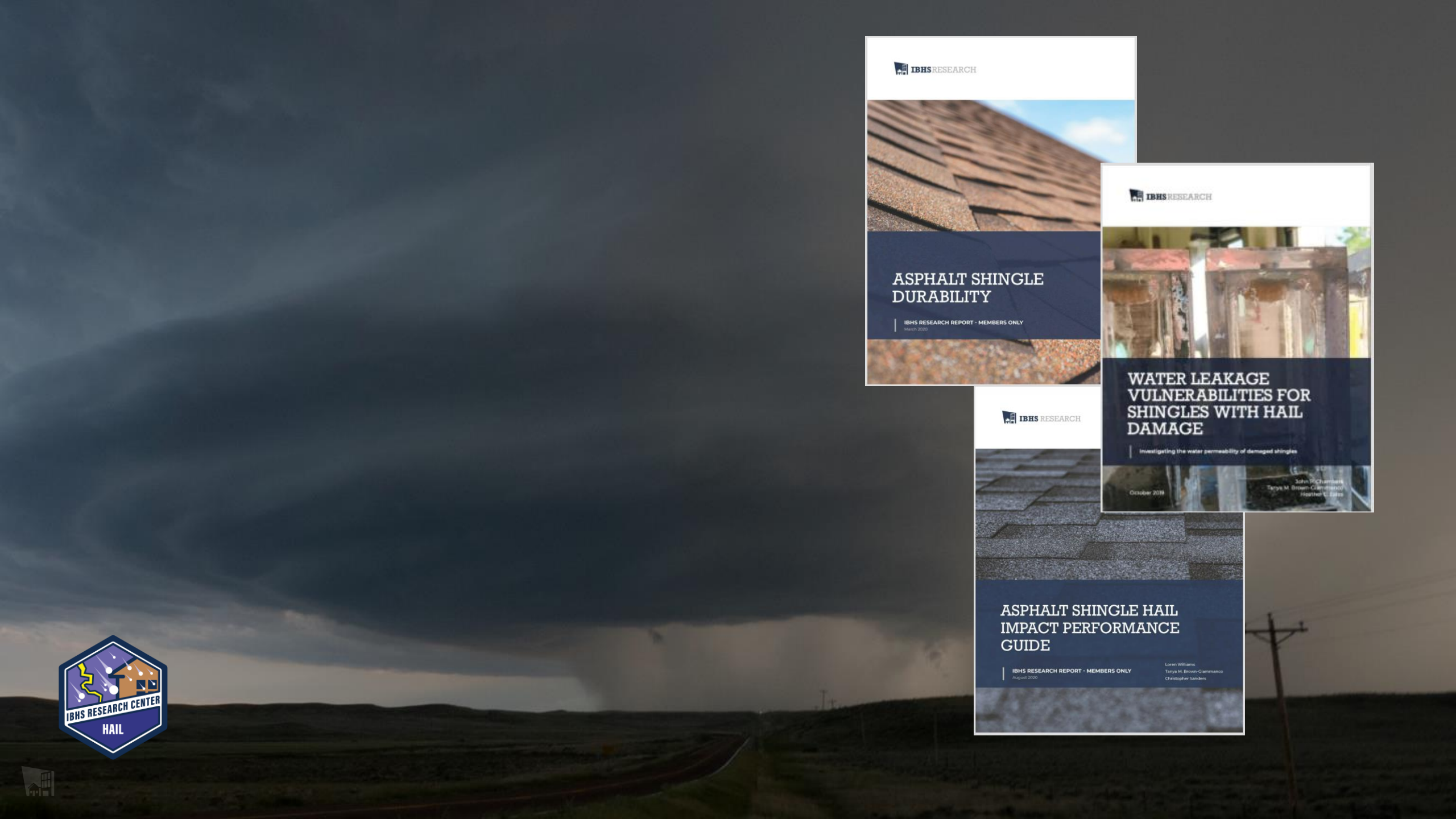
WILDFIRE PREPARED
— A PROGRAM OF IBHS —

ROOF SHINGLE HAIL IMPACT RATINGS

Overall Rating	Dents/Ridges	Tears	Granule Loss

Key Excellent Good Marginal Poor

Insurance Institute for Business & Home Safety

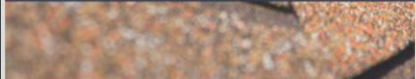


IBHS RESEARCH



ASPHALT SHINGLE DURABILITY

IBHS RESEARCH REPORT - MEMBERS ONLY
March 2020



IBHS RESEARCH



WATER LEAKAGE VULNERABILITIES FOR SHINGLES WITH HAIL DAMAGE

Investigating the water permeability of damaged shingles



October 2019

John P. Chambers
Tanya M. Brown-Giammarco
Heather E. Estes

IBHS RESEARCH











































ASPHALT SHINGLE HAIL IMPACT PERFORMANCE GUIDE

IBHS RESEARCH REPORT - MEMBERS ONLY
August 2020

Loren Williams
Tanya M. Brown-Giammarco
Christopher Sanders



ROOF SHINGLE HAIL IMPACT RATINGS

Manufacturer/ Brand	Overall Rating	Dents/ Ridges	Tears	Granule Loss
 StormMaster® Shake				
 Roofing NorthGate®				
 Roofing Products Legacy®				
 Roofing Products Vista®				
 Timberline® ArmorShield™ II				
 TruDefinition® WeatherGuard® HP				
 Roofing Landmark® IR				
 Cambridge™ IR				

Key  Excellent  Good  Marginal  Poor





Keep the roof on and water out.
Enhanced by a sealed roof deck
and a high performing wind rated
roof cover.

