

## CASE STUDIES

Homeowners have both safety and financial incentives to complete fire mitigation on their property—reducing wildfire risk and improving the value and insurability of their home. Colorado insurers and REALTORS® encourage WUI communities to become Firewise USA® communities and implement mitigation programs that assist residents in assessing risk and taking proper steps to help their home survive a wildfire.

**Wildfire Partners:** When Lester Karplus moved to the mountains near Nederland, Colorado he knew it was a matter of “when not if” his log home would be in the path of a wildfire. That day arrived in July 2016 when the Cold Springs Fire forced 1,900 residents to flee “100-foot” flames on a moment’s notice. While eight neighboring homes burned, Karplus’ home and seven others in the path of the fire survived — all participating in Wildfire Partners, Boulder County’s community wildfire mitigation program that provides homeowners with a comprehensive on-site property risk assessment that includes step-by-step mitigation needs, resources, a consumer-help line and follow-up inspections. The result – a coveted “Wildfire Partners Certified” yard sign and reduced wildfire risk. Many insurance companies accept Wildfire Partners assessment to meet their mitigation requirements. Karplus says homeowners buying in wildfire-prone areas need to ask themselves: “Are we willing to be caretakers of the land?” If the answer is yes, they must understand the inevitable risk of living with wildfire and the long-term commitment needed to protect their property. For more information: [wildfirepartners.org](http://wildfirepartners.org).

**REALFire®:** After living in his Beaver Creek condominium for two decades, Michael Bengé purchased a home on the mountain and knew it was a “no brainer” to evaluate necessary fire mitigation work — both in terms of creating defensible space around his new home, as well as fire-resistive materials in new construction. Bengé was thrilled to learn from his HOA that he could receive a free, on-site wildfire risk property assessment through the REALFire® program, thanks to support from Eagle County, the Vail Board of REALTORS®, and other local partners.

### Benefits of the REALFire® program include:

- Residents engage directly with local mitigation professionals to learn about local wildfire risk.
- Residents can earn a REALFire® certificate of recognition, which they can use to enhance real estate transactions or share with local insurance providers.
- Qualifying residents may be eligible for an income tax subtraction for mitigation work performed on their property.
- Assessments identify specific actions proven to reduce wildfire risk on a property.

Bengé believes homeowners throughout WUI communities would benefit by taking advantage of the voluntary opportunities to become more educated on wildfire risk, and the available mitigation resources to enhance the beauty of their property and invest in the safety and value of their home. Resources: [REALFire.net](http://REALFire.net)

## WILDFIRE MITIGATION RESOURCE CENTER:

Additional resources and information for homeowners can be found through these stakeholder organizations:

- **Firewise USA®:** Program provides instructional resources to inform communities how to adapt to living with wildfire and encourages neighbors to work together and take action to reduce their wildfire risk. The Colorado State Forest Service (CSFS) and the National Fire Protection Association (NFPA) work together to implement the Firewise USA® program in Colorado. [csfs.colostate.edu/wildfire-mitigation/colorado-firewise-communities/](http://csfs.colostate.edu/wildfire-mitigation/colorado-firewise-communities/)
- **The Colorado State Forest Service:** Provides professional forestry assistance, wildfire mitigation expertise and outreach and education to help landowners and communities reduce wildfire risk. [csfs.colostate.edu/wildfire-mitigation](http://csfs.colostate.edu/wildfire-mitigation)
- **Ready, Set, Go!** Program managed by the International Association of Fire Chiefs, designed to develop and improve the dialogue between fire departments and the residents they serve. [wildlandfirersg.org](http://wildlandfirersg.org)
- **Colorado REALTORS®** are working in partnership with other like-minded fire prevention organizations across our state to bring education and awareness, as well as access to resources directly to residents in their local communities. [ColoradoRealtors.com/ProjectWildfire](http://ColoradoRealtors.com/ProjectWildfire)
- **The Fire Adapted Communities Coalition** is committed to helping people and communities in the wildland-urban interface adapt to living with wildfire and reduce their risk for damage. The coalition provides information and expertise on activities related to fire adapted communities. [FireAdapted.org](http://FireAdapted.org)

- **Insurance Institute for Business & Home Safety (IBHS)** – An independent, nonprofit, scientific research and communications organization supported solely by property insurers and reinsurers. IBHS’ building safety research leads to real-world solutions for home and business owners, helping to create more resilient communities. [disastersafety.org/wildfire/](http://disastersafety.org/wildfire/)



The 2017 wildfire season cost the United States more than **\$18 billion in damages**. That year, 71,000 wildfires scorched **10 million acres of land**, destroying 12,000 homes, evacuating 200,000 people and claiming 66 lives. By comparison, 2016 saw 5.4 million acres burned.

