



# 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 for homeowners to understand the risks of living in wildfire-prone areas, what steps they should take to protect themselves, their property and personal finances and the potential insurance impacts.



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

# ■ 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*).

## Home Ignition Zone – 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](https://csfs.colostate.edu) for information specific to access.

## Home Ignition Zone – Annual Requirements

- Clear roof, deck and gutters of pine needles and other debris.
- Regularly mow grass and weeds to a height of 4 inches or less.
- Rake 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.
- Remove branches that overhang the roof and chimney.
- Dispose of slash from tree/shrub thinning.

# 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. 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.

# ■ 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 be active participants in reducing their wildfire risk by implementing steps to protect their property. In addition, some insurers require on-site inspections and will notify policyholders of necessary mitigation to 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. State law requires insurers to offer additional coverage to help keep pace with rising building costs, code upgrades and inflation.
- 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 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.*

## 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*

A white rectangular box containing the number "3rd" in a blue, sans-serif font.

**COLORADO RANKS 3RD** 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)*

A white icon depicting three stylized human figures standing in a row, with the text "2.5 MILLION" centered below them.

**APPROXIMATELY 2.5 MILLION** Coloradans live in the wildland urban interface (WUI).

*(Based on the 2022 Colorado Wildfire Risk Assessment (COWRA)*

A white icon showing the dollar sign "\$6" above a simple calculator icon.

**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)*

# REDUCING STRUCTURAL IGNITABILITY

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® recognized sites and implement mitigation programs that assist residents in assessing risk and taking proper steps to help their home survive a wildfire.

Check to see if your local community has a wildfire mitigation assessment program that can help you evaluate property fire risk and take the proper steps to protect your home. Insurers support a system of mitigations based on scientific research from the Insurance Institute for Business & Home Safety (IBHS) that also requires an onsite inspection to confirm steps that reduce wildfire risk to your home and property have been taken. The most effective, proactive steps to take are to minimize the ability of the home to ignite and to reduce or eliminate nearby fuel.

The practice of reducing structural ignitability is commonly called home hardening. IBHS science demonstrates the mitigation actions highlighted in the image below, undertaken collectively, can meaningfully reduce risk of home ignition.

## BEST PRACTICES TO REDUCE STRUCTURAL IGNITABILITY:

### RETROFIT

#### PREPARE YOUR HOME

- Choose a Class A fire-rated roof and noncombustible gutters
- Keep roof, gutters & downspouts clear
- Install ember- & flame- resistant vents
- Ensure a 6-inch noncombustible clearance at base of walls

### NEW BUILD

#### ADDITIONAL MITIGATION

- Enclose underside of eaves
- Cover gutters
- Move structures at least 30 feet away
- Upgrade windows & doors
- Install noncombustible siding
- Enclose under bay windows
- Build a fire-resistant deck
- Remove back-to-back fencing

### CREATE DEFENSIBLE SPACE

- Create a noncombustible buffer zone (0-5 ft) including the removal of branches that overhang this area
- Replace combustible fencing within 5 ft of the home
- Clear & maintain the underdeck area; enclose low-elevation decks
- Create and maintain yard (5-30 ft) \*

*\*Create and maintain property up to 100 ft or to your property line outside of suburban areas*

Learn more: [ibhs.org/wildfireready](https://ibhs.org/wildfireready)



## 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. [cfs.colostate.edu](https://cfs.colostate.edu)
- **The Colorado State Forest Service:** Provides professional forestry assistance, wildfire mitigation expertise and outreach and education to help landowners and communities reduce wildfire risk. [cfs.colostate.edu/wildfire-mitigation/](https://cfs.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](https://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](https://ColoradoRealtors.com/ProjectWildfire)
- **Fire Adapted Colorado (FACO)** is an independent, non-profit organization dedicated to supporting Colorado's wildfire resilience professionals. It is a statewide network that empowers these professionals and collaborates with numerous partners to improve wildfire outcomes in Colorado communities and landscapes. [Fireadaptedco.org](https://Fireadaptedco.org)
- **Insurance Institute for Business & Home Safety (IBHS)** – The Insurance Institute for Business & Home Safety (IBHS) is an independent nonprofit organization that researches ways to strengthen homes and businesses to reduce the damage caused by severe weather and wildfire. [ibhs.org/wildfireready](https://ibhs.org/wildfireready)

# Some of Colorado's Most Costly Wildfires

*(Insured losses in today's dollars)*

2021 – Marshall, Boulder County

\$2 billion

2020 – East Troublesome, Grand County

\$560 million

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)



**FIREWISE USA®**  
RESIDENTS REDUCING WILDFIRE RISKS



**Colorado State Fire Chiefs**  
*Leadership for Colorado's Fire & EMS Services*



**WILDFIRE PARTNERS**



**COLORADO**  
Department of  
Regulatory Agencies  
Division of Insurance



**COLORADO**  
Division of Homeland Security  
& Emergency Management  
Department of Public Safety

Updated January 4, 2024