Keep the roof on, water out.
Reduce damage amplifiers:
Strengthen gable walls & porches.
Strengthen garage door openings.
Protect openings against debris impact



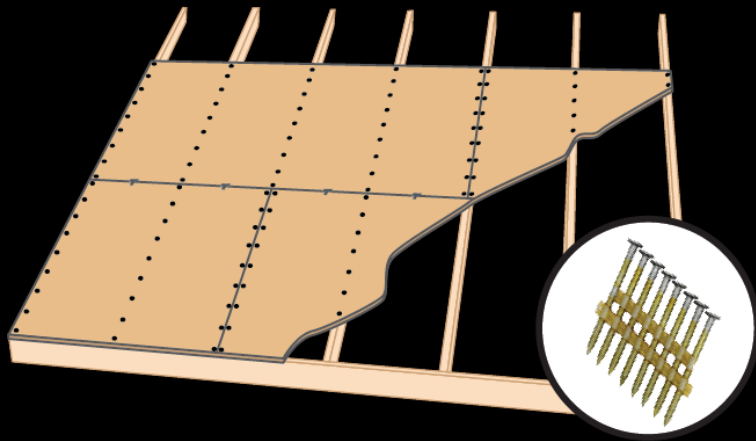
Keep the roof on, water out
Reduce damage amplifiers
Keep the entire building intact with a
continuous load path & protect against
debris impact

FORTIFIED Home™

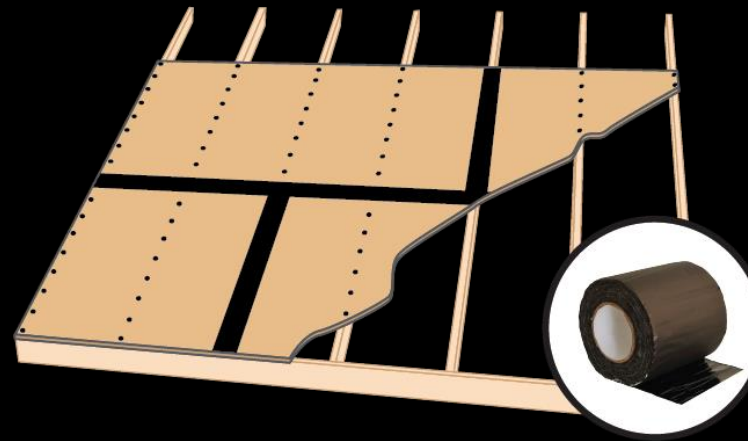




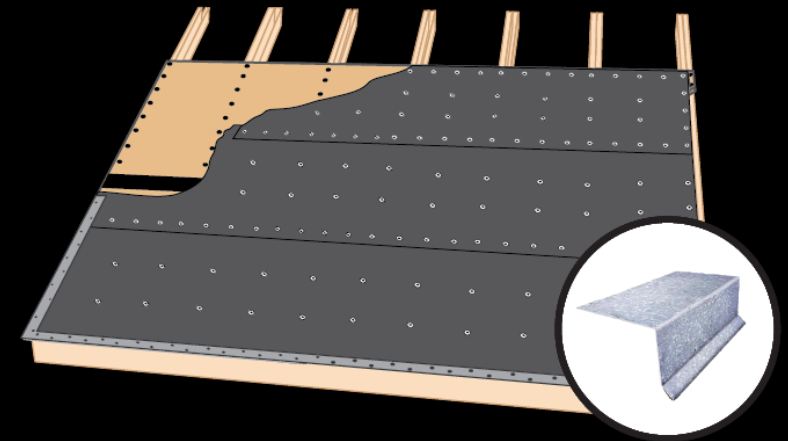
1. NAIL IT DOWN.
Keep the roof on.

