EXAMPLE DATA — FICTIONAL COMMUNITY — NOT A REAL REPORT

Zone 0 documentation report · Prepared for the Board of Directors

Example Ridge HOA

Community	Example Ridge HOA (fictional)	Assumed location	Example: City of San Diego VHFHSZ
Documentation period	October 1 – November 8, 2026	Report date	November 13, 2026
Homes in community	24 existing homes (example)	Report ID	EX-ERR-2026-11 (example)

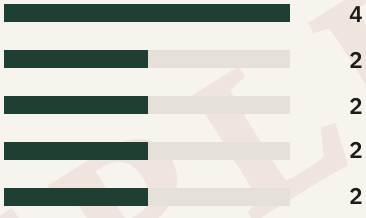
SUMMARY AS OF NOVEMBER 13, 2026

24	22	15	7	2
Homes in the community	Homes with photos on file	No items currently flagged	One or more items currently flagged	No photos submitted

104 photos are on file. Figures describe this example record only. They are not a pass/fail score and do not mean a home meets or fails any law, ordinance, or insurance standard.

FLAGGED ITEMS BY CATEGORY (CURRENT)

A home may appear in more than one category. Counts are items still flagged after any photo updates, not a legal finding.



12 flagged-item records across 7 homes.

RESPONSE STATUS

STATUS	HOMES
No items currently flagged	15
Photos updated; items still flagged	2
Flag notice sent; no update yet	5
No photos submitted; reminders sent	2
Total	**24**

Of the 15 homes with no items currently flagged, one (Lot 7) had stored items flagged earlier in the period and later submitted updated photos.

REGULATORY CONTEXT FOR THIS EXAMPLE

This sample assumes a fictional community of existing homes inside a City of San Diego Very High Fire Hazard Severity Zone, so the City ordinance timeline is shown for illustration. A live report would cite only the rules that apply to that community. Facts below were re-checked on official sources on November 13, 2026 (America/Los_Angeles) and are labeled Verified. Full citations are on the methodology pages.

City of San Diego Ordinance O-22042 (Verified). Final passage January 29, 2026; effective February 28, 2026. Zone 0 applies to new structures from that date, and to existing structures one year later — February 28, 2027. City guidelines for existing structures in a VHFHSZ describe a phased plan through February 28, 2029 (maintenance, then vegetation, then full compliance including fences and gates). The guidelines state they are not enforceable until February 28, 2027, and are subject to change.

California Board of Forestry Zone 0 rule (Verified: not in effect). As of November 13, 2026, the statewide rule was not in effect. The Board posted November 5, 2026 meeting materials on a revised package. OAL's under-review list had no Board of Forestry Zone 0 filing, and its recent-actions list still showed only the earlier filing (2026-0828-03E), withdrawn September 8, 2026.

Disclaimer. This is a dated documentation and record-keeping report. It is not an inspection, a certification, a permit, a legal determination, or a guarantee that any home, community, or association complies with Zone 0 rules, fire codes, insurance requirements, or any other law or standard. Flagged items are possible issues suggested by submitted photos, for the homeowner and the association to review. Defensible Records does not inspect properties and does not certify compliance.

Per-home documentation table

Status describes the photo record on file as of the report date. “Items flagged” are possible issues suggested by those photos, not a finding that a home is out of compliance.

