

Wildfire Preparedness Risk Assessment

A practical self-diagnosis tool for homeowners, HOAs, and insurers

Audience: Homeowners, HOAs, insurers, property managers

Purpose: Help people clearly understand their current wildfire exposure, prioritize actions, and decide what to do next—without fear-based messaging.

This assessment is designed as a **decision tool**, not a pass/fail test. It highlights where small changes can meaningfully reduce risk and where professional guidance may be worthwhile.

Why Assess Wildfire Risk?

Wildfire preparedness starts with clarity.

This assessment applies the Structure Survival Equation introduced in Step 1.

It evaluates the layers of vulnerability that most influence whether a structure ignites under wildfire exposure.

Most homes lost to wildfire are not destroyed because owners ignored risk—they are lost because vulnerabilities were **not visible** until fire conditions arrived. A structured assessment makes those vulnerabilities visible early, when action is still easy and affordable.

This matters because:

- **People act faster when they can see their risk** in concrete terms
- **Insurers increasingly rely on defensible, documented mitigation**
- **FireSmart and other programs are most effective when guided by assessment**

Wildfire risk is not about predicting the next fire. It is about understanding **how your property would respond if exposed**.

This assessment applies the Structure Survival Equation introduced in Step 1.

It evaluates where ignition vulnerability is concentrated across the layers of your property.

This guide focuses on the factors most strongly linked to structure ignition, based on FireSmart principles, wildfire investigation findings, and field experience.

How This Assessment Works

This self-assessment looks at five areas that most influence whether a structure ignites:

1. Immediate surroundings (0–1.5 m)
2. Near-home fuels (1.5–10 m)
3. Extended property and adjacent fuels (10 m+)
4. Building features and materials
5. Overall preparedness and planning

Each item is scored to reflect relative ignition vulnerability — not regulatory compliance. The goal is to identify where risk is concentrated so mitigation can be prioritized strategically.

Scoring guide:

- **0–10 — Lower Relative Ignition Vulnerability**
- **11–22 — Elevated Ignition Vulnerability**
- **23+ — High Ignition Vulnerability**

The total score helps you decide where to focus effort—not whether your home is “safe” or “unsafe.”

Risk Concentration Matters

Total score provides general guidance — but concentrated vulnerabilities can outweigh a low overall score.

For example:

- A combustible Zone 0 may present greater risk than moderate vegetation beyond 10 m.
- Unscreened vents can override otherwise strong landscaping mitigation.

Prioritize high-consequence vulnerabilities first, even if your overall score is moderate.

FireSmart Priority Zones: Quick Reference

FireSmart organizes wildfire risk into zones radiating outward from the structure. This assessment follows that same logic.

Zone 0 — Immediate (0–1.5 m)

The most critical zone for ember resistance.

- Non-combustible surfaces next to the home
- Clean roofs, gutters, and eaves
- Screened vents and sealed openings
- No combustible materials touching the structure

Zone 1 — Intermediate (1.5–10 m)

Controls flame intensity and ember accumulation near the home.

- Short grass and managed vegetation
- No dense conifers close to the structure
- Pruned lower branches
- Separated shrubs and trees

Zones 2 & 3 — Extended (10–100 m+)

Influences fire behaviour approaching the property.

- Thinned tree canopies
- Interrupted fuel continuity
- Managed outbuildings and storage areas

Priority note: Improvements in Zones 0 and 1 typically provide the **largest risk reduction per dollar spent.**

Self-Assessment Checklist

Rate each item and record your score.

Zone 0 — Immediate (0–1.5 m)

- Non-combustible zone around home, decks, and attachments (no wood mulch, debris, or plants touching walls)
 0 1 2
- Roof, gutters, and eaves clear of leaves, needles, and debris
 0 1 2
- All vents screened with 3 mm (1/8 in) metal mesh
 0 1 2
- Deck and porch undersides enclosed or screened
 0 1 2
- No firewood, propane tanks, vehicles, or combustible storage within 1.5 m
 0 1 2

Zone 0 subtotal (max 10): _____

Zone 1 — Intermediate (1.5–10 m)

- Grass mowed and maintained (≤ 10 cm)
 0 1 2
- No dense conifer trees within 10 m of the structure
 0 1 2
- Tree branches pruned 2–3 m above ground
 0 1 2
- Shrubs and trees spaced to prevent continuous fuels
 0 1 2
- Firewood and combustible storage ≥ 10 m from home
 0 1 2

Zone 1 subtotal (max 10): _____

Structure & Preparedness Factors

Zones 2 & 3 — Extended (10 m+)

- Dead or diseased vegetation removed regularly
 0 1 2
- Tree canopies spaced and ladder fuels reduced
 0 1 2
- Fuel breaks (paths, driveways, cleared areas) interrupt continuous vegetation
 0 1 2
- Outbuildings and sheds clear of debris and vegetation buildup
 0 1 2

Zones 2/3 subtotal (max 8): _____

Building Features

- Roof is Class A fire-rated (metal or composite preferred)
 0 1 2
- Siding is non-combustible or ignition-resistant
 0 1 2
- Windows are multi-pane or tempered glass
 0 1 2
- Gutters are guarded and cleaned regularly
 0 1 2

Structure subtotal (max 8): _____

Overall Preparedness

- Family or occupant wildfire plan exists and is practiced
 0 1 2
- Evacuation go-bags packed and accessible
 0 1 2
- Registered for local emergency alerts and wildfire updates
 0 1 2
- Property assessed by a FireSmart representative in the last two years
 0 1 2

Preparedness subtotal (max 8): _____

Interpreting Your Score & Next Steps

Total possible score: 44

Your score: _____

What Your Score Means

- **0–10 — Lower relative risk**
Maintain current practices and reassess annually.
- **11–22 — Moderate risk**
Focus on Zone 0 and Zone 1 improvements first. Small changes can deliver large gains.
- **23+ — Higher risk**
Prioritize urgent vulnerabilities and consider professional guidance.

Important Context

A higher score does not mean a home will be lost, and a lower score does not guarantee survival. The goal is **risk reduction**, not prediction.

Call to Action

1. Book a FireSmart assessment

A professional assessment provides site-specific guidance, may unlock rebates or insurance incentives, and helps confirm priorities. ([🌐 Provincial and Territorial Liaisons - FireSmart Canada](#))

2. Download Step 3: *Wildfire Resilience – Quick Wins & Seasonal Checklist*

Turn these assessment results into immediate, practical action.

3. Consider professional structure-focused guidance where vulnerabilities are complex or site-specific.

Wildfire preparedness is not a one-time project. It is an ongoing process of awareness, maintenance, and informed decision-making.

This assessment gives you a structured starting point.
Resilience is built through the actions that follow.