



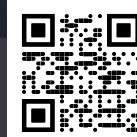
**PROPERTY GUARDIAN**

A Green Shield Company

# Wildfire Risk Insights Report

Your Blueprint for Wildfire Defense

**Report Date:** 04-25-2025  
**Address:** 4115 Calle Isabella, San Clemente, CA 92672





**PROPERTY GUARDIAN**

A Green Shield Company

Thank you for choosing Property Guardian from **Green Shield Risk Solutions** to enhance your home's wildfire resiliency.

Wildfires are now a year-round challenge, intensified by ever warmer temperatures, stronger winds, and lower humidity. Our deep understanding of these and other critical factors on wildfire performance provides you with unmatched insight into its behavior. This tailored report offers a detailed analysis of your property's exposure, along with steps for reducing your risk level.

More specifically, your report highlights your home's unique wildfire risk, how quickly a fire might reach it, and the direction it's likely to approach from. It's designed to help you better understand the conditions driving potential outcomes and how to proactively prepare to improve those outcomes. In that vein, you will find practical loss prevention suggestions and year-round best practices to consider for protecting your home.

If you have questions about your report or need further assistance managing your wildfire exposure you can reach us at:

**Web:** [www.propertyguardian.com](http://www.propertyguardian.com)

**Email:** [guardiansupport@greenshieldrisk.com](mailto:guardiansupport@greenshieldrisk.com)



# 4115 Calle Isabella, San Clemente, CA 92672

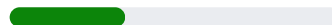
Report Date: 04-25-2025



## Wildfire Impact

Powered by Technosylva®. Provides an overall assessment of the property's wildfire risk given the exposure, severity and suppression effort.

Low



## Structure Risk

Assesses the contribution of the structure to the overall risk and includes the roof condition, roof materials, roof debris and and tree overhang.

Low

(33)



## Parcel Risk

Assesses the contribution of the parcel to the overall risk and includes the tree density, building density, slope and position on slope.

High

(74)



## Community Risk

Assesses the contribution of the community to the overall risk including the structure density, ember impact potential, protection class and accessibility.

Low

(33)



## Region Risk

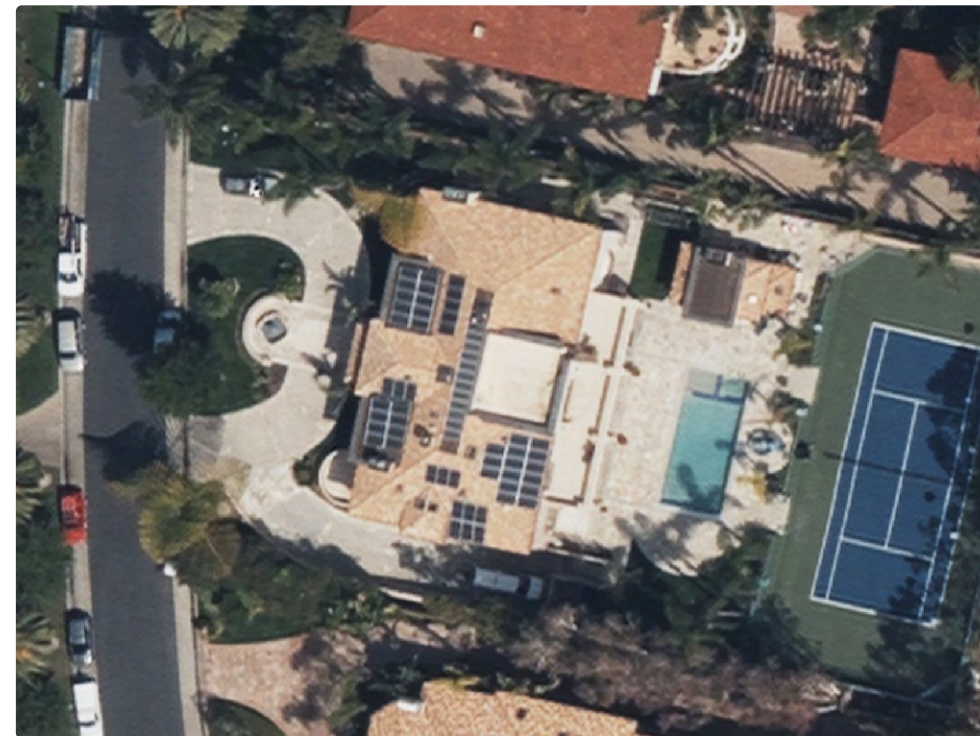
Assess the contribution of the region to the overall risk and includes the fire recurrence, presence of katabatic winds and the days of the year with snow.