LOT	EXAMPLE ADDRESS	PHOTOS	LAST PHOTO	STATUS	ITEMS CURRENTLY FLAGGED
1	101 Example Ridge Lane	4	Oct 12, 2026	No items flagged	—
2	103 Example Ridge Lane	4	Oct 11, 2026	No items flagged	—
3	105 Example Ridge Lane	8	Nov 2, 2026	Updated; still flagged	Combustible mulch
4	107 Example Ridge Lane	4	Oct 14, 2026	No items flagged	—
5	109 Example Ridge Lane	5	Oct 18, 2026	No items flagged	—
6	111 Example Ridge Lane	4	Oct 9, 2026	No items flagged	—
7	113 Example Ridge Lane	8	Nov 4, 2026	Updated; no flags remain	—
8	115 Example Ridge Lane	0	—	Not submitted	—
9	117 Example Ridge Lane	4	Oct 16, 2026	Items flagged	Combustible mulch; fence or gate within 5 ft
10	119 Example Ridge Lane	4	Oct 13, 2026	No items flagged	—
11	121 Example Ridge Lane	7	Oct 28, 2026	Updated; still flagged	Vegetation in the 0–5 ft area
12	123 Example Ridge Lane	4	Oct 10, 2026	No items flagged	—
13	125 Example Ridge Lane	4	Oct 19, 2026	No items flagged	—
14	127 Example Ridge Lane	5	Oct 17, 2026	Items flagged	Debris in gutters; combustible mulch
15	129 Example Ridge Lane	4	Oct 12, 2026	No items flagged	—
16	131 Example Ridge Lane	4	Oct 20, 2026	Items flagged	Stored combustible items; vegetation in the 0–5 ft area
17	133 Example Ridge Lane	4	Oct 8, 2026	No items flagged	—
18	135 Example Ridge Lane	6	Oct 21, 2026	No items flagged	—
19	137 Example Ridge Lane	4	Oct 23, 2026	Items flagged	Fence or gate within 5 ft
20	139 Example Ridge Lane	4	Oct 11, 2026	No items flagged	—
21	141 Example Ridge Lane	5	Oct 15, 2026	Items flagged	Combustible mulch; stored combustible items; debris under deck
22	143 Example Ridge Lane	4	Oct 14, 2026	No items flagged	—
23	145 Example Ridge Lane	0	—	Not submitted	—
24	147 Example Ridge Lane	4	Oct 16, 2026	No items flagged	—

Addresses, lots, photo counts, dates, and flags are invented example data. A live report would use the association’s actual lot list and submitted photos. Response history is on the reminder-history page.

EXAMPLE DATA

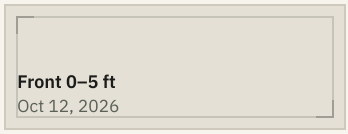
Dated photo log · Lots 1–6

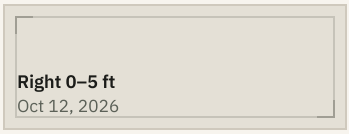
Placeholder frames stand in for photos. They are not real images and do not depict any property. A live report would show the dated photos on file for every side of every home.