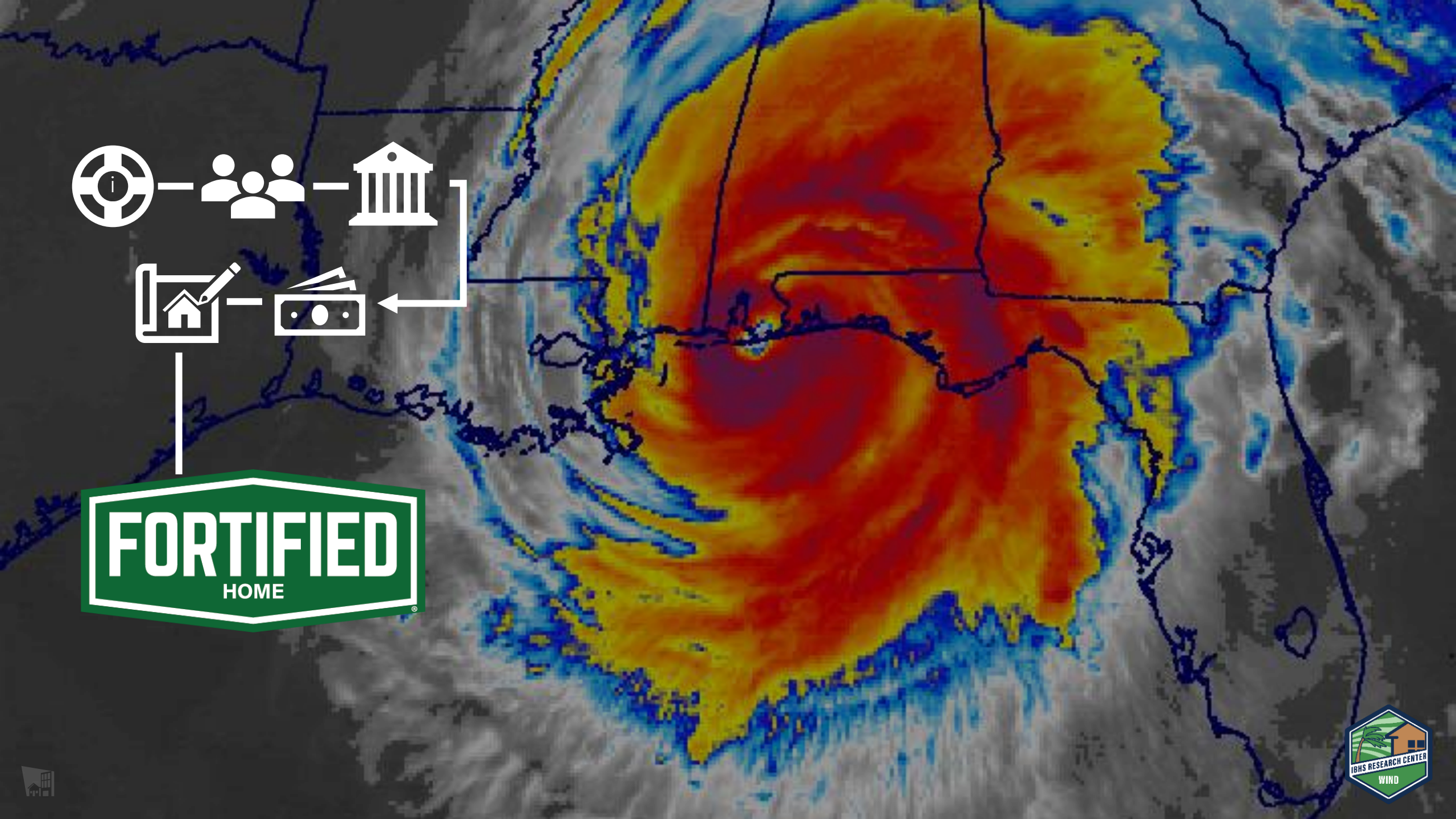


2. SEAL IT UP
Keep the water out.



3. LOCK IT IN
Keep the wind out.

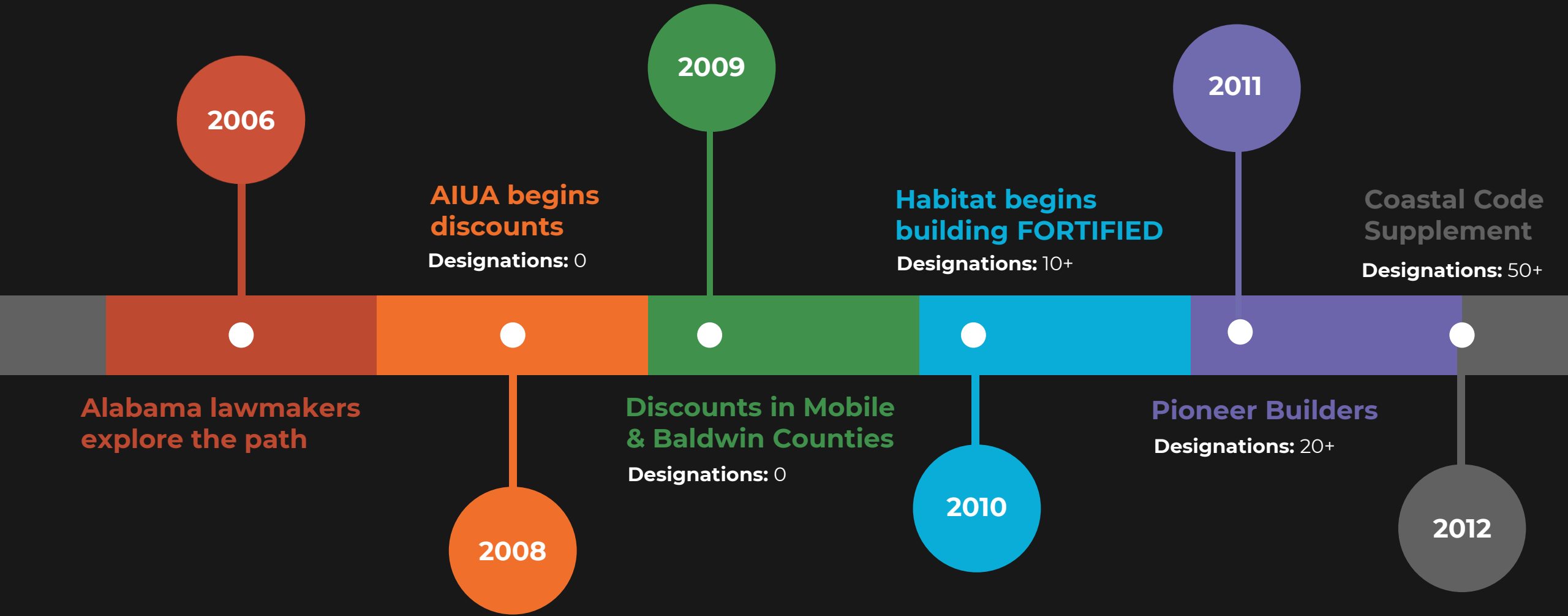


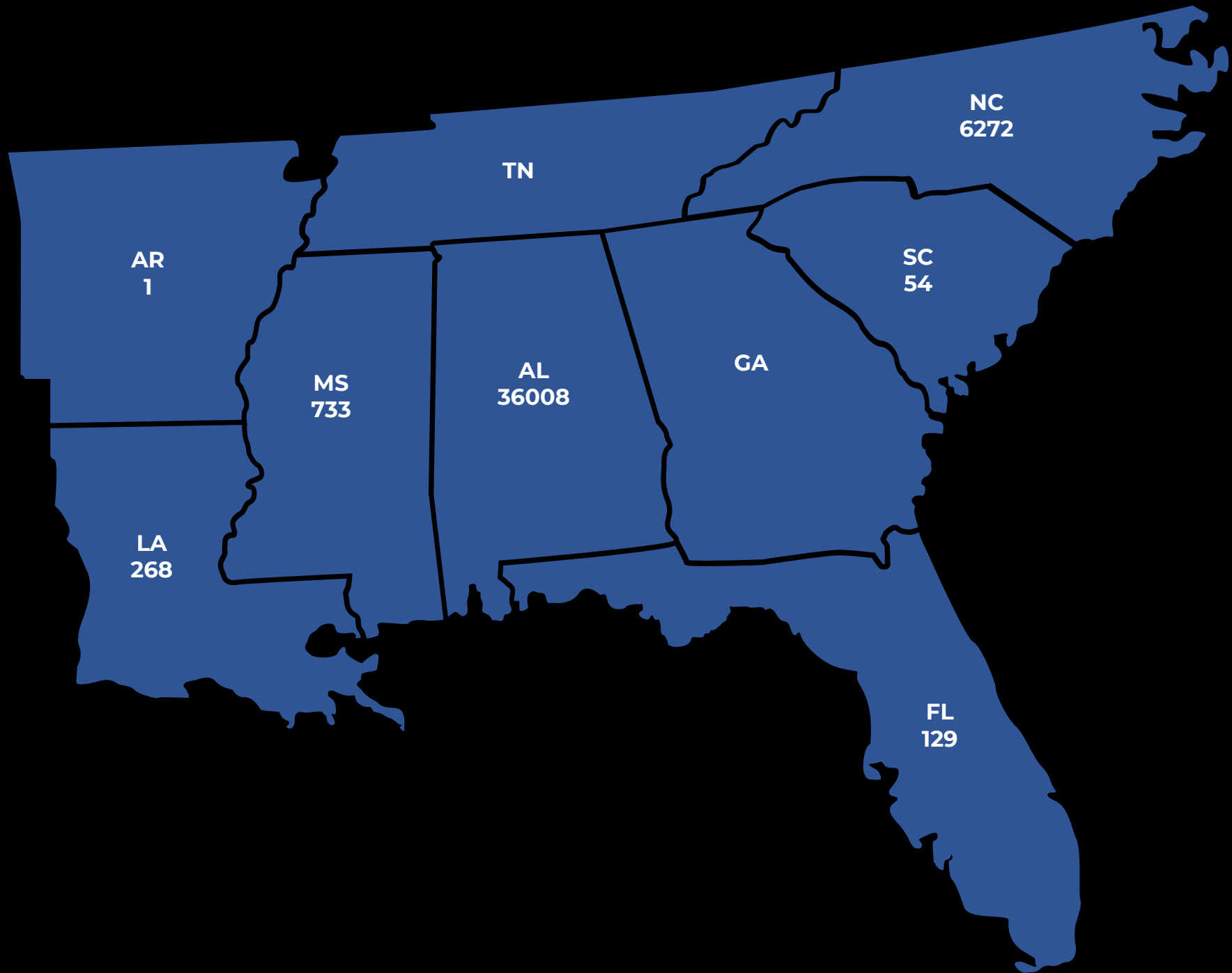


FORTIFIED
HOME



The Alabama Success Story





