



FortressFire® Wildfire Disclosure Report

FREQUENTLY ASKED QUESTIONS

What is the Wildfire Disclosure Report?

The Wildfire Disclosure report was developed by FortressFire® to assess the wildfire characteristics of a property, provide mitigation recommendations and help property owners better understand the vulnerability of the home to wildfires.

The report is NOT based on general hazard modeling. Its analysis focuses on a specific property and its surroundings. Results will vary from house to house.

Is the Wildfire Disclosure Report required?

No. Although there are a few elements in the FortressFire® product that line up with disclosure duties relating to California Civil Code §1103, the Wildfire Disclosure Report goes deeper. Fire risk disclosure and wildfire awareness in real estate is on the rise. Although not required, this report is a great solution to stay ahead of that curve.

Isn't this information already in the Natural Hazard Disclosure Report?

No. Although a few elements of the Wildfire Disclosure Report are touched on in the Natural Hazard Disclosure Report, the Wildfire Disclosure Report is a more robust assessment of a property's wildfire risk, including mitigation recommendations, which may assist a property when working with their insurance carrier.

Can this report help me obtain insurance or secure a better rate?

California was the first in the nation to adopt wildfire safety regulation, to help drive down the cost of insurance. The Safer from Wildfires program requires insurance companies to provide discounts to those who qualify. The Wildfire Disclosure Report contains mitigation recommendations that may assist in qualifying a homeowner for a discount. Visit the Safer from Wildfires website for more information; <https://www.insurance.ca.gov/01-consumers/200-wrr/Safer-from-Wildfires.cfm>

Don't insurance carriers use the same criteria that's used to establish fire severity maps? What about the Insurance Institute for Business and Home Safety (IBHS)? Where do they fit in?

Fire severity zones are based on factors such as the likelihood of fire and fire behavior. The probability of wildfire is only part of the decision whether to insure a property. Insurance carriers also consider the vulnerability of the structure to damage or destruction.

IBHS is an independent, nonprofit organization, aligned with the insurance industry. They have created guidelines used by insurance carriers, often stricter than defensible space requirements. The FortressFire® product has adopted these same standards, ensuring its recommendations are in lock step with insurance carriers.

If I purchase a Wildfire Disclosure Report, do I still need a defensible space inspection?

Yes. When selling a property in a high or very high fire hazard severity zone, documentation of compliance with defensible space requirements or local vegetation management ordinances is required. The FortressFire® product does not fulfill these obligations.

Who orders this report?

Anybody can order the Wildfire Disclosure Report, at any time. Curious about your own home? Shopping for the best homeowners insurance rates? Looking to buy a home and worried about potential risks to your investment? Selling your home and want to set it apart from others in the area? The Wildfire Disclosure Report can help.

Does someone go out and inspect the property?

No. The Wildfire Disclosure Report is compiled using satellite imagery, public record, and proprietary technology. At no point does FortressFire® walk the property.

How much does it cost? How do I pay for it?

The Wildfire Disclosure Report costs \$140. Payment can be made by credit card at the time of ordering.

How do I order the Wildfire Disclosure Report?

FortressFire® has partnered with First American NHD & JCP-LGS Disclosures to distribute the Wildfire Disclosure report. You can obtain your Wildfire Disclosure Report however you receive your NHD reports -- via the web, your local sales representative, by phone, or email.

When should this report be ordered and what is the turnaround time?

The Wildfire Disclosure Report can be ordered at any time. It does not have to be a part of a property sale or purchase. Imagine having this information on hand when renewing homeowners' insurance or even incorporating into the maintenance strategy of a property. A PDF version of the report is emailed to the purchaser within 48 hours of ordering.

How long is the FortressFire® Wildfire Disclosure Report valid?

Like a home inspection report, the Wildfire Disclosure Report is valid for a few months. The vulnerability of a property to wildfire evolves over time due to changes in structure materials, modifications, addition/removal of adjacent structures, or vegetation types and density.

How can the Wildfire Disclosure Report help real estate professionals, their clients, and the overall transaction?

If there is a loan contingency involved, a prospective buyer will need to secure insurance. Being unable to find a willing carrier because of elevated fire risk could jeopardize the transaction. The FortressFire® product, and acting on the mitigation recommendations, could prevent delays, create negotiation concessions and provide overall peace of mind.

How do I move forward with the mitigation services?

Recommended mitigations are to be implemented by the homeowner. Qualified service providers can be found across the state.

Who is FortressFire®? Why should I rely on their report and other offerings?

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.

- The sister company of FortressFire® developed and distributes a proprietary, eco-sensitive, and sustainable fire retardant, currently used by CAL FIRE to combat wildfires in California. Wildfire management expertise and a commitment to mitigation and protection is in their DNA.
- FortressFire® worked closely with the California Association of REALTORS® to develop the Wildfire Disclosure Report. The report was created with significant input from real estate professionals throughout the state.
- FortressFire Tech also collaborates closely with CAL FIRE, Insurance Institute of Business & Home Safety (IBHS) and California Department of Insurance (DOI). CAL FIRE conducts inspections. IBHS sets the national standard for resilient construction. DOI sets the insurance standard.

Where do I get a sample of the Wildfire Disclosure Report?

A sample can be found here: <https://go.nhdacademy.com/Fortress>