

# 2015 Summit WILDFIRE PREVENTION

A message from the Summit Association of REALTORS®

## Voluntary Wildfire Mitigation is a **MUST** or homeowners might have to pay higher insurance rates

Summit County has the most homes and properties in the Wildland Urban Interface (WUI) in the State of Colorado. Our homes are at risk for higher insurance premiums or cancellation and possible legislation that would require disclosures at point-of-sale, or costly wildfire mitigation requirements prior to transfer of title.

The Summit Association of REALTORS® and local REALTORS® are working to educate clients on how to be proactive without mandates. It's important to stress how important this issue is for homeowners in Summit County with regards to property insurance.

Local authorities want homeowner cooperation and participation in the mitigation process and the insurance companies are demanding it. If the property owner does not comply with mitigation recommendations, they may find as a result, that their insurance company will not renew their homeowner's policy or their annual premium may increase to an unaffordable level.

If you are trying to sell a house, insurance companies may refuse to insure the new Buyer's purchase. Being proactive and spending some money upfront to mitigate could potentially save many thousands of dollars per year thereafter at the very least.



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## Get a Free Defensible Space Evaluation on Your Property

Have the Fire Department come and check out your property for a free defensible space evaluation. Once you get that evaluation, you can do what you want with it. You will not be required to do any of the suggestions, but they will give you a path to protect your property- and your family and pets from wildfire! Many options are easy and affordable! You can also give your local insurance agent a call for a free mitigation inspection, which is also non-binding.



### Red White & Blue Fire Department

serves an area from Hoosier Pass to Farmer's Corner  
970.453.2474  
mitigation@rwbfire.org



### Lake Dillon Fire-Rescue

serves Dillon, Frisco, Silverthorne, Heeney, Keystone, Montezuma.  
970.262.5209  
pio@ldfr.org



### Copper Mountain Fire Department

serves Copper Mountain  
970-968-2300 ext 831  
dmoroz@cmcmdi.com

# Wildfire Policy Could Increase the Cost of Homeownership

Wildfire preparedness and risk mitigation are shared responsibilities that should be achieved through education and incentives, not via unreliable risk ratings and mandates. The Governor's Wildfire Task Force met in 2013 and submitted multiple policy recommendations for preparedness and mitigation. Some advocated for further property owner education and monetary incentives to aide property owners with the costs for mitigating the inherent risks of living in our beautiful Wildland Urban Interface (WUI) areas, of which a vast majority of Summit County homeowners reside. These are recommendations that have been considered to an extent through the Colorado Legislature because they represent targeted and reasonable policy solutions which should serve to change property owner behaviors over the long term and have lasting positive effects. While these recommendations have not been implemented to date, all it will take is another bad wildfire season in Colorado to motivate legislators to take action on property owners.

The report contains numerous recommendations with the potential to impact real estate development, homeownership, transactional costs, and insurance availability and cost. Unfortunately, some of the recommendations could stigmatize older homes and lower their property values.

Some of the recommendations that could affect property owners include:

- A disclosure at the point of sale that a home is in the Wildland Urban Interface (WUI) and at higher risk for wildfire, stigmatizing a property.
- A website that would include a rating system for all properties in the WUI on a scale of 1-10 for wildfire risk.
- Higher property taxes for homes in the WUI.
- Costly and mandatory defensible space and wildfire mitigation on a property.

It cannot be stressed enough that educating homeowners about the risk of wildfire and the best means by which to mitigate the risk is critical to changing behavior over the long term. Combining education and outreach with monetary incentives (e.g., tax credits or deductions, low interest loans) for homeowners willing to undertake improvements that reduce wildfire risk, such as the creation of defensible space, can ensure that homeowners have the knowledge and means to mitigate wildfire risk over many years. Whether it is state or local government evaluating possible policies, these principles should always be at the forefront of their minds and inform their decisions.

Risk disclosure requirements, wildfire risk mitigation audits, or WUI fee assessments never should be considered until the State is able to develop a risk assessment tool.

Moreover, the public safety benefit of requiring a time of sale mitigation audit is unclear. These recommendations are unlikely to be significantly effective at reducing wildfire risk, particularly given the overall small percentage of sales transactions that occur each year in relationship to the overall housing inventory. The assessed fees would directly impose additional costs on properties in the WUI, which also would decrease the purchasing power of potential buyers. Therefore, any cost-benefit ratio is skewed heavily toward raising costs for property owners and property transfers without guaranteeing a corresponding benefit for public safety.

At a time when property owners in WUI areas are experiencing difficulty obtaining or renewing insurance policies, having their coverage dropped, and paying more for the same policies they held even a year ago, raising the cost of homeownership for many property owners will become a financially distressed time.

**REALTORS® in Summit County understand our role as protectors of homeownership and property rights, and believe it is vital to help those vulnerable to risk achieve that shared responsibility by becoming the conduit by which property owners can educate themselves and advocate for incentives and constructive, yet voluntary, efforts that will have long term, positive impacts.**

**For more information on these proposals, contact the Summit Association of REALTORS® at (970) 468-8700 or sarah@SARsummit.com**

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# Service Area Map and Schedule