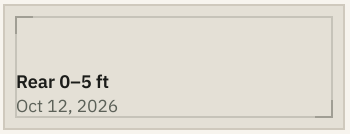
Lot 1 · 101 Example Ridge Lane

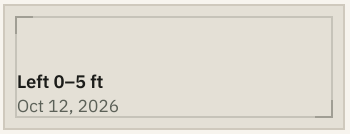
No items flagged

Photos on file: 4 · Last photo: Oct 12, 2026





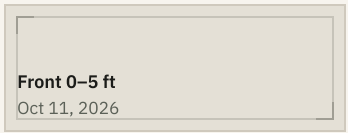


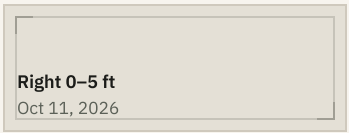


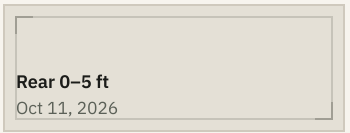
Lot 2 · 103 Example Ridge Lane

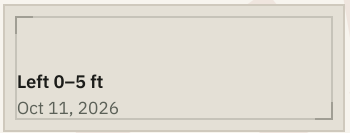
No items flagged

Photos on file: 4 · Last photo: Oct 11, 2026





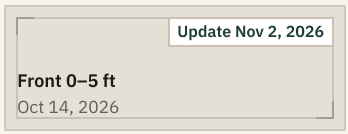


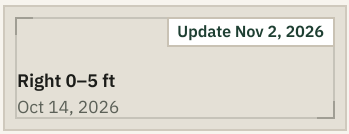


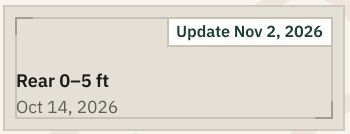
Lot 3 · 105 Example Ridge Lane

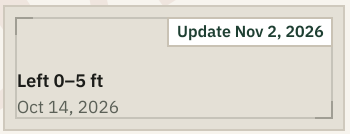
Updated; still flagged

Photos on file: 8 · Last photo: Nov 2, 2026







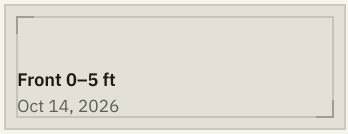


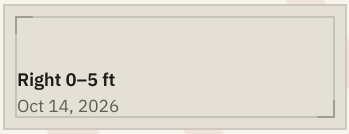
Currently flagged: Combustible mulch · Updated photos Nov 2. Vegetation no longer flagged; mulch remains.

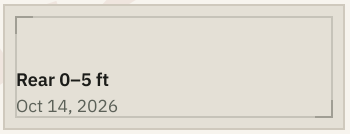
Lot 4 · 107 Example Ridge Lane

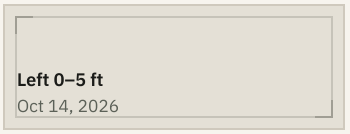
No items flagged

Photos on file: 4 · Last photo: Oct 14, 2026





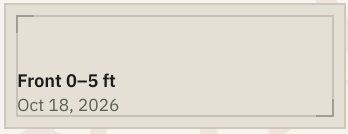


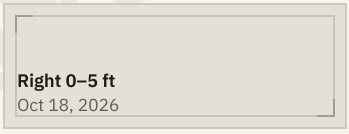


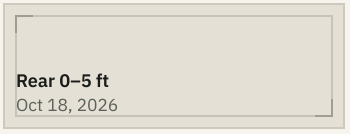
Lot 5 · 109 Example Ridge Lane

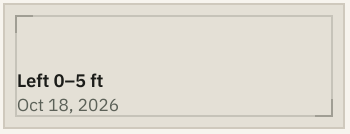
No items flagged

Photos on file: 5 · Last photo: Oct 18, 2026





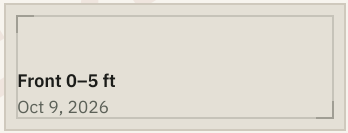


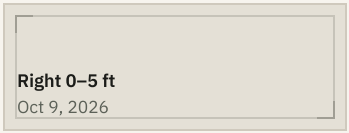


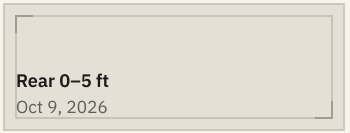
Lot 6 · 111 Example Ridge Lane

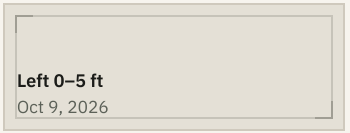
No items flagged

Photos on file: 4 · Last photo: Oct 9, 2026









EXAMPLE DATA

Dated photo log · Lots 7–12

Placeholder frames stand in for photos. They are not real images and do not depict any property. A live report would show the dated photos on file for every side of every home.

Lot 7 · 113 Example Ridge Lane

Updated; no flags remain

Photos on file: 8 · Last photo: Nov 4, 2026

Front 0–5 ft	Right 0–5 ft	Rear 0–5 ft	Left 0–5 ft
Update Nov 4, 2026 Oct 16, 2026	Update Nov 4, 2026 Oct 16, 2026	Update Nov 4, 2026 Oct 16, 2026	Update Nov 4, 2026 Oct 16, 2026

Updated photos Nov 4. Stored items (firewood) no longer flagged.

Lot 8 · 115 Example Ridge Lane

Not submitted

Photos on file: 0

Front 0–5 ft	Right 0–5 ft	Rear 0–5 ft	Left 0–5 ft
No photo received	No photo received	No photo received	No photo received

Reminders sent Oct 8, Oct 15, and Oct 22.