High

(100)



Imagery as of Apr 15, 2023



Geolocation

(33.39083, -117.59574)

Geocoding Match

Excellent

Google Maps URL






[LINK](#)

Oblique Imagery Available

Yes (N, S, E, W)



# Score Definitions and Usage Guidelines

<div><b>Wildfire Impact</b></div> <div>The simulated wildfire impact results, powered by Technosylva®, model the potential behavior of a wildfire in proximity to your property. These simulations consider current conditions like weather, vegetation health, and topography to predict fire spread and intensity.</div>		
<div></div>	<div><b>Structure Score</b></div> <div>The Structure Score evaluates the building’s vulnerability to wildfire, considering factors like roof materials, roof type, tree overhang and any roof debris present at the time the image was taken.</div>	<div><b>How to use:</b> This score can be used to assess specific features of the roof of the structure that may require replacement, repair or mitigation efforts.</div>
<div></div>	<div><b>Parcel Score</b></div> <div>The Parcel Score considers the immediate surroundings of the property, including defensible space within 100 feet, other buildings within 100 feet, and the slope/position on slope of the property.</div>	<div><b>How to use:</b> Focus on improving defensible space and managing vegetation within 100 feet of your home to lower this score.</div>
<div></div>	<div><b>Community Score</b></div> <div>The Community Score reflects the wildfire resilience of the broader neighborhood or community, incorporating road access, emergency response availability, and ember fallout potential.</div>	<div><b>How to use:</b> Engage with community efforts such as neighborhood clean-ups or fire-wise programs to collectively reduce wildfire risk.</div>
<div></div>	<div><b>Regional Score</b></div> <div>The Regional Score evaluates the wildfire hazard across a larger geographical area, accounting for regular, regional wind drivers, historical wildfire activity and frequency of snowfall on the ground.</div>	<div><b>How to use:</b> Use this score to understand the frequency and severity of wildfire activity in your area, as well as influences such as wind drivers and the season length.</div>

## Key Definitions

### Defensible Space (Parcel Risk)

Defensible space refers to the buffer created between your home and the surrounding vegetation. This space reduces wildfire spread and provides firefighters a safer area to protect your home.  
**Example:** Maintain a cleared zone of at least 30 feet around your home, free of flammable materials and dead plants.

### Vegetation Health (Parcel Risk)

Vegetation health measures the vitality of plants in your area, with unhealthy or dry vegetation posing a higher fire risk.  
**Example:** Well-maintained, irrigated, and pruned vegetation contributes to a healthier environment and lowers wildfire susceptibility.

### Wildfire Hazard Map (Community Risk)

A wildfire hazard map shows areas prone to wildfire activity based on historical fires, vegetation, and other risk factors.  
**Example:** Use this map to identify high-risk zones near your property and plan appropriate mitigation actions.


### Area Wildfire History (Region Risk)

This refers to the documented occurrence and severity of past wildfires in your region. Historical patterns can provide insights into potential future risks.  
**Example:** Areas with frequent historical fires are more likely to experience future fire events and may require enhanced precautions.

# Structure Risk


4115 Calle Isabella,  
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## Primary Risk Factors




Roof Condition

Low




Roof Materials

Low



Roof Debris

Low



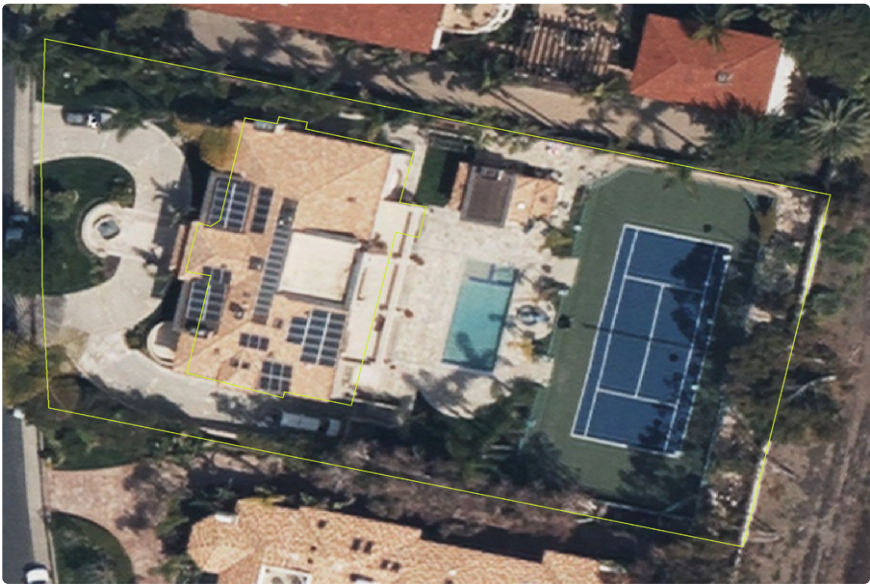
Tree Overhang

Low

## Other Structure Features

Roof Material	Tile	Certainty
		99%
Chimney(s)		0
Roof Vent(s)		0
Skylight(s)		0
Deck		0

