
Wildfire Vegetation Checklist

Zone by zone, for Bay Area homes. Walk the property with this before an inspection or an insurer visit. Written by Michael Schuck, ISA Certified Arborist WE-15750A. Items track PRC §4291, CAL FIRE guidance, the Board of Forestry's August 2026 Zone 0 draft (not yet in effect), and the Safer from Wildfires insurance items (10 CCR §2644.9).

Zone 0 — 0 to 5 feet from walls, roof edge, decks, and stairs

- ☐ No bark or wood-chip mulch. Gravel, rock, pavers, concrete, or bare soil only.
- ☐ No leaves, needles, or debris on the ground, in corners, or against the wall.
- ☐ Roof and gutters clear of leaves and needles.
- ☐ Nothing stored under the deck, balcony, or stairs. No firewood anywhere in the 5 feet.
- ☐ No shrubs. No plants under the eaves, within 1 ft of a wall, within 2 ft of windows, doors, or vents, or within 5 ft of an attached deck.
- ☐ Lawn or groundcover under 3 inches is fine. Potted plants only in noncombustible pots, 5 gallons or less.
- ☐ No combustible fence or gate attached to the house; the 5 feet where a fence meets the wall is metal, masonry, or removed.
- ☐ Trees in Zone 0: no dead branches; nothing under the eaves; branches 10 ft from the chimney; branches 5 ft above the roof; limbed up 6 ft.
- ☐ Sheds and outbuildings in the 5 feet are entirely noncombustible, or gone.

Zone 0 regulations were adopted by the Board of Forestry Aug 19, 2026 and withdrawn Sept 8, 2026; every item above is still an insurance credit and an inspection item in most Bay Area districts.

Zone 1 — 5 to 30 feet

- ☐ Dead plants, dead grass, and weeds removed. Grass mowed to 4 inches.
- ☐ Dead and dying branches removed from every tree, especially over the roof and near windows.
- ☐ No part of any tree within 10 feet of a chimney or stovepipe outlet (this one is in the statute).
- ☐ Ladder fuels broken: clearance from the top of a shrub to the lowest branch above it is 3× the shrub's height.
- ☐ Trees limbed up 6 feet from the ground (or the lower third on small trees).
- ☐ Shrubs in separated islands, not continuous beds. No shrubs under tree canopies.
- ☐ Firewood and lumber moved out to Zone 2, or covered with 10 ft of clearance around it.
- ☐ 10 feet of bare or low-fuel clearance around sheds, outbuildings, and propane tanks.
- ☐ Highest-hazard species next to the house identified (see list on page 2) and scheduled for removal or replacement.

Zone 2 — 30 to 100 feet (or to the property line)

- ☐ Annual grass cut to 4 inches or less.
- ☐ Surface litter (leaves, needles, bark) no deeper than 3 inches.
- ☐ Crown spacing between trees: 10 ft on flat ground, 20 ft on 20–40% slopes, 30 ft above 40%.
- ☐ Shrub spacing: 2× height on flat ground, 4× on 20–40% slopes, 6× above 40%.
- ☐ Dead trees removed. Dead limbs removed. Ladder fuels under remaining trees managed as in Zone 1.
- ☐ 10 feet of clearance around woodpiles, outbuildings, and LPG tanks.
- ☐ Driveway and access: 10 ft horizontal and 13.5 ft vertical clearance so an engine can get in.

Trees: the questions a certified arborist asks

For every tree within 30 feet of a structure. Answer honestly; a 'yes' in the first group usually means removal is the right call and a permit is the next step; a 'yes' in the second group is almost always fixable by pruning.

Removal candidates

- ☐ Is the tree dead, or more than half dead?
- ☐ Is it a high-hazard species against or over the house (see list)?
- ☐ Is the crown so entangled with neighbors that 10-foot separation can't be made by pruning?
- ☐ Is it leaning toward the house with cracks, decay, or lifted roots at the base?

Pruning candidates

- ☐ Branches within 10 feet of the chimney?
- ☐ Branches touching or within 5 feet of the roof, or under the eaves?
- ☐ Dead wood in the canopy?
- ☐ Lowest branches under 6 feet with shrubs beneath?

Before removing anything: check whether your city protects the tree. Most Bay Area cities require a permit and an arborist report for oaks, redwoods, and trees over a trunk-size threshold, and fire safety is a reason the city weighs, not an automatic exemption. City-by-city table: californiafiredefense.com/permits/

High-hazard plants commonly found around Bay Area homes

These burn hot, ignite easily, or carry fire into the canopy. Fire agencies and the Marin Wildfire Prevention Authority flag them; some Marin districts prohibit them in Zone 0. Replace with low-growing, high-moisture, non-resinous plants kept irrigated and spaced.

Plant	Why	Replace with
Juniper (all forms)	Resinous, dense dead interior, ignites from a single ember; the classic 'gasoline plant'	Low succulents, lavender kept pruned, gravel
Italian cypress, arborvitae	Column of fine dead foliage inside; torches	Non-flammable screening (masonry), spaced deciduous shrubs
Bamboo	Dense dead culms and leaf litter; impossible to clean	Clumping grasses kept green, or hardscape
Pampas and fountain grass	Dead blades year-round, ember catcher	Native bunchgrasses mowed, or gravel
French and Scotch broom	Oily, dense, dead stems; invasive	Ceanothus kept thinned and away from structures, or remove outright
Acacia	Oily foliage, heavy litter, dieback	Oaks with ladder fuels managed, or none within 30 ft
Eucalyptus	Oil, shedding bark, long-distance embers	Removal near structures; keep only with 30 ft+ clearance and litter control
Monterey pine, Monterey cypress (near structures)	Resin, needle litter, pitch-canker dieback	Keep healthy specimens 30 ft+ out with litter control; remove declining ones
Rosemary (large hedges)	Oily, dense dead wood inside	Keep small and irrigated, or replace in Zone 0–1
Mexican fan palm with dead fronds	Dead-frond skirt is an ember torch	Skirt removed annually, or remove

Native trees — coast live oak, irrigated redwood, madrone — are on the fire-resistant lists. They become problems through dead wood, ladder fuels beneath them, and canopy touching the house, all of which pruning fixes. California bay laurel is on Fire Safe Marin's fire-prone list: keep existing bays maintained and off the structure, don't plant new ones near the house, and rake the litter in Zones 0–1.

A seasonal rhythm

March–May	The big cleanup: mow before grass cures, prune, deadwood, mulch to gravel in Zone 0, gutters. File tree permits now — cities take 4–12 weeks.
June–September	Weekly walk of Zones 0 and 1. Regrowth, leaf and needle drop, anything accumulating against the house. Inspection season in most districts.
October–November	Diablo-wind season. Roof and gutters again. On Red Flag days, move anything combustible inward.
December–February	Plan next year's tree work. Request your insurer's risk score and itemized discounts in writing (you're entitled to both).

What this checklist can't do: tell you which trees to keep, which the city will let you remove, or what an insurer will accept. That's a site visit. Wildfire Site Consultation \$375 · Defensible Space Plan \$850 · Insurance Documentation Package \$650. Text or call (415) 881-0124. Consulting only — we don't sell or refer tree work.

Sources: PRC §4291 (AB 3074 text, bof.fire.ca.gov); CAL FIRE Defensible Space (fire.ca.gov/dspace) and Zone 0 At-A-Glance; Board of Forestry Zone 0 rule text, Aug 2026, and Guidance Document, Sept 2026; 10 CCR §2644.9 (Safer from Wildfires); Fire Safe Marin / MWPA fire-smart plant guidance. Program and rule details change; the website shows the date each page was last checked.