FORTIFIED

FORTIFIED
HOME



FORTIFIED Performs Against Hurricanes

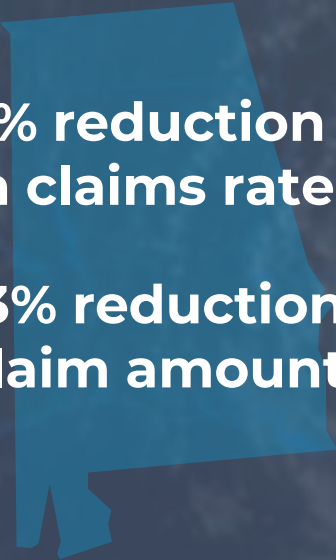
SALLY



**7% reduction
in claims rate**



**13% reduction in
claim amount**



ALABAMA

MATTHEW, FLORENCE, DORIAN, ISAIAS



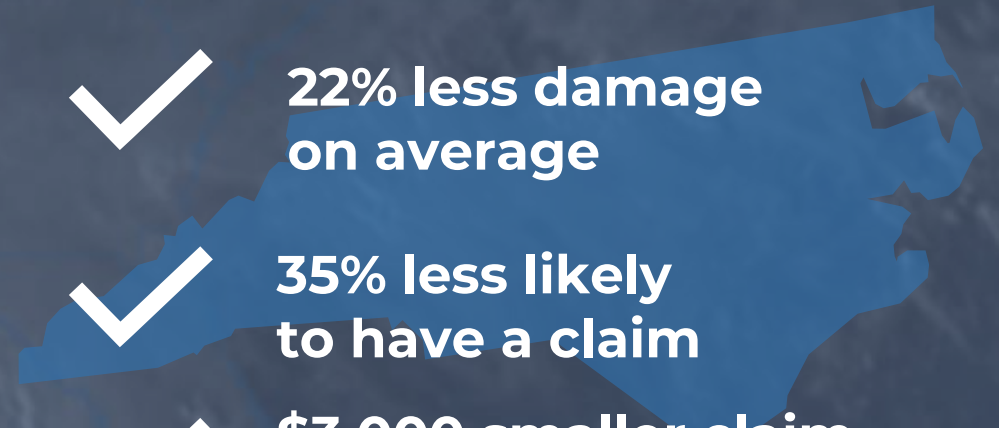
**22% less damage
on average**



**35% less likely
to have a claim**



**\$3,000 smaller claim
on average**



NORTH CAROLINA



313

units
designated.

2,471

units in the
pipeline.