Imagery as of Apr 15, 2023





# Parcel Risk

4115 Calle Isabella,  
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## Primary Risk Factors



Tree Density  
**Moderate**



Building Density  
**High**



Slope  
**Low**



Position on Slope  
**Low**

## Other Parcel Features

Pool Detected	Yes
Ground Elevation	76.35 feet
Hardscapes - Parcel Percent	0 %
Aspect	South

Imagery as of Apr 15, 2023



Vegetation Health Imagery as of Apr 15, 2023



Less Burnable Vegetation More Burnable Vegetation



# Oblique Imagery

Imagery as of Jan 09, 2021

**4115 Calle Isabella,  
San Clemente, CA 92672**

North



South



East




West




# Community Risk

4115 Calle Isabella,  
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## Primary Risk Factors




Structure-Vegetation Intermix  
**Low**



Protection  
**Low**



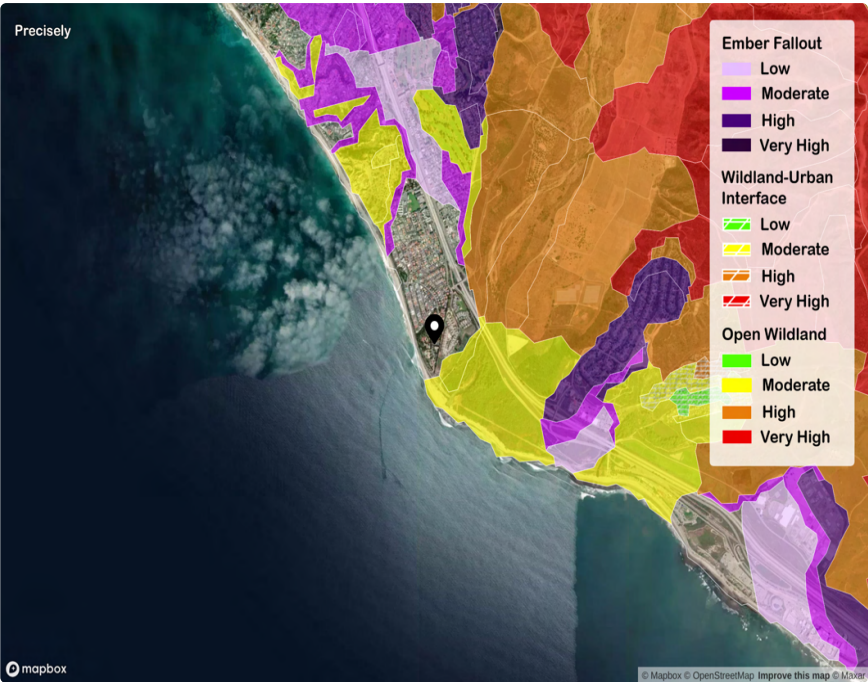
Ember Potential  
**Low**



Ease of Access  
**Low**

## Other Community Features

HH Fire Suppression Score	B, Well Protected
Distance from Nearest Hydrant	< 250 Feet
Hydrants within 1,000 ft	9
Fire Stations within 5 miles	2
Fire Stations within 10 miles	9



## Nearby Fire Stations


Station	Type	Drive Dist. / Time
Orange County Fire Authority Station 60	Full Time	3.46 mi / 7 min
Orange County Fire Authority Station 59	Full Time	7.1 mi / 10 min
Orange County Fire Authority Station 50	Full Time	7.3 mi / 10 min




# Region Risk

4115 Calle Isabella,  
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## Primary Risk Factors




State Relativity  
**Low**



National Relativity  
**Low**



Wind Region  
**High**



Seasonality  
**High**



## Other Regional Features

Drought Frequency	Moderate - 58%
Lightning Frequency	Very Low
Wind Region	Strong seasonal wind risks: Santa Ana Katabatic Special Wind Region
Average Days of Snowfall >1 inch	0.0 Days
Fire Season Average Monthly Rainfall	0.27 Inches

## Area Wildfire History

#	Year	Name	Acreage	Dist.
1	2017	UNNAMED Fire	0	1.5 miles
2	1992	BRAVO Fire	2,024	1.8 miles
3	1975	GRUNDY Fire	2,616	2.1 miles
4	1976	PENDLETON Fire	2,111	2.1 miles
5	2018	LA RAMBLA Fire	0	2.4 miles
6	2014	COMBAT-BASILONE COMPLEX Fire	1,457	2.7 miles
7	2014	COMBAT Fire	1,457	2.7 miles
8	2001	TRAFALGAR Fire	1	2.7 miles
9	2018	SAN MATEO CAMPGROUND Fire	3	2.7 miles
10	2017	CRISTIANITOS Fire	702	2.8 miles

## Analysis Details

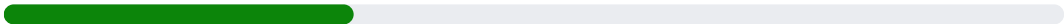
This analysis evaluates the wildfire risk at the subject property based on three (3) critical elements: the likelihood of fires reaching the property, their potential size and speed, and the difficulty of suppression. These factors collectively determine an overall risk grade of low, moderate or high to help guide your decision-making. These three elements are determined by dynamically simulating the ignition of 100 wildfires within a five-mile radius of the property and modeling their spread under the most extreme wind conditions recorded at that location, historically. This dynamic analysis incorporates any burn scars from in-season active wildfires, and regular updates to the underlying vegetation/fuels data are made to reflect seasonal changes.



