

# Golder Ranch Fire District



## HOMEOWNER'S GUIDE TO FIRE PROTECTION AND INSURANCE CONSIDERATIONS

The Golder Ranch Fire District (GRFD) understands that homeowners have questions about wildfires, insurance, and our Insurance Services Office (ISO) rating, especially considering recent fires in California. We aim to clarify how we help protect your home and provide valuable resources to address your concerns.



# **Wildland-Urban Interface (WUI) Concerns**

While wildfires are a serious concern, our district is not at the same level of risk as California due to key differences in vegetation, weather patterns, and community infrastructure.

## **Why Our Wildfire Risk is Lower Than in California**

- Fire-resistant construction – Most homes here are built with stucco siding and tile roofs, which are less prone to fire spread.
- Limited fuel loads – Our landscape consists of patchy desert scrub and low-to-moderate fuels, reducing the chance of wildfires spreading to structures.
- Natural and man-made fire breaks – Many communities have underground utilities, paved roads, and landscaped areas that slow fire spread.
- Milder weather conditions – Unlike California, we do not experience extreme winds like the Santa Ana winds, which fuel large wildfires.

## **How Property Owners Can Help**

One of the best ways to protect your home from wildfire is by maintaining defensible space around your property:

- ✓ Clearing dead vegetation and dry debris
- ✓ Maintaining spacing between trees and shrubs
- ✓ Removing flammable material from wall exteriors
- ✓ Keeping gutters and roofs clean

For detailed guidelines, visit: Firewise-USA at

<https://www.nfpa.org/education-and-research/wildfire/firewise-usa>

# **ISO Rating and Homeowners Insurance**

## **What is an ISO Rating?**

The Insurance Services Office (ISO) rating evaluates how well a fire department can protect its community from structural fires. Verisk Analytics, the company that assigns this rating, has developed the methodology behind it. Insurance companies may use this rating, along with other factors, to determine homeowners' or commercial insurance premiums, but they are not required to do so.

## **GRFD's ISO Class 2 Rating**

Golder Ranch Fire District is rated ISO Class 2, placing us among the top 5% of fire departments nationwide. This rating reflects:

- ✓ Highly trained firefighters, including a dedicated Wildland Firefighting team
- ✓ Well-maintained fire apparatus and equipment
- ✓ Strategically located fire stations
- ✓ A strong water supply, including hydrants and water tenders
- ✓ Robust fire codes and building inspections



## **What This Means for Homeowners**

Some insurance companies may offer lower premiums for homes in an ISO Class 2 district. However, insurance rates are determined by private companies, and we do not control policy costs or coverage decisions. We are unable to provide letters to insurance companies indicating whether a specific property is at risk or not. We recommend consulting a qualified risk assessor or insurance provider for further evaluation.

For concerns about policy changes or cancellations, contact the Arizona Department of Insurance:

<https://difi.az.gov/consumers/help-problem/filing-complaint>.

**Golden Ranch Fire District**

# **Fire Code Regulations & Enforcement in Wildfire Prevention**

GRFD follows the 2018 International Fire Code, which ensures fire safety in new and existing buildings. The code is specific to what we can and cannot enforce in terms of brush or debris on commercial or residential properties.

## **What We Can Enforce**

- ✓ Removal of trash, construction debris, and hazardous waste
- ✓ Elimination of disorderly accumulations of combustible materials (wood, hay, weeds, etc.)

## **What We Cannot Enforce**

- ✗ Removal of natural vegetation in washes and open spaces

While we enforce fire safety codes, homeowners play the most important role in preventing fires by maintaining their properties.

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## **Stay Informed and Prepared**

At GRFD, we are committed to protecting lives and property. We can reduce wildfire risks and ensure a safer community by working together.

Feel free to contact the Golder Ranch Fire District for any fire-related concerns. In addition, visit our website at <https://grfdaz.gov/wildfire-hazard-rating-form/> to download a form to help you evaluate your property's risk level.



**Golder Ranch Fire District**