FORTIFIED
MULTIFAMILY



LOUISIANA
— Office of —
COMMUNITY
DEVELOPMENT

IOWA®
economic development

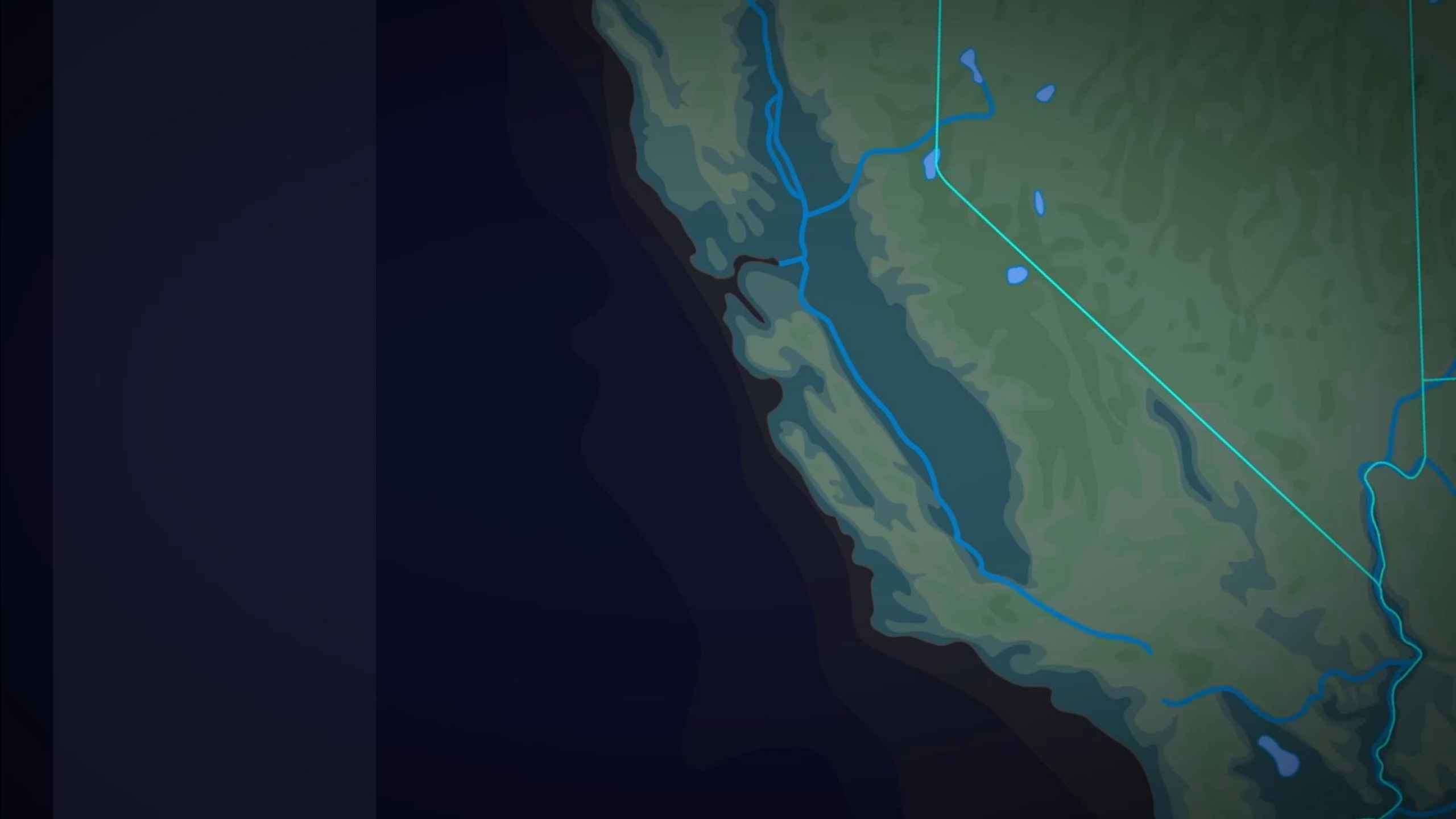


Partnerships & Investments



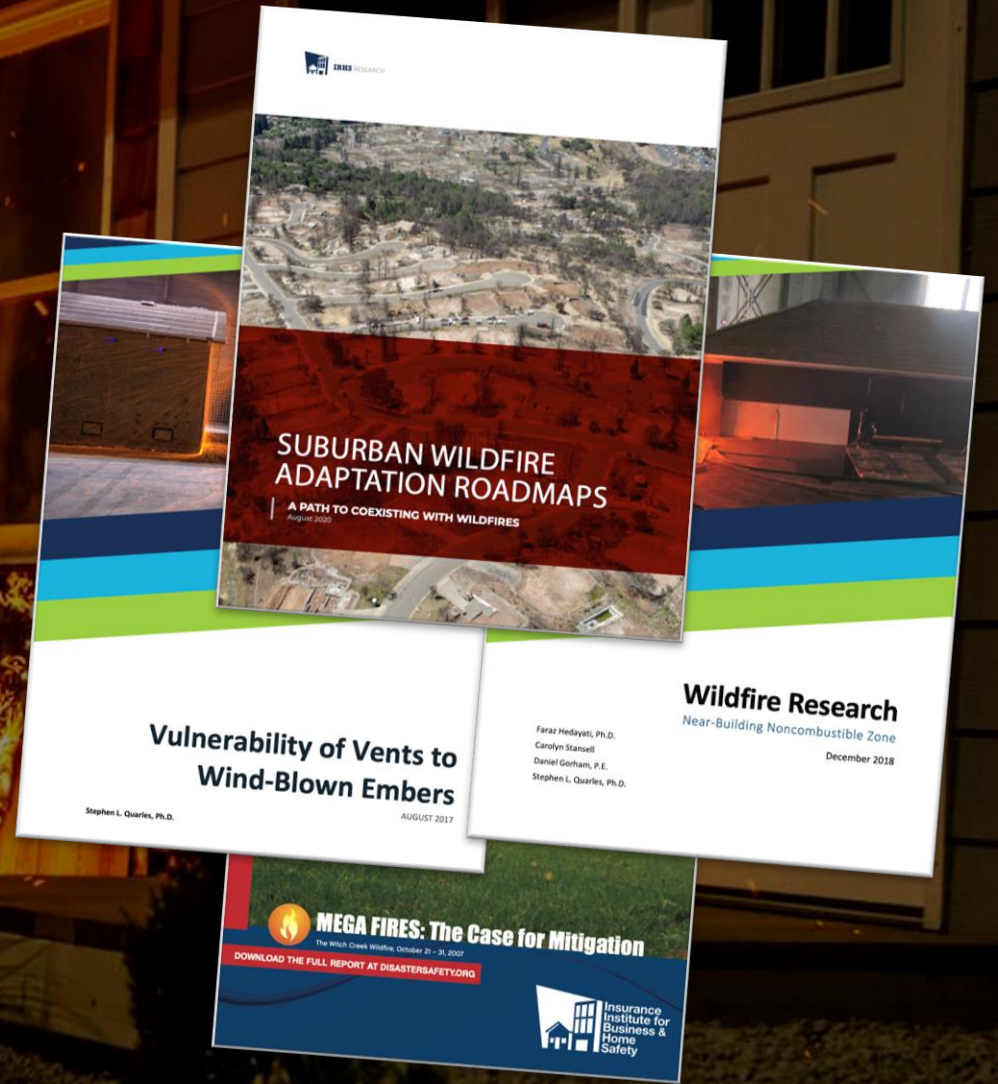
CONNECTICUT
HOUSING FINANCE
AUTHORITY





IT'S A SYSTEM.

Safer living requires homeowners, neighborhoods, and community planners to work together.