### Overall

Overall assessment of the property’s wildfire risk given the exposure, severity and suppression effort.

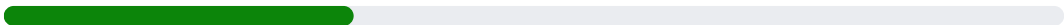
Low



### Wildfire Exposure

Probability of a wildfire impacting the property within an 8-hr time period within 2-miles of the property.

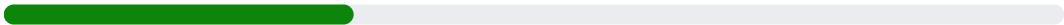
Low



### Wildfire Severity

Flame height and rate-of-spread for worst-case fire scenarios within 0.5-mile of the property.

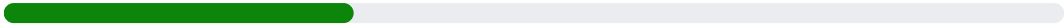
Low



### Suppression Effort

Difficulty to suppress wildfire given terrain, road system and fuels with 0.5-mile of the property.

Low





# Wildfire Exposure

Extreme Wind Conditions

4115 Calle Isabella,  
San Clemente, CA 92672

## Primary Risk Factors



5 Mile Risk

**Low**



2 Mile Risk

**Low**



0.50 Mile Risk

**Low**

Within 100 meters of the center of this property, the area is considered non-burnable.  
Therefore, the probability of a wildfire passing through this 100-meter zone is less than 1%,  
and the likelihood of a wildfire or fire path leading to this property within this area is minimal.  
There are no analytics to display on these pages.

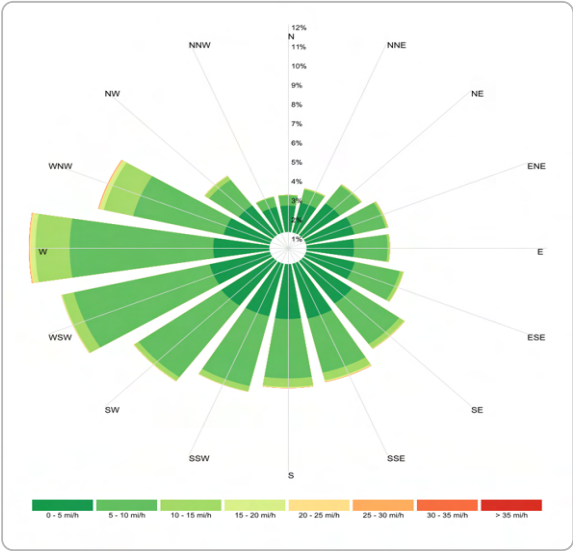
Probability of Wildfire Exposure (5 miles)



Probability of Wildfire Exposure (0.5 mile)



20-year historical wind conditions at location



Probability of Wildfire Exposure (2 miles)



# Wildfire Severity

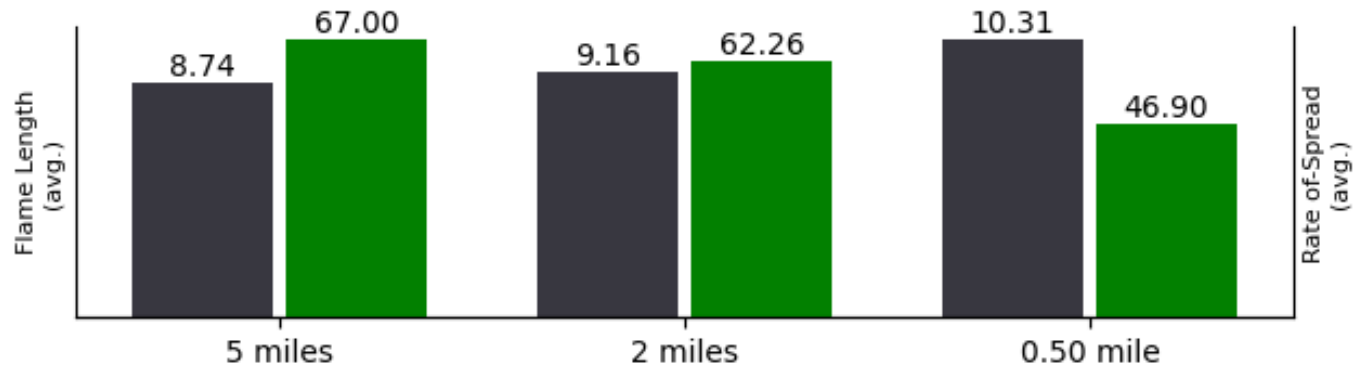
4115 Calle Isabella,  
San Clemente, CA 92672