Lot 9 · 117 Example Ridge Lane

Items flagged

Photos on file: 4 · Last photo: Oct 16, 2026

Front 0–5 ft	Right 0–5 ft	Rear 0–5 ft	Left 0–5 ft
Oct 16, 2026	Oct 16, 2026	Oct 16, 2026	Oct 16, 2026

Currently flagged: Combustible mulch; fence or gate within 5 ft · Flag notice Oct 25; follow-up Nov 2. No updated photos yet.

Lot 10 · 119 Example Ridge Lane

No items flagged

Photos on file: 4 · Last photo: Oct 13, 2026

Front 0–5 ft	Right 0–5 ft	Rear 0–5 ft	Left 0–5 ft
Oct 13, 2026	Oct 13, 2026	Oct 13, 2026	Oct 13, 2026

Lot 11 · 121 Example Ridge Lane

Updated; still flagged

Photos on file: 7 · Last photo: Oct 28, 2026

Front 0–5 ft	Right 0–5 ft	Rear 0–5 ft	Left 0–5 ft
Update Oct 28, 2026 Oct 12, 2026	Update Oct 28, 2026 Oct 12, 2026	Update Oct 28, 2026 Oct 12, 2026	Update Oct 28, 2026 Oct 12, 2026

Currently flagged: Vegetation in the 0–5 ft area · Updated photos Oct 28. Vegetation still flagged.

Lot 12 · 123 Example Ridge Lane

No items flagged

Photos on file: 4 · Last photo: Oct 10, 2026

Front 0–5 ft	Right 0–5 ft	Rear 0–5 ft	Left 0–5 ft
Oct 10, 2026	Oct 10, 2026	Oct 10, 2026	Oct 10, 2026

EXAMPLE DATA

Dated photo log · Lots 13–18

Placeholder frames stand in for photos. They are not real images and do not depict any property. A live report would show the dated photos on file for every side of every home.

Lot 13 · 125 Example Ridge Lane

No items flagged

Photos on file: 4 · Last photo: Oct 19, 2026

Front 0–5 ft	Right 0–5 ft	Rear 0–5 ft	Left 0–5 ft
Oct 19, 2026	Oct 19, 2026	Oct 19, 2026	Oct 19, 2026

Lot 14 · 127 Example Ridge Lane

Items flagged

Photos on file: 5 · Last photo: Oct 17, 2026

Front 0–5 ft	Right 0–5 ft	Rear 0–5 ft	Left 0–5 ft
Oct 17, 2026	Oct 17, 2026	Oct 17, 2026	Oct 17, 2026

Currently flagged: Debris in gutters; combustible mulch · Flag notice Oct 25; follow-up Nov 2. No updated photos yet.

Lot 15 · 129 Example Ridge Lane

No items flagged

Photos on file: 4 · Last photo: Oct 12, 2026

Front 0–5 ft	Right 0–5 ft	Rear 0–5 ft	Left 0–5 ft
Oct 12, 2026	Oct 12, 2026	Oct 12, 2026	Oct 12, 2026

Lot 16 · 131 Example Ridge Lane

Items flagged

Photos on file: 4 · Last photo: Oct 20, 2026

Front 0–5 ft	Right 0–5 ft	Rear 0–5 ft	Left 0–5 ft
Oct 20, 2026	Oct 20, 2026	Oct 20, 2026	Oct 20, 2026

Currently flagged: Stored combustible items; vegetation in the 0–5 ft area · Flag notice Oct 25; follow-up Nov 2. No updated photos yet.