ROOF

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

WILDFIRE PREPARED HOME + PLUS

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

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

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



TOWN OF PARADISE
ORDINANCE NO. 618
AN ORDINANCE AMENDING PARADISE MUNICIPAL CODE SECTION 8.58.060 RELATING TO DEFENSIBLE SPACE AND HAZARDOUS FUEL MANAGEMENT

SECTION 1. Section 8.58.060 of the Paradise Municipal Code is amended to read as follows:

8.58.060 Defensible Space/Hazardous Fuel Management Requirements
A. Any person that owns, leases, controls, operates, or maintains any real property in the Town of Paradise shall continuously do the following:

1. Maintain immediately around and adjacent to any building or structure free combustible materials. Only noncombustible material shall be allowed within five (5) feet of any building or structure. No vegetation shall exist within or overhanging within five (5) feet of the structure. Any overhanging limbs or branches shall be removed. All exterior walls shall have a six-inch noncombustible vertical clearance from grade.
2. All unattached accessory structures and outbuildings shall be a minimum of ten (10) feet away from the primary dwelling.
3. Remove or prune flammable plants and shrubs near windows and under eave vents in recommended no-planting zone). Combustible materials shall be stored under decks and the area under decks shall be maintained free of vegetative material. Decks or porches four (4) feet or less above the grade shall be fully enclosed to reduce the accumulation of debris with noncombustible material. Noncombustible, corrosion-resistant mesh material with openings not to exceed 1/8 inch may be used.
4. Fencing material constructed of combustible material shall not be within five (5) feet from any structure. All fencing shall be a single line; back-to-back fencing is not permitted in which fences are nonparallel and spaced less than three (3) feet apart.
5. Clean roofs and gutters of dead leaves, debris and pine needles. In addition to the management of combustible material around a structure, the following shall be required: 1) Replace or repair any loose or missing shingles or roof tiles to prevent ember penetration. 2) Provide and maintain a screen over the outlet of every chimney or stovepipe that is attached to any fireplace, stove, or other device that burns any solid or liquid fuel. The screen shall be constructed of nonflammable material with openings that are not more than 1/2 inch.
6. Maintain an area adjacent to any structure with a one-hundred (100)-foot material with openings that are not more than 1/2 inch.

height trees, pruning shall not exceed 1/3 of the overall tree height. Tree placement shall be planned to ensure the mature canopy is no closer than ten (10) feet to the edge of the structure. Trees and shrubs shall be limited to small clusters of a few each to break up the continuity of the vegetation across the landscape. This subsection does not apply to single tree shrubbery, or similar plants which are used as ground cover or not form a means of rapidly transmitting fire from a building or structure. Remove the portion of any tree (10) feet of the outlet of any chimney or stovepipe. Maintain any tree adjacent structure free of dead and dying wood.

7. Remove the portion of any tree which extends within any chimney or stovepipe. Maintain any tree adjacent structure free of dead and dying wood.
8. Clear flammable vegetation on each side of a street distance of ten (10) feet and a vertical height of four feet within ten (10) feet of a street or driveway on the property. The fire chief, or his or her designee, may increase this distance to ten (10) feet. This applies to public and private streets that border or bisect property.

A. No property owner shall permit an improved accumulation of combustible material, dead, dying or dying within thirty (30) feet of the property line when such encroaches on the required Defensible Space for structure property. The fire chief, or his or her designee, may require (30) feet but not to exceed one hundred (100) feet, when balance is necessary to provide Defensible Space for structure property.

An unimproved parcel of one and one-half (1 1/2) acres or more shall be required to provide fuel modification to the entire parcel and consist of the following:

1. Weeds, dry grass and brush are required to be removed to a maximum height of four (4) inches.
2. Dead brush and brush and shrubs are required to be removed to a maximum height of four (4) inches.



TOWN OF PARADISE
ORDINANCE NO. 619

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TOWN OF PARADISE
ORDINANCE NO. 618

C. In the event the fire chief, or his or her designee, finds that additional fuel management is necessary to significantly reduce the risk of transmission of flame or heat to adjacent properties and means of egress and ingress, the fire chief, or his or her designee, may mandate fuel modification of an area more or less than the preceding to a buyer, or from one owner to another, the seller or owner shall first obtain a certificate of compliance from the Town that the parcel is not in violation of this section prior to the transfer of ownership. Any issued Certificate of Compliance shall remain valid for 90 days from the date of issuance.

F. Growing animals (limited to goats and/or sheep) utilized for weed abatement may graze open and other appropriate areas of natural vegetation for a period not to exceed sixty (60) days in a calendar year.

SECTION 2. Pursuant to California Environmental Quality Act (CEQA) Guidelines section 15308 this ordinance is exempt from CEQA in that it is a Class II categorical exemption for actions taken by a regulatory agency to establish procedures for the protection of the environment.

SECTION 3. This ordinance shall take effect thirty (30) days after the date of its passage. Before the expiration of fifteen (15) days after its passage, this ordinance or a summary thereof shall be published in a newspaper of general circulation published and circulated within the Town of Paradise along with the names of the members of the Town Council of Paradise voting for and against same.

