Semper Fi Home Inspections
Dr. George Rapciewicz Jr. - Wildfire Mitigation Inspector
(650) 489-2592 george@californiabuildinginspections.com

Wildfire Mitigation Inspection

Insurer summary - California Safer from Wildfires mitigation factors (10 CCR 2644.9)

Property	2750 Sample Canyon Rd, Ramona, CA 92065	**Inspection date**	November 20, 2026
Owner / client	Jordan Avery (sample)	**Insurer**	Sample Mutual Insurance
Policy no.	HO-0000000	**Year built**	1998
APN	000-000-00-00		

Mitigation factor	Result	Citation
Immediate surroundings		
Under decks: clear of vegetation and debris	**Meets**	10 CCR 2644.9(d)(1)(B)1(a)
Within 5 feet of the house: no plants, debris, mulch or stored combustibles	**Fails**	10 CCR 2644.9(d)(1)(B)1(b)
Within 5 feet of the house: only noncombustible improvements, including fences and gates	**Meets**	10 CCR 2644.9(d)(1)(B)1(c)
No sheds or other combustible structures within 30 feet	**Meets**	10 CCR 2644.9(d)(1)(B)1(d)
Defensible space meets PRC 4291 and the local ordinance	**Meets**	10 CCR 2644.9(d)(1)(B)1(e); Pub. Resources Code 4291
Building hardening		
Class-A Fire Rated Roof	**Meets**	10 CCR 2644.9(d)(1)(B)2(a)
Enclosed Eaves	**Meets**	10 CCR 2644.9(d)(1)(B)2(b)
Fire-Resistant Vents	**Fails**	10 CCR 2644.9(d)(1)(B)2(c)
Multipane windows, or shutters that fully cover them	**Meets**	10 CCR 2644.9(d)(1)(B)2(d)
6 inches of noncombustible clearance at the bottom of exterior walls	**Meets**	10 CCR 2644.9(d)(1)(B)2(e)

Of the ten property-level factors: 8 meet, 2 fail, 0 do not apply.

Community designation	Status	Citation
Firewise USA site in good standing	No	10 CCR 2644.9(d)(1)(A)2
Fire Risk Reduction Community (Board of Forestry list)	Not known	10 CCR 2644.9(d)(1)(A)1; Pub. Resources Code 4290.1

Zone 0 practice (not in the 2644.9 list)	Result	Citation
Roof, gutters and roof valleys clear of leaves and needles	**Meets**	Zone 0 practice (Pub. Resources Code 4291)
Tree branches at least 5 feet from the roof and walls, 10 feet from a chimney	**Fails**	Zone 0 practice (Pub. Resources Code 4291)
Chimney has a spark arrester	N/A	Pub. Resources Code 4291

Inspector's summary

The house meets eight of the ten Safer from Wildfires factors. Two factors need work: the torn attic vent screen, and the mulch and firewood against the east wall. One Zone 0 practice also needs work: the oak branch over the garage. A re-check can be scheduled once they are corrected.

What Was Found

Immediate surroundings

Under decks: clear of vegetation and debris

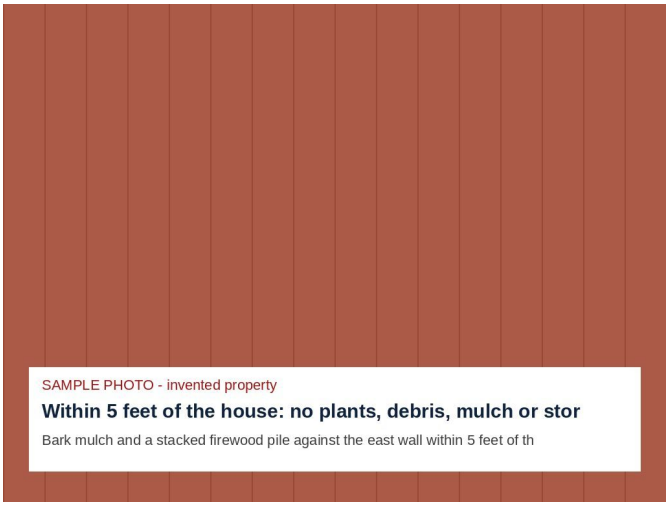
Result at the inspection	Meets



November 20, 2026, 10:00 AM PST

Within 5 feet of the house: no plants, debris, mulch or stored combustibles

Result at the inspection	Fails
Notes	Bark mulch and a stacked firewood pile against the east wall within 5 feet of the house.