Lot 17 · 133 Example Ridge Lane

No items flagged

Photos on file: 4 · Last photo: Oct 8, 2026

Front 0–5 ft	Right 0–5 ft	Rear 0–5 ft	Left 0–5 ft
Oct 8, 2026	Oct 8, 2026	Oct 8, 2026	Oct 8, 2026

Lot 18 · 135 Example Ridge Lane

No items flagged

Photos on file: 6 · Last photo: Oct 21, 2026

Front 0–5 ft	Right 0–5 ft	Rear 0–5 ft	Left 0–5 ft
Oct 21, 2026	Oct 21, 2026	Oct 21, 2026	Oct 21, 2026

EXAMPLE DATA

Dated photo log · Lots 19–24

Placeholder frames stand in for photos. They are not real images and do not depict any property. A live report would show the dated photos on file for every side of every home.

Lot 19 · 137 Example Ridge Lane

Items flagged

Photos on file: 4 · Last photo: Oct 23, 2026

Front 0–5 ft	Right 0–5 ft	Rear 0–5 ft	Left 0–5 ft
Oct 23, 2026	Oct 23, 2026	Oct 23, 2026	Oct 23, 2026

Currently flagged: Fence or gate within 5 ft · Flag notice Oct 25; follow-up Nov 2. No updated photos yet.

Lot 20 · 139 Example Ridge Lane

No items flagged

Photos on file: 4 · Last photo: Oct 11, 2026

Front 0–5 ft	Right 0–5 ft	Rear 0–5 ft	Left 0–5 ft
Oct 11, 2026	Oct 11, 2026	Oct 11, 2026	Oct 11, 2026

Lot 21 · 141 Example Ridge Lane

Items flagged

Photos on file: 5 · Last photo: Oct 15, 2026

Front 0–5 ft	Right 0–5 ft	Rear 0–5 ft	Left 0–5 ft
Oct 15, 2026	Oct 15, 2026	Oct 15, 2026	Oct 15, 2026

Currently flagged: Combustible mulch; stored combustible items; debris under deck · Flag notice Oct 25; follow-up Nov 2. No updated photos yet.

Lot 22 · 143 Example Ridge Lane

No items flagged

Photos on file: 4 · Last photo: Oct 14, 2026

Front 0–5 ft	Right 0–5 ft	Rear 0–5 ft	Left 0–5 ft
Oct 14, 2026	Oct 14, 2026	Oct 14, 2026	Oct 14, 2026

Lot 23 · 145 Example Ridge Lane

Not submitted

Photos on file: 0

Front 0–5 ft	Right 0–5 ft	Rear 0–5 ft	Left 0–5 ft
No photo received	No photo received	No photo received	No photo received

Reminders sent Oct 8, Oct 15, and Oct 22.

Lot 24 · 147 Example Ridge Lane

No items flagged

Photos on file: 4 · Last photo: Oct 16, 2026

Front 0–5 ft	Right 0–5 ft	Rear 0–5 ft	Left 0–5 ft
Oct 16, 2026	Oct 16, 2026	Oct 16, 2026	Oct 16, 2026

EXAMPLE DATA — fictional community, fictional addresses, fictional photo record. Not a real report.

Reminder history

This log records notices generated for the association during the documentation period. Delivery below is example data only (for this fictional community, every listed email is treated as delivered). A live report would show actual send and bounce results.

DATE	TYPE	WHO RECEIVED IT	RESULT (EXAMPLE)
Oct 1, 2026	Program start notice	All 24 households, by email, with a request to photograph the 0–5 ft area on all sides of the home.	24 delivered (example)
Oct 8, 2026	Photo-request reminder	All 24 households (first reminder).	24 delivered. 18 homes had photos on file by Oct 15.
Oct 15, 2026	Photo-request reminder	6 households with no photos yet (Lots 3, 7, 8, 11, 18, 23).	6 delivered. Lots 3, 7, 11, and 18 submitted photos after this reminder.
Oct 22, 2026	Second reminder	2 households still without photos (Lots 8 and 23). Copy also sent to the community manager's example inbox.	Delivered. No photos received from Lots 8 or 23 as of the report date.
Oct 25, 2026	Flag notice	8 households with one or more items flagged on the photos then on file (Lots 3, 7, 9, 11, 14, 16, 19, 21), asking them to review the flagged items and upload new photos if the area changed.	8 delivered.
Oct 28, 2026	Photo update received	Lot 11 uploaded new photos.	Vegetation in the 0–5 ft area still flagged.
Nov 2, 2026	Follow-up flag notice	5 households still flagged with no update (Lots 9, 14, 16, 19, 21). Lot 3 uploaded new photos the same day; Lot 7 had not yet updated.	5 delivered. Lot 3 update: vegetation no longer flagged; combustible mulch remains.
Nov 4, 2026	Photo update received	Lot 7 uploaded new photos.	Stored items no longer flagged. No items remain flagged for Lot 7.