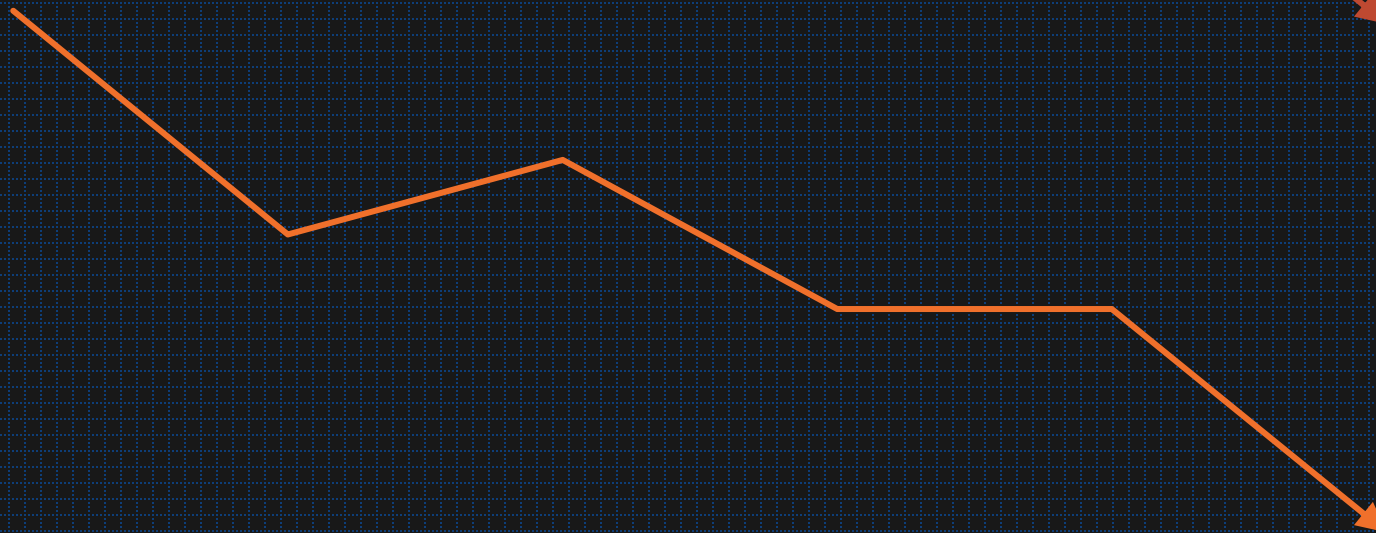
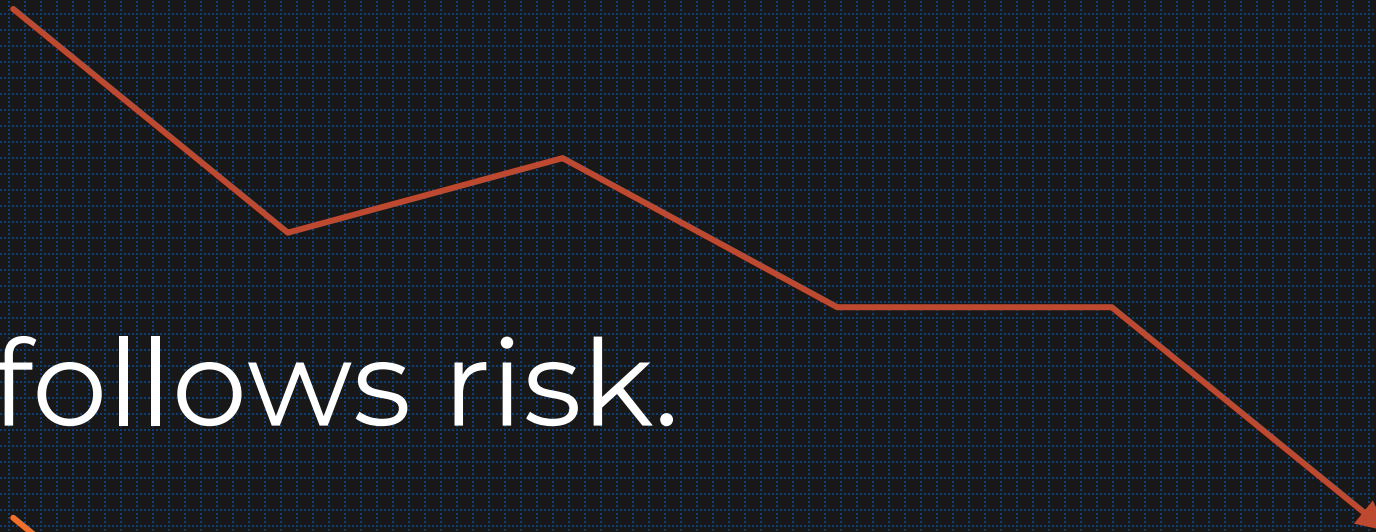
PASSED AND ADOPTED BY THE Town Council of the Town of Paradise, County of Butte, State of California, on this 14th day of June 2022, by the following vote:



AYES: Greg Bohn, Steve "Woody" Colleton, Jody Jones, Rose Tryon and Steve Crowder, Mayor
NOES: None
ABSENT: None
ASTAIN: None

TESTED: June 15, 2022
By: [Signature] Town Clerk

WAS FORM: [Signature] Attorney

Price follows risk.



 RoysterWright
 DisasterSafety