November 20, 2026, 10:00 AM PST

Within 5 feet of the house: only noncombustible improvements, including fences and gates

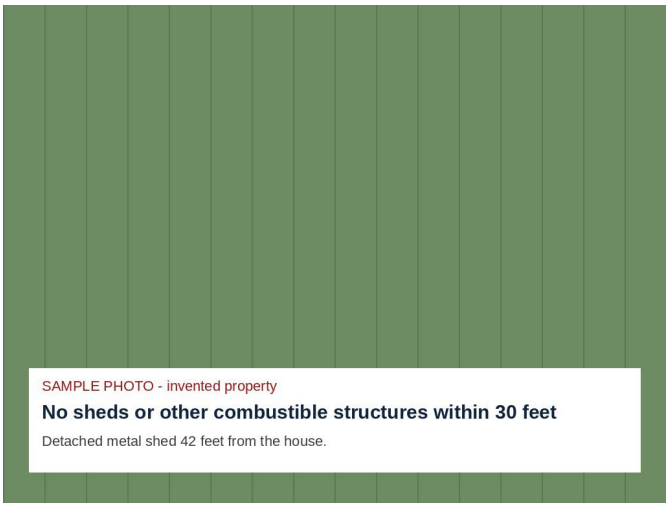
Result at the inspection	Meets



November 20, 2026, 10:00 AM PST

No sheds or other combustible structures within 30 feet

Result at the inspection	Meets
Measured	42 feet (the rule is at least 30 feet)
Notes	Detached metal shed 42 feet from the house.



November 20, 2026, 10:00 AM PST

Defensible space meets PRC 4291 and the local ordinance

Result at the inspection	Meets



November 20, 2026, 10:00 AM PST

Building hardening

Class-A Fire Rated Roof

Result at the inspection	Meets



November 20, 2026, 10:00 AM PST

Enclosed Eaves

Result at the inspection	Meets



November 20, 2026, 10:00 AM PST

Fire-Resistant Vents

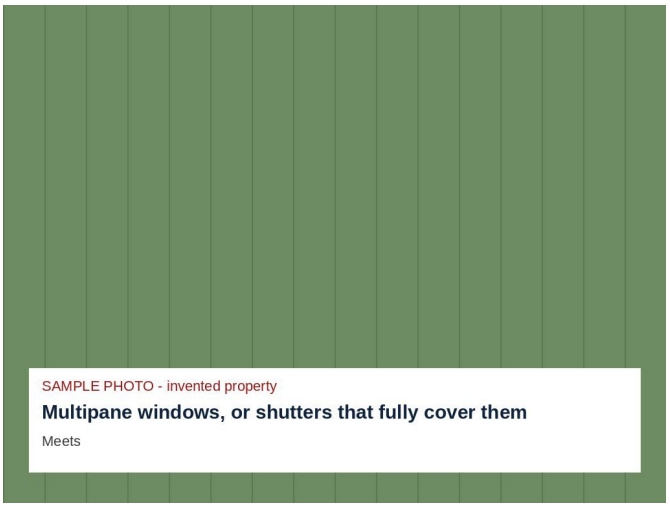
Result at the inspection	Fails
Notes	Two attic gable vents have 1/4-inch screen; one is torn at the north gable. Replace with 1/8-inch noncombustible mesh or ember-resistant vents.



November 20, 2026, 10:00 AM PST

Multipane windows, or shutters that fully cover them

Result at the inspection	Meets



November 20, 2026, 10:00 AM PST

6 inches of noncombustible clearance at the bottom of exterior walls

Result at the inspection	Meets
Measured	7 inches (the rule is at least 6 inches)
Notes	Concrete foundation shows 7 inches or more on all four sides.