## CENTRAL AND NORTHERN SUMMIT COUNTY

**Week 1** June 29 – July 3

**Week 8** August 17-21

Frisco, Copper

**Week 2** July 6-10

**Week 9** August 24-28

Montezuma, Keystone,

Summit Cove, Summerwood

**Week 3** July 13-17

**Week 10** August 31 – September 4

Corinthian Hill, Dillon, Dillon Valley,

Mesa Cortina, Wildernest

**Week 4** July 20-24

**Week 11** September 7-11

Ptarmigan, Silverthorne

**Week 5** July 27-31

**Week 12** September 14-18

Willowbrook up to Three Peaks

**Week 6** August 3-7

**Week 13** September 21-25

Three Peaks, Hamilton Creek Ranch,

Sage Creek Meadows

**Week 7** August 10-14

**Week 14** September 28 – October 2

Pebble Creek to Heeney

## SOUTHERN SUMMIT COUNTY

**Week 1** June 29 – July 3

**Week 8** August 17-21

Quandary to Tordal Estates

**Week 2** July 6-10

**Week 9** August 24-28

Town of Blue River

**Week 3** July 13-17

**Week 10** August 31 – September 4

Spruce Valley Road (The Crown),

Spruce Valley Ranch, Warrior's Mark

**Week 4** July 20-24

**Week 11** September 7-11

Boreas, Baldy, Moonstone, Western Sky Ranch

**Week 5** July 27-31

**Week 12** September 14-18

Peak 7, Peak 8, Peak 9

**Week 6** August 3-7

**Week 13** September 21-25

Silver Shekel, Highlands, Summit Estates

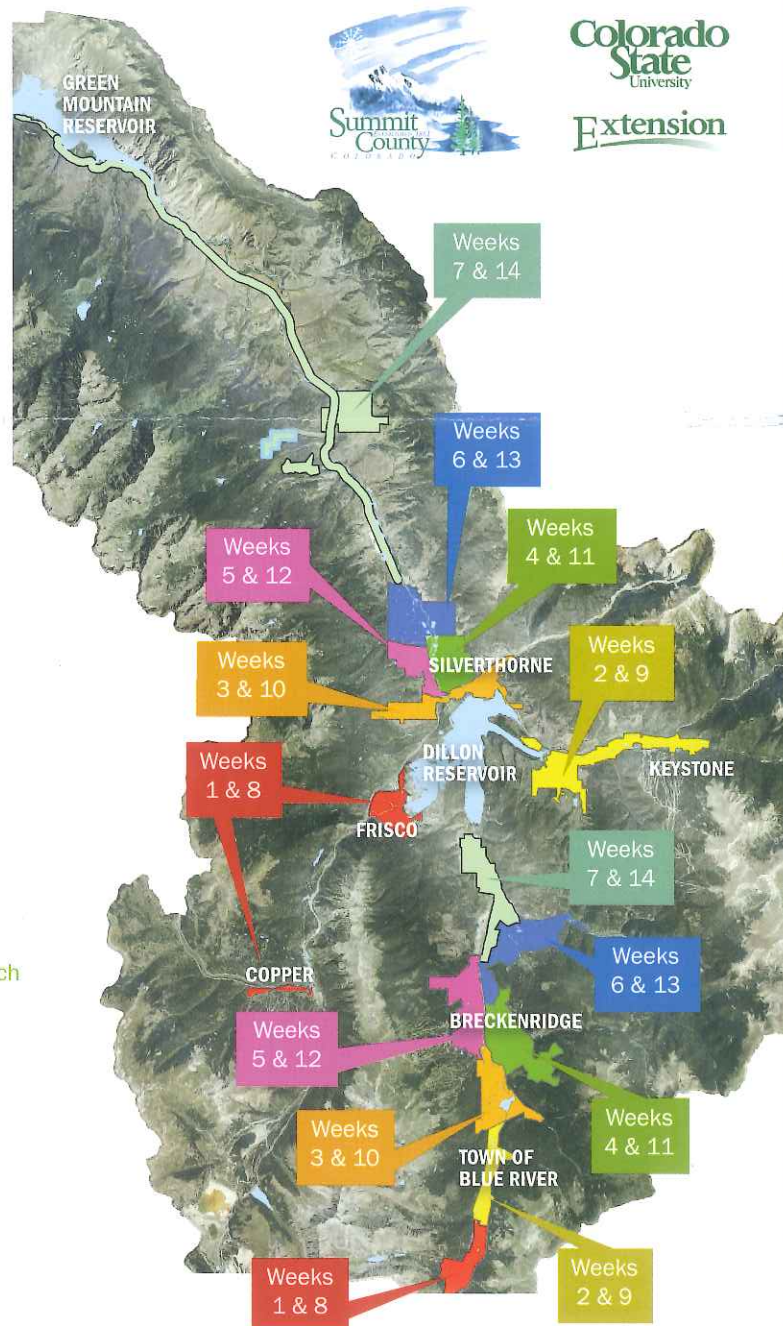
**Week 7** August 10-14

**Week 14** September 28 – October 2

Highland Meadows, Tenmile Vista,

Gold Hill, Farmer's Korner

Summit County Government is helping residents and property owners **create defensible space**. If you clear woody vegetation from around your home and stack it in a slash pile, we'll chip it and haul it away for **FREE**.



# FREE Summit County CHIPPING PROGRAM

For information and participation guidelines, call 970-668-4139 or visit [www.co.summit.co.us/chippingprogram](http://www.co.summit.co.us/chippingprogram).





## Summit County Wildfire Myth

Some believe Summit County is **not at risk for wildfire** because of the high altitude and moisture in our area.

## Summit County Wildfire Fact

Summit County does have several wildfires every year, and we continue to be in a drought. Summit County has an average of 25 wildfire incidents a year, even with snow on the ground. In an Headwaters Economics study, Summit County was listed as having the most homes in the Wildland Urban Interface in the State of Colorado with **22,886 properties at risk for wildfire.**

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