## Primary Risk Factors

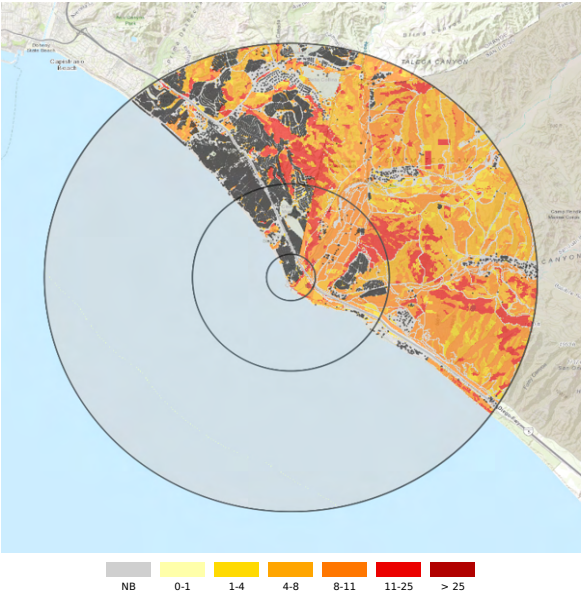


\*Note: average values do not include 'non-burnable' areas.

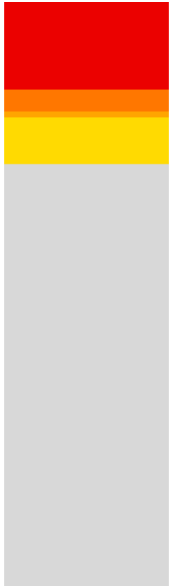
● Flame Length      ● Rate-of-Spread



Flame Length (5 miles)

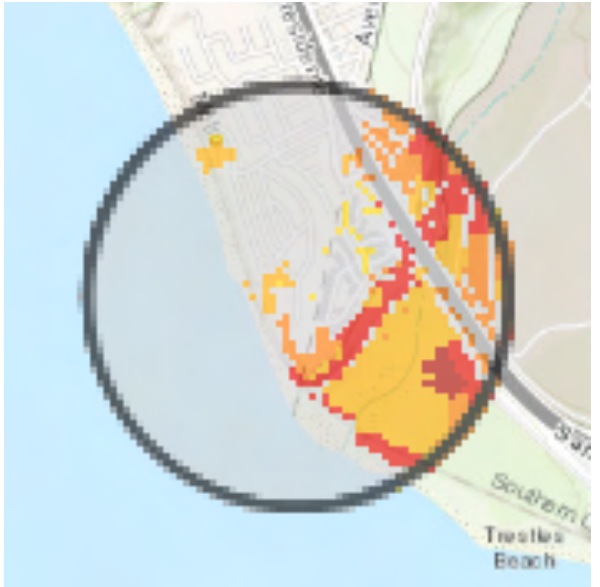
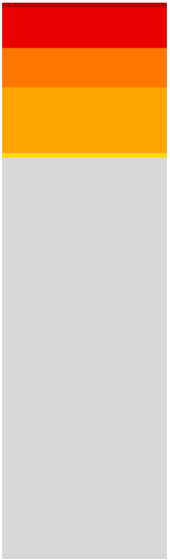


Rate-of-Spread Distribution (0.50 mile)



NB 0-2 2-5 5-20 20-50 50-150 > 150

Flame Length (0.50 mile)



