



Wildfire Mitigation Edition 2023

Colorado Property & Insurance Wildfire Preparedness Resources

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/
- **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
- **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
- **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
- **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

- **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/

Novella REALTORS® are available to help guide you through your fire mitigation plan.



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Wildfires & 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.

Please contact your insurance company or agent to find out what prevention steps may be required to help reduce your wildfire risk and to ensure you are covered properly.

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) offer free home inventory apps.

*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 man-made 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.

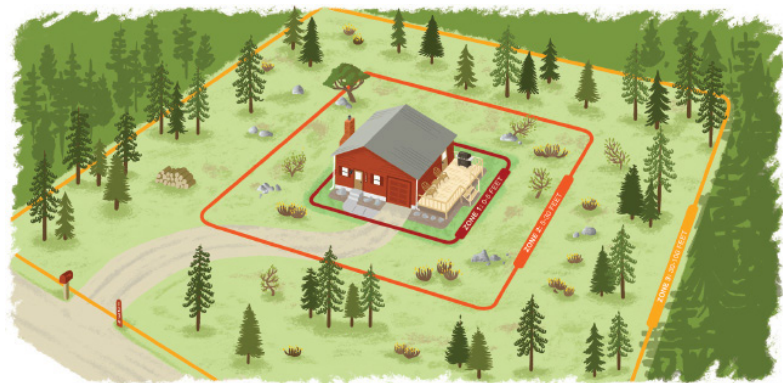


Illustration © Colorado State Forest Service

ZONE 1

0-5 FEET FROM THE HOME

The area nearest the home. This zone requires the most vigilant work in order to reduce or eliminate ember ignition and direct flame contact with your home.

ZONE 2

5-30 FEET FROM THE HOME

The area transitioning away from the home where fuels should be reduced. This zone is designed to minimize a fire's intensity and its ability to spread while significantly reducing the likelihood a structure ignites because of radiant heat.

ZONE 3

30-100 FEET FROM THE HOME

The area farthest from the home. It extends 100 feet from the home on relatively flat ground. Efforts in this zone are focused on ways to keep fire on the ground and to get fire that may be active in tree crowns (crown fire) to move to the ground (surface fire), where it will be less intense.



Scan the QR code to learn more about Fire Mitigation.

Creating Defensible Space Checklist

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*).

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 for information specific to access.

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.

Checklist Source: Colorado State Forest Service

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A Guide For New Chapters In Life

FIRE MITIGATION GUIDE



**Are you prepared
for Colorado's Wildfire Season?**

Wildfires continue to be a growing threat in the Rocky Mountain Region where population is booming in high-risk areas. It's critical you understand the risks of living in wildfire-prone areas, the potential insurance impacts and what steps you should take to protect yourself, your property and personal finances.

Learn how to mitigate your fire risk inside!