## Top 5 Most Costly Colorado Wildfires

(Insured losses in today's dollars)

2012-Waldo Canyon, Colorado Springs	\$470 million
2013-Black Forest, near Colorado Springs	\$420.5 million
2010-Fourmile Canyon, Northwest of Boulder	\$236.6 million
2012-High Park, near Fort Collins	\$115.3 million
2002-Hayman, Southwest of Denver	\$50.8 million

\*Source: RMIA

## Partners and Resources

Visit our resource center at: [coloradoprojectwildfire.com](http://coloradoprojectwildfire.com)



# Colorado Property & Insurance Wildfire Preparedness Guide

**W**ildfires continue to be a growing threat in the Rocky Mountain Region where population is booming in high-risk wildland-urban interface (WUI) areas. While many people move to and live in Colorado for its forests, mountains and breathtaking views, they don’t always see the potential risks of losing their homes to wildfire – even in suburban neighborhoods. It’s critical homeowners understand the risks of living in wildfire-prone areas, the potential insurance impacts and what steps they should take to protect themselves, their property and personal finances.

Visit our resource center at: [coloradoprojectwildfire.com](http://coloradoprojectwildfire.com)

## WILDFIRE PREPARATION

- Develop your fire evacuation plan and practice family fire drills. Ensure that all family members are aware of two or more escape routes from the neighborhood, meeting points and other emergency details.
- Contact your county sheriff's office and ensure that your home telephone number and other important phone numbers appear in the county's emergency notifications database.
- Prepare a "grab and go" disaster supply kit that will last at least three days, containing your family's and pets' necessary items, such as cash, water, clothing, food, first aid and prescription medicines.
- Ensure that an outdoor water supply is available. If it is safe to do so, make a hose and nozzle available for responding firefighters. The hose should be long enough to reach all parts of the house.
- Complete a checklist of fire safety needs inside your home (these should be available at your local fire department). Examples include having an evacuation plan and maintaining smoke alarms and fire extinguishers.

Source: Colorado State Forest Service

## WILDFIRES AND INSURANCE

Homeowners insurance typically covers property losses caused by wildfire and coverage continues to be available in most wildfire prone areas.\* However, with increasing risk for devastating wildfires, residents should be aware of some important factors. Many insurance companies require customers to share the wildfire risk by taking precautions to protect their property, requiring on-site inspections and notifying policyholders of necessary mitigation that will reduce risk to their home and keep it insurable.

### Examples of additional insurance considerations:

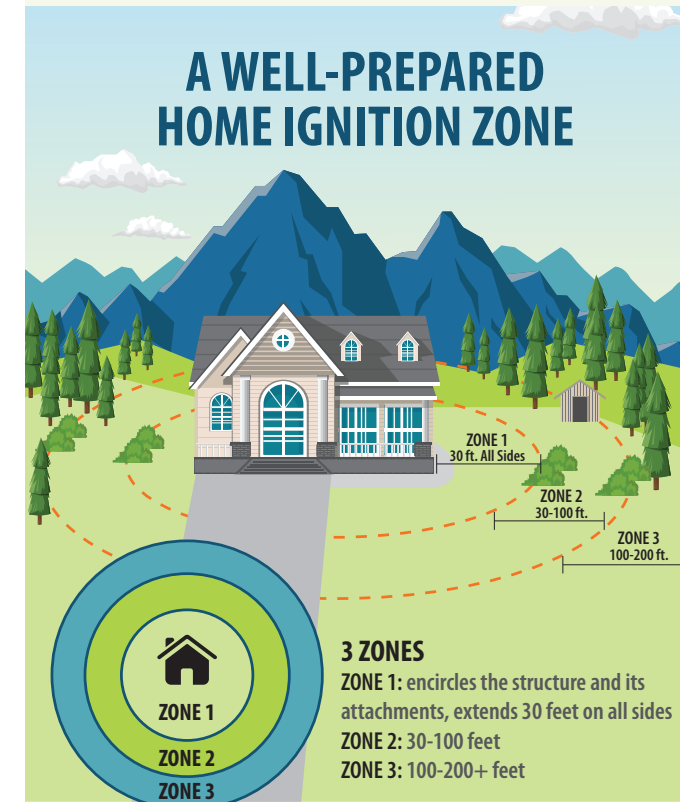
- The type of construction, materials, and features on your home, including the roofing, windows and siding as well as slope and emergency vehicle access.
- Distance to a fire hydrant and a fire station, whether your neighborhood is protected by full-time and/or part-time firefighters, and any factors that affect the time it would take to extinguish a fire in your area. \*Ask your local fire department about your area's ISO Wildfire Protection Classification Rating for potential safety and insurance impacts.
- Insurers consider many individual and geographical risk factors beyond wildfire that affect premiums and insurability, such as hail proneness and unique construction.
- Do annual policy "checkups" with your insurance professional to keep up with local building costs, home remodeling and inventories of personal belongings.
- Consider replacement cost coverage that provides additional protection and update policy limits to rebuild or repair your home for what it would cost in the current building market.
- Accurate inventories of personal possessions make for faster and smoother claims' settlements. Photos and videos offer easy ways to document your possessions. Most insurers and the National Association of Insurance Commissioners ([NAIC.org](http://NAIC.org)) offer free home inventory apps.