NB 0-1 1-4 4-8 8-11 11-25 > 25



# Suppression Effort

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## Primary Risk Factors



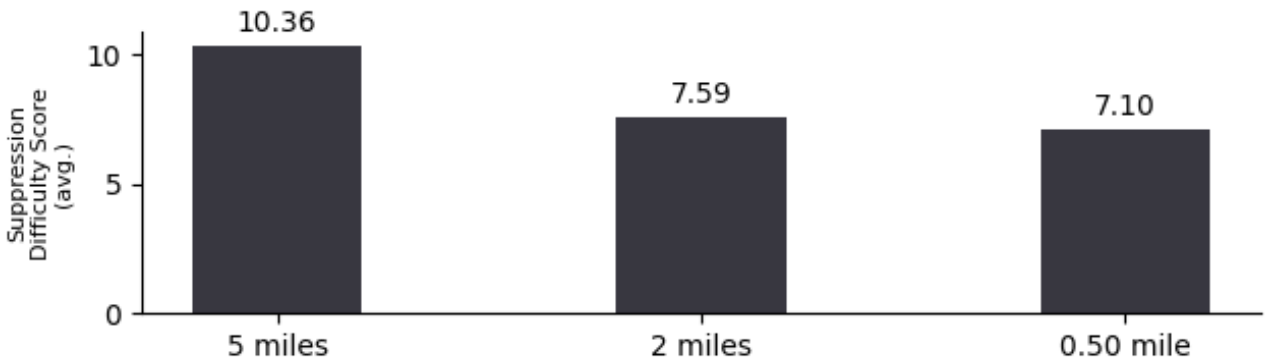
5 Mile Risk  
**Low**



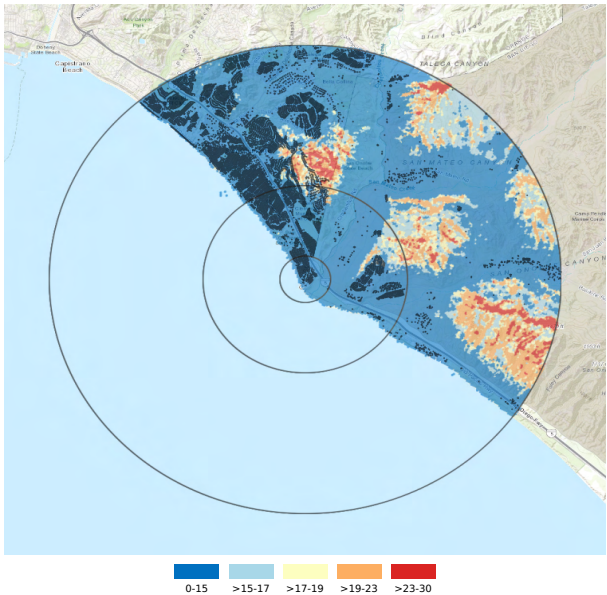
2 Mile Risk  
**Low**



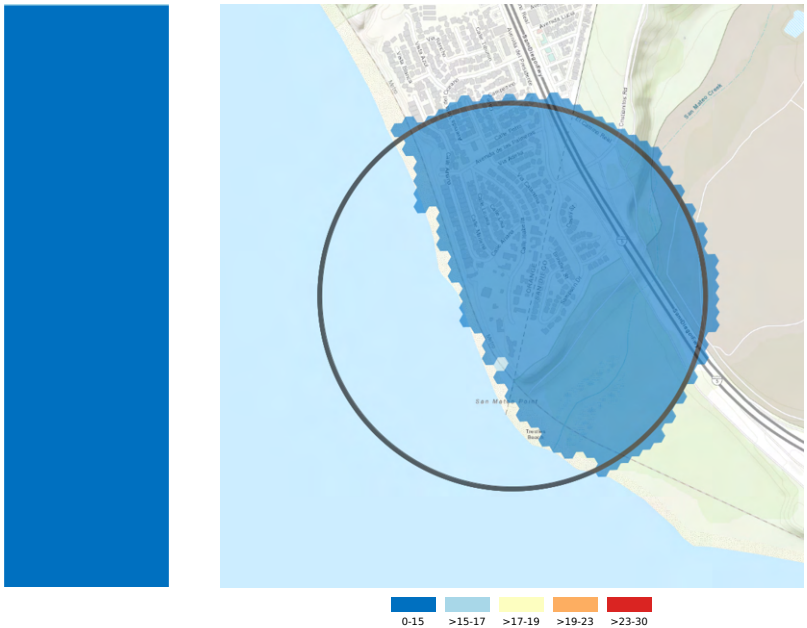
0.50 Mile Risk  
**Low**



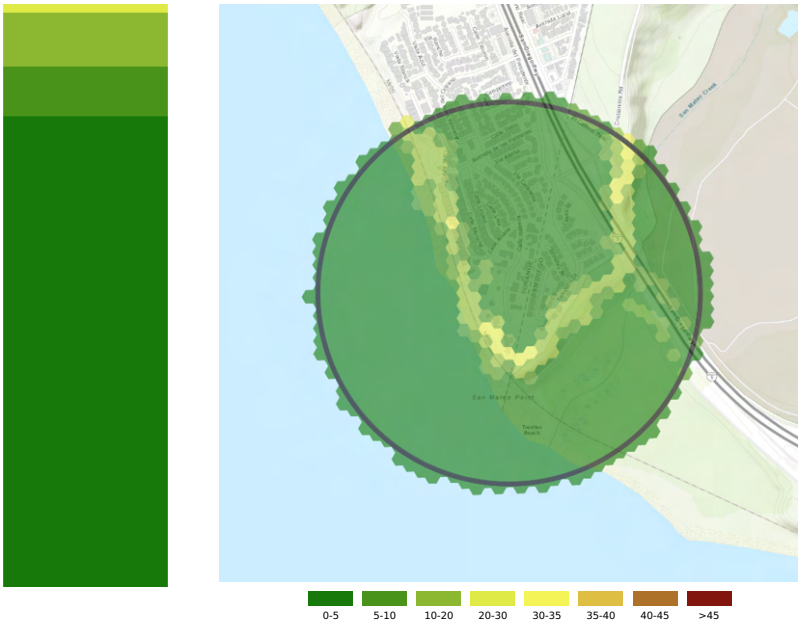
Suppression Difficulty (5 miles)



Suppression Difficulty (0.50 mile)



Slope (0.50 mile)