REMINDER TOTALS FOR THE PERIOD (EXAMPLE)

ITEM	COUNT
Program start notices	24
Photo-request reminders (all households, Oct 8)	24
Photo-request reminders to homes not yet submitted	8
Flag notices and follow-ups	13
Homes that uploaded new photos after a flag notice	3
Homes still without photos as of the report date	2

Defensible Records can generate reminders; the association decides the schedule and tone. Reminders are a record-keeping aid. They are not a citation, a notice of violation, or an enforcement action.

EXAMPLE DATA

Methodology and disclaimer

WHAT THIS REPORT IS, AND WHAT IT IS NOT

This report is a dated record of photos and notes submitted for the 0–5 foot area around homes in this example community, plus a log of reminders the association chose to send. It is prepared so a board — and, if the association chooses, an insurer — can see what was documented, when, and what was flagged for review.

This is not an inspection, a certification, a permit, a legal opinion, or a compliance guarantee. Defensible Records does not visit the property, does not act as a fire inspector or code official, and does not determine whether a home or association meets Zone 0 rules, the California Fire Code, a local ordinance, an insurance underwriting standard, or any other requirement. A flagged item is a possible issue suggested by a photo, for the homeowner and the association to review. The absence of a flag is not a finding that the area is clear, safe, or in compliance. Photos can miss conditions, become out of date, and cannot show every angle or change after the last upload.

HOW THE EXAMPLE RECORD WAS ASSEMBLED

- Homeowners were asked to photograph the area within 5 feet of the structure on all sides, including next to walls and any attached deck, and to include the ground at the wall, the lower wall, and (where visible) gutters or the area under a deck.
- Each photo in a live report is stored with the date and time it was uploaded. This sample uses placeholder frames, not real photographs.
- Software reviews submitted photos and flags likely issues in categories such as combustible mulch, vegetation in the 0–5 ft area, stored combustible items, a fence or gate within 5 feet, and debris on a roof, in gutters, or under a deck. Flags are suggestions for review, not findings.
- The association can send reminders to households that have not submitted photos and to households with flagged items. Those sends are recorded in the reminder history.
- This sample uses invented lots, addresses, dates, photo counts, flags, and reminder results for a fictional 24-home community named Example Ridge HOA. No real household, board, or manager is depicted.

REGULATORY CONTEXT (RE-VERIFIED NOVEMBER 13, 2026, AMERICA/LOS_ANGELES)

Zone 0 is the ember-resistant area in the first 5 feet around a structure. Rules differ by jurisdiction, and they can change. The notes below are a snapshot of official sources as of the date above. They are provided for context only and are not legal advice.

City of San Diego Ordinance O-22042 — Verified. Ordinance Number O-22042 (New Series), date of final passage January 29, 2026, takes effect on the thirtieth day after final passage (February 28, 2026). The local Zone 0 addition (Section 604.3.2) defines Zone 0 as the area immediately adjacent to the exterior wall surface, patio, deck, or attachment to structures, extending 5 feet on a horizontal plane. It applies to new structures applying for a building permit on or after the effective date, and to existing structures one year after the effective date (February 28, 2027). A compliance plan may be established. Source: the official ordinance PDF on the City Clerk site, listed below.

