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 caregivers of the land?” If the answer is yes, they must understand the inevitable risk of buying in wildfire-prone areas. Colorado insurers and REALTORS® encourage WUI communities to take advantage of the voluntary opportunities to become more educated on wildfire mitigation expertise and outreach and education to help landowners and communities reduce wildfire risk. "Meet the Colorado Firewise Communities Program managed by the International Association of Fire Chiefs, designed to develop and improve the dialogue between fire department professionals and residents they serve.

The Fire Adapted Communities Coalition helps 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: Provides professional forestry assistance, wildfire expertise and outreach and education to help landowners and communities reduce wildfire risk. Visit our resource center at: coloradoprojectwildfire.com

Firewise USA®: http://www.firewiseusa.org

The Fire Adapted Communities Coalition http://www.fireadapted.org

RealFire.net

REALFire®: After living in his Beaver Creek condominium for two decades, Michael Benge 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-resistant materials in new construction. Benge 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.

Benge 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

Wildfire Preparedness Guide

Colorado Property & Insurance Wildfire Preparedness Guide

Top 5 Most Costly Colorado Wildfires

<table>
<thead>
<tr>
<th>Year</th>
<th>Name</th>
<th>Insured Losses (2022 USD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>Waldo Canyon, Colorado Springs</td>
<td>$420.5 million</td>
</tr>
<tr>
<td>2013</td>
<td>Black Forest, near Colorado Springs</td>
<td>$236.6 million</td>
</tr>
<tr>
<td>2010</td>
<td>Fourmile Canyon, Northwest of Boulder</td>
<td>$121.4 million</td>
</tr>
<tr>
<td>2012</td>
<td>High Park, near Fort Collins</td>
<td>$115.8 million</td>
</tr>
<tr>
<td>2002</td>
<td>Hayman, Southwest of Denver</td>
<td>$67.2 million</td>
</tr>
</tbody>
</table>

Visit our resource center at: coloradoprojectwildfire.com

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.

Wildfires 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.
WILDFIRE PREPARATION

Develop your fire evacuation plan and practice family fire drills. Ensure that all family members are familiar with two or more escape routes from the neighborhood, meeting point, 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.

- 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 the increasing number of catastrophic wildfire events, insurance companies may be forced to raise rates or even cancel policies in certain areas. As a result, it is especially important to ensure that you have adequate insurance coverage that will help reduce your fire risk.

- Many insurance companies require customers to share the wildfire risk that affects their property, requiring on-site inspections and notifying policyholders of necessary mitigation that will reduce their risk to their home and keep it insurable.

Examples of additional insurance considerations:

- The type of building 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 part-time firefighters, and any factors that will increase the time it would take to extinguish a fire in your area.
- The fire department's ISO Wildfire Protection Classification Rating for potential safety and insurance impacts.

- Insurers consider many individual and geographical risk factors beyond wildfire that contribute to premiums and insurability, such as hail proneness and unique conditions.

- Do annual policy “checkups” with your insurance professional to keep up with new and updated features on your home 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 marketplace.

- Bottom Line: Contact your insurance company or agent to find out what preventative steps may be required to help reduce your wildfire risk. State and local fire officials can also help with tips and resources to aid you in mitigating your property.

For general insurance information and wildfire property & financial preparedness contact the Rocky Mountain Insurance Information Association (RMIIA.org) or the Colorado Division of Insurance at 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 your 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 reduces the time it takes for fire to reach your home, and reduces the chance of a 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.

ZONE 1

- Keep hardened and well-maintained vegetation, property-maintained areas that are free from flammable vegetation and combustible materials.
- Noncombustible 5 ft. border surrounding the structure.
- No cedar or juniper trees.
- Noncombustible 5 ft. border around and under ground level structures.
- Mulch or landscape fabric materials are not directly connected to the house.
- Edwards Irrigation to the main watershed.

ZONE 2

- Lowspeed landscaping.
- Noncombustible 30 ft. bar of low fire risk vegetation.
- Noncombustible 30 ft. bar of fire resistant and reflective landscape materials.
- Trees and branches are adequately cleared for access by fire and emergency responders.

ZONE 3

- Stack firewood uphill from or on the same elevation as any structures, and at least 30 ft. away from structures.
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Bottom Line:
- Home and property is located in a dynamic environment that is continually changing. Trees, grasses and shrubs grow, or are damaged, and their leaves and branches can be piled up to create fuel and debris that require 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.

ZONE 4

- Clear roof, deck and gutters of pine needles and other debris.
- Move grass and weeds from height of 6 inches or less.
- Reduce all pine needles and other flammable debris away from the foundation of your home and deck.
- Remove and reduce all dead tree accumulations from the defensible space.
- Replace or repair loose or missing roof shingles/tiles to reduce ember intrusions.
- Check chimney screws to make sure they are in place and in good condition.
- Repair or replace any roof, deck, or chimney surfaces that are noncombustible, reflective and easily visible to emergency responders.
- Disposal of slash from trees/shrub trimming.

Defensible Space - Annual Requirements

- Annual requirements that trees and branches are adequately cleared for access by fire and emergency responders.
- Clear roof, deck and gutters of pine needles and other debris.
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Defensible Space Zones

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

Defensible Space - Initial Projects

- Property thin and prune trees and shrubs within the defensible space.
- Dispose of dry dead and diseased wood.
- Stack firewood uphill from or on the same elevation as any structures, and at least 30 feet away from structures.
- Screen attic, roof, walls, and foundation vents, and periodically check them to ensure that they are in good condition.
- Screen or install fire resistant materials and vegetation. Springs and shingles should be 1 1/6-in or smaller metal mesh (1 1/6-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 responders.

Defensible Space - Annual Requirements

- Clear roof, deck and gutters of pine needles and other debris.
- Move grass and weeds from height of 6 inches or less.
- Reduce all pine needles and other flammable debris away from the foundation of your home and deck.
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- Disposal of slash from trees/shrub trimming.

Defensible Space - Creating Zones

Zone 0

- Inside home
- Strategies to help reduce risk for wildfire within the home (inside the home).

Zone 1

- Outside home
- Strategies to help reduce risk for wildfire in the home (outside the home).

Zone 2

- Outside home
- Strategies to help reduce risk for wildfire in the neighborhood (outside the home).

Zone 3

- Outside home
- Strategies to help reduce risk for wildfire in the surrounding community (outside the home).