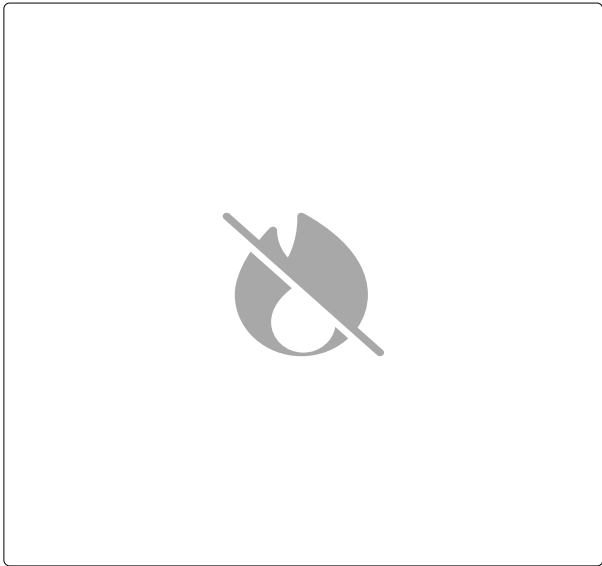


# Mitigation Guidance

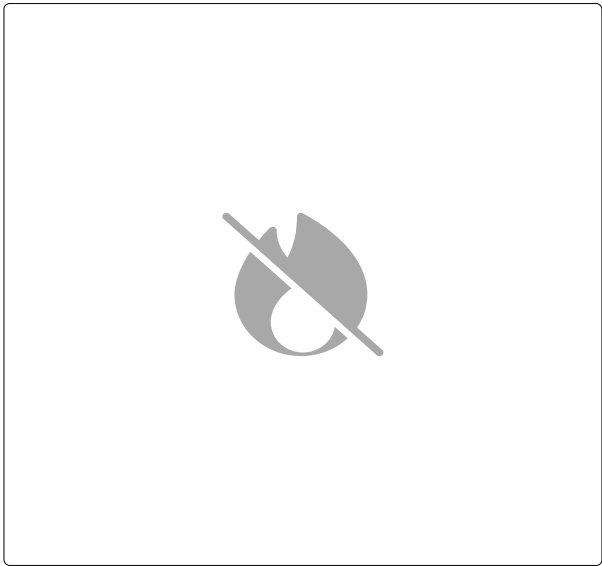
Extreme Wind Conditions

4115 Calle Isabella,  
San Clemente, CA 92672

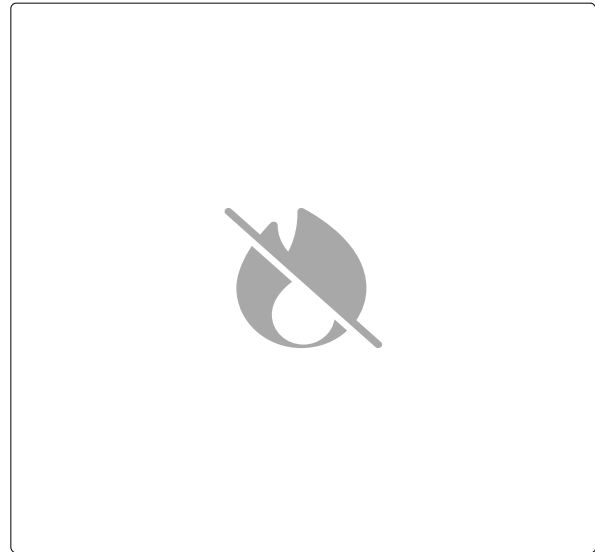
Speed of Average Wildfire Path to Location (5 miles)



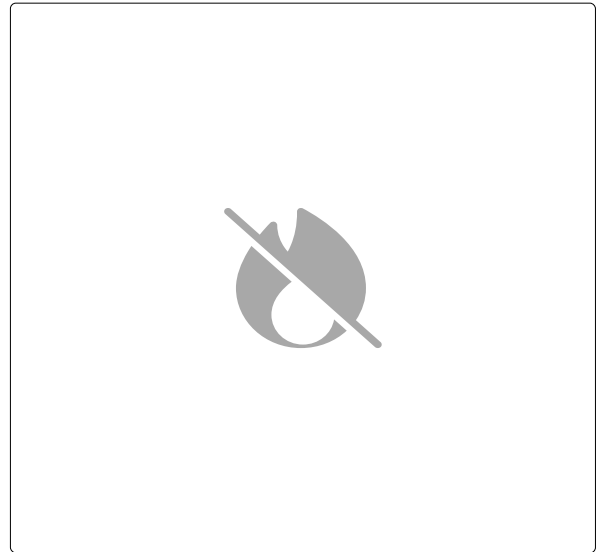
Most Likely Ignition Path (5 miles)