City of San Diego guidelines for existing structures — Verified. San Diego Fire-Rescue's "Zone 0 Guidelines for Existing Structures" state that the requirements apply to structures in a Very High Fire Hazard Severity Zone within the City of San Diego. Zone 0 applied to new structures on February 28, 2026, and applies to existing structures beginning February 28, 2027. The guidelines describe a phased plan through February 28, 2029: Year 1 (beginning February 28, 2027), maintenance, including removal of dead vegetation and debris and relocation of firewood, trash bins, and under-deck storage; Year 2 (beginning February 28, 2028), vegetation removal and replacement with fire-smart vegetation; Year 3 (beginning February 28, 2029), full compliance, including replacing fences and gates that do not meet the guidance. The document states: "These guidelines are not enforceable until February 28, 2027, and are subject to change."

Regulatory notes continue on the next page, with sources and the full disclaimer.

EXAMPLE DATA

Methodology and disclaimer · continued

California Board of Forestry and Fire Protection Zone 0 rule — Verified: not in effect as of November 13, 2026. The Board posted November 5, 2026 meeting materials on Zone 0, including a board memo, a finding of emergency, and "Zone 0 Rule Plead FINAL 1152026." The Board's Defensible Space Zones page states that the Board and staff "continue to work with the Office of Administrative Law on a final review of the Zone 0 Regulations Rule Package" and will update the page "when this review is complete and when the California Secretary of State publishes the final regulation." On November 13, 2026, OAL's list of emergency regulations under review included no Board of Forestry Zone 0 filing. OAL's recent-actions list still showed the earlier emergency filing, 2026-0828-03E, "Zone 0 Defensible Space," as withdrawn on September 8, 2026. Press coverage (The Mountain Messenger, November 10, 2026) reported that the Board adopted a revised package on November 5 and planned to submit it to OAL on or after November 13, 2026. That planned-submission date is attributed to the press account, not quoted from the Board memo in this report. As of the check on November 13, a new filing had not appeared on OAL's under-review list. The statewide rule therefore had no effective date and was not in force.

SOURCES

1. City of San Diego Ordinance O-22042 (New Series), date of final passage January 29, 2026: https://docs.sandiego.gov/council_reso_ordinance/rao2026/O-22042.pdf
2. San Diego Fire-Rescue, Community Risk Reduction Division, "Zone 0 Guidelines for Existing Structures" (posted in the City's 2026-04 file path): https://www.sandiego.gov/sites/default/files/2026-04/zone-0-guidelines-for-existing-structures.pdf
3. California Board of Forestry and Fire Protection, Meeting Information (November 2026 Board materials, including "Board Memo Zone Zero 1152026" and "Zone 0 Rule Plead FINAL 1152026"): https://bof.fire.ca.gov/business
4. California Board of Forestry and Fire Protection, Defensible Space Zones: https://bof.fire.ca.gov/projects-and-programs/defensible-space-zones-0-1-and-2/
5. California Office of Administrative Law, Emergency Regulations Under Review, checked November 13, 2026: https://oal.ca.gov/emergency_regulations/emergency_regulations_under_review/
6. California Office of Administrative Law, Recent Actions On Emergency Regulations, file 2026-0828-03E withdrawn September 8, 2026, checked November 13, 2026: https://oal.ca.gov/emergency_regulations/recent_actions_taken_on_emergency_regulations/
7. The Mountain Messenger, "California Revises Zone Zero Rules for Homeowners," November 10, 2026 (press account of the planned OAL submission date): https://www.themountainmessenger.org/article/california-revises-zone-zero-rules-for-homeowners

Disclaimer (please read). Defensible Records provides documentation and record-keeping only. This report, including any summary figures, flags, photo log, or reminder history, is not an inspection, certification, appraisal, or warranty, and it is not a representation to a government agency or an insurer that a property or community complies with any wildfire, defensible-space, or Zone 0 requirement. Users should confirm current rules with the applicable fire authority and their own counsel or insurance adviser. Rules and official guidance can change. Ownership note: Defensible Records is owned by Alan, who also owns Lavish Garden Landscape. This report does not recommend, require, or pressure any homeowner or association to use Lavish Garden or any other contractor.

EXAMPLE DATA