November 20, 2026, 10:00 AM PST

Zone 0 practices (not in the 2644.9 list)

Roof, gutters and roof valleys clear of leaves and needles

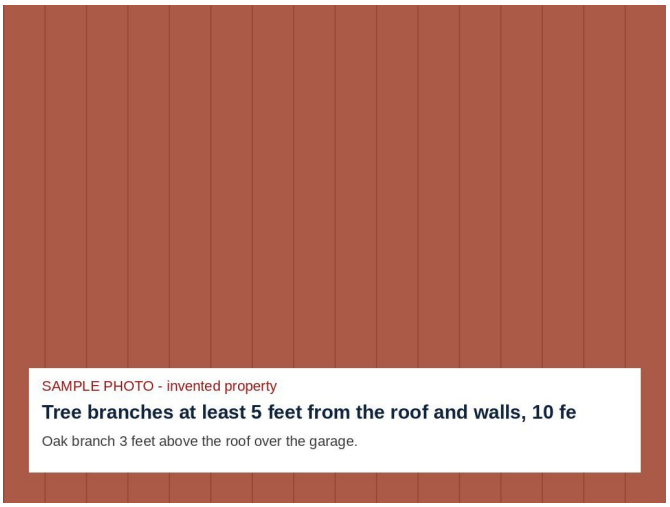
Result at the inspection	Meets



November 20, 2026, 10:00 AM PST

Tree branches at least 5 feet from the roof and walls, 10 feet from a chimney

Result at the inspection	Fails
Measured	3 feet (the rule is at least 5 feet)
Notes	Oak branch 3 feet above the roof over the garage.

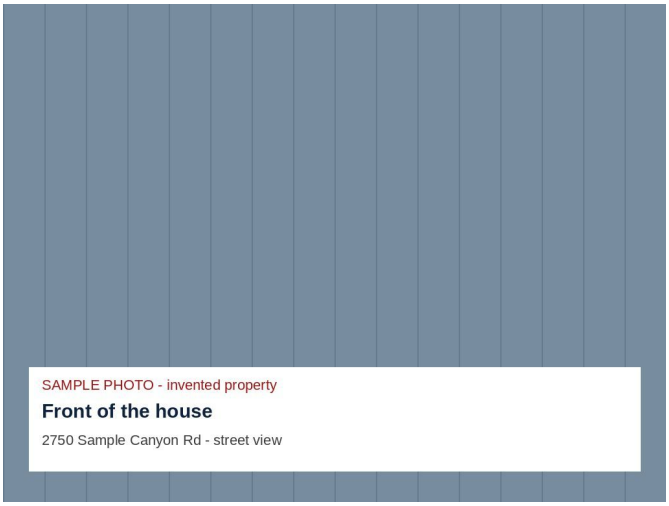


November 20, 2026, 10:00 AM PST

Chimney has a spark arrester

Result at the inspection	N/A
Notes	No chimney or wood-burning appliance.

Other photographs



November 20, 2026, 10:00 AM PST

What to Fix

Item	How to fix it
Within 5 feet of the house: no plants, debris, mulch or stored combustibles	Remove plants, bark and wood mulch, leaves and anything that can burn from the first 5 feet around the house. Replace with gravel, pavers, concrete or bare soil. Move firewood, trash cans, cushions and doormats out of that strip. Inspector's note: Bark mulch and a stacked firewood pile against the east wall within 5 feet of the house.
Fire-Resistant Vents	Cover every vent with 1/8-inch (or finer) metal mesh, or replace the vents with listed ember- and flame-resistant vents. Inspector's note: Two attic gable vents have 1/4-inch screen; one is torn at the north gable. Replace with 1/8-inch noncombustible mesh or ember-resistant vents.
Tree branches at least 5 feet from the roof and walls, 10 feet from a chimney	Trim branches back to at least 5 feet from the roof and walls, and at least 10 feet from a chimney outlet. Inspector's note: Oak branch 3 feet above the roof over the garage.

When the work is done, a re-check visit looks at these items again and this report is re-issued with the new results.

Citations

California Code of Regulations, title 10, section 2644.9(d)(1) - the wildfire mitigation factors an insurer's rating plan in California must consider (the Safer from Wildfires program). Public Resources Code section 4291 - defensible space around buildings, including the ember-resistant zone within 5 feet (Zone 0). Public Resources Code section 4290.1 - Fire Risk Reduction Communities.

Limits of This Inspection

This is a visual inspection of the wildfire mitigation features that could be seen on the date shown. It records what the inspector observed; it is not a guarantee that the property will not burn, a certification of compliance with any law, or a promise of any insurance discount or coverage. Each insurer decides how it applies the mitigation factors in its own rating plan. Fire departments and local ordinances may require more than this list.



Dr. George Rapciewicz Jr., Inspector

Signed November 20, 2026, 3:10 PM PST

Inspection finished November 20, 2026, 3:12 PM PST.