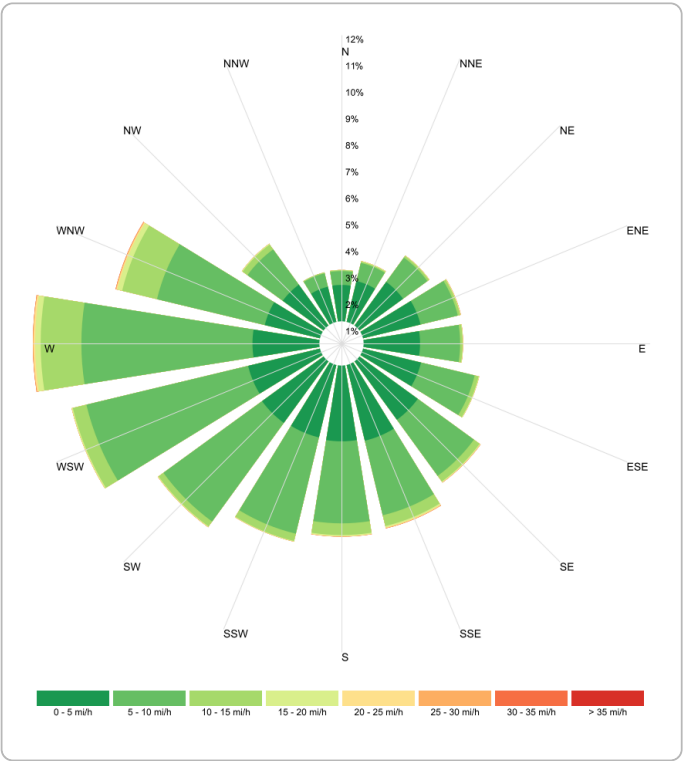
Speed of Average Wildfire Path to Location (0.50 mile)



Most Likely Ignition Path (0.50 mile)



20-year historical wind conditions at location





# Mitigation Recommendations

**4115 Calle Isabella,  
San Clemente, CA 92672**

**Note:** The following recommendations were automatically generated based on the structure, parcel and community risk characteristics of the overall assessment. These may not all be applicable for the property. For a bespoke set of mitigation recommendations and our experts' assessment, we recommend ordering an In-Depth Virtual Assessment.

**No automated mitigation recommendations were generated for this property**

# Additional Best Practices

## Insurance Institute for Business & Home Safety (IBHS) Essential Recommendations

Wildfire mitigation requires ongoing maintenance to keep your home protected and insurable. Regular upkeep is important as insurers may update requirements over time. To learn more, review the full IBHS program checklist.

Action	Description
Create and maintain the 5-foot buffer	The 5-foot area immediately around the home must have only hardscape or bare soil. All vegetation, including tree branches that overhang this area, must be removed to ensure it's completely noncombustible.
Ensure roof is Class A fire-rated	Roof must be Class A fire-resistant rated; most roof covers are, like asphalt shingles, masonry tiles that include bird stops, and metal.
Choose noncombustible gutter and downspouts	Gutters and downspouts must be made from a noncombustible material such as metal.
Clean roofs, gutters, and downspouts of debris	The roof, gutters, and downspouts must be cleaned regularly to prevent accumulation of debris such as leaves and pine needles.
Install ember-resistant vents	Vents must be either ember- and fire-resistant or covered (inside or outside) with 1/8-inch or finer metal mesh.
Ensure a 6-inch ground clearance for exterior walls	There must be a minimum of 6 vertical inches (measured from the ground up) of noncombustible material at the base of exterior walls.
Clear and maintain decks and covered porches	Top deck surfaces must be kept clear of debris and combustible materials. Underneath deck and stairs should be kept clear of vegetation or any storage items; decks less than 4 feet high must be enclosed.
Maintain defensible space	The remainder of the property beyond the home ignition zone must be maintained by removing yard debris and dead vegetation and pruning trees and bushes.
Remove combustible fencing within 5 ft of home	There must be no combustible fencing within 5 feet of the home, including where fences attach to the home.
Keep accessory structures compliant	Within 30 feet of the home, there must be no more than 3 accessory structures like sheds, playsets, gazebos, and ADUs. Each must meet the same requirements as the home.

# Additional Wildfire Services

The Property Guardian wildfire team offers additional assessments. These options include:

## In-Depth Virtual Assessment

This report type captures all the essential elements of the report you've just reviewed but with a level of expert analysis that's even deeper. In this case, the report features more technical insight including highly tailored commentary from a member of our in-house National Fire Protection Agency (NFPA) certified wildfire team. This commentary includes additional, tailored guidance on recommendations to consider to further reduce exposure, written in a straightforward manner to simplify implementation.

## In-Depth On-Site Assessment

The centerpiece of this assessment is a physical visit to your home and comprehensive documentation of the unique conditions present. The scope includes an assessment of the structure(s) and the surrounding landscape. The report summarizing this holistic analysis meets NFPA standards and includes detailed loss prevention guidance written in a manner to help simplify implementation.



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