**Bottom Line:** Contact your insurance company or agent to find out what prevention steps may be required to help reduce your wildfire risk. State & local fire officials can also help with tips and resources to assist you in mitigating your property. For general insurance information and wildfire property & financial preparedness contact the Rocky Mountain Insurance Information Association at [rmiia.org](http://rmiia.org) or the Colorado Division of Insurance at [dora.colorado.gov/insurance](http://dora.colorado.gov/insurance).

\*Individual risk factors affect insurance premiums & availability, so cost and ability to obtain insurance will vary based on company policies.

## DEFENSIBLE SPACE ZONES

Defensible space is the area around a home or other structure that has been modified to reduce fire hazard. In this area, natural and manmade fuels are treated, cleared or reduced to slow the spread of wildfire. Creating defensible space also works in the reverse, and reduces the chance of a structure fire spreading to neighboring homes or the surrounding forest. Defensible space gives your home a fighting chance against an approaching wildfire. Creating an effective defensible space involves a series of management zones in which different treatment techniques are used.



### STRUCTURE & ATTACHMENTS

Fire-resistant materials and maintenance are key.

What to look for in a structure:

- Fire-resistant materials for roof, siding, decking, and attachments provide the best protection. Examples: Class A fire-rated roof covering and stucco siding
- Properly-screened vents
- Clean roof, decks, and gutters, free from needles and other debris
- Double-paned windows

### ZONE 1

Very limited and well-trimmed vegetation; properly mitigated attachments and accessory structures.

- Noncombustible 5 ft. border surrounding the structure
- No conifer or juniper trees
- Very limited number of sage, shrubs or native grasses
- Grasses trimmed to 6" or less and/or xeriscaped yard
- Wooden attachments such as fences are not directly connected to the house
- Outbuildings mitigated to the main structure standards

### ZONE 2

Healthy Landscaping

- Firewood stored at least 30 feet away from structure (Outside Zone 1)
- Pruned and thinned or clustered trees
- Shrubs or other vegetation removed underneath taller trees

### ZONE 3

Significant landscape features, such as steep slopes and adjacent forests, play a role in wildfire risks. If present, property owner should work with a qualified wildfire and forestry professional.

Source: [www.RealFire.net](http://www.RealFire.net)

## CREATING DEFENSIBLE SPACE

Each home and property is located in a dynamic environment that is continually changing. Trees, grasses and shrubs grow, die or are damaged, and drop their leaves and needles each season. Just like your home, the defensible space around it requires regular, ongoing maintenance to be effective. Here are some basic checklists to help you protect your home and property, as well as neighbors in your community.

The following checklists can help you establish and maintain your defensible space (lists are not all-inclusive).

### Defensible Space - Initial Projects

- Properly thin and prune trees and shrubs within the defensible space.
- Dispose of slash from tree/shrub thinning.
- Stack firewood uphill from or on the same elevation as any structures, and at least 30 feet away from structures.
- Screen attic, roof, eaves and foundation vents, and periodically check them to ensure that they are in good condition.
- Screen or wall-in stilt foundations and decks; screens should be 1/8-inch or smaller metal mesh (1/16-inch mesh is best).
- Post signs at the end of the driveway with your last name and house number that are noncombustible, reflective and easily visible to emergency responders.
- Make sure that the driveway is wide enough for fire trucks to enter and exit, and that trees and branches are adequately cleared for access by fire and emergency equipment. Contact your local fire department or check the Colorado State Forest Service website at [csfs.colostate.edu](http://csfs.colostate.edu) for information specific to access.

### Defensible Space - Annual Requirements

- Clear roof, deck and gutters of pine needles and other debris.
- Mow grass and weeds to a height of 6 inches or less.
- Rake all pine needles and other flammable debris away from the foundation of your home and deck.
- Remove trash and debris accumulations from the defensible space.
- Replace or repair loose or missing roof shingles/tiles to reduce ember intrusions.
- Check chimney screens to make sure they are in place and in good condition.
- Remove branches that overhang the roof and chimney.
- Dispose of slash from tree/shrub thinning.

Source: Colorado State Forest Service

3<sup>rd</sup>

COLORADO RANKS 3<sup>RD</sup> in the U.S. for number of properties at high or extreme risk for wildfire with 366,200 or 17% of homes at risk.

(\*Verisk Wildfire Risk Analysis)

2 MILLION

MORE THAN 2 MILLION Coloradans live in the wildland-urban interface (WUI).

(Colorado State Forest Service)

BIG GROWTH EXPECTED Properties located within WUI areas are estimated to grow by 300 percent in the next 15 years.

(Colorado State University)

300%

SOCIETY SAVES ABOUT \$6 on average for every dollar spent on disaster mitigation, according to a national study. Mitigation helps reduce disaster relief costs and tax losses.

(\*National Institute of Building Sciences)

\$6