



# 2017 Summit WILDFIRE PREVENTION

A message from the **Summit Association of REALTORS®**

PROTECT YOUR HOME FROM WILDFIRE

## Why Wildfire Mitigation is so Imperative

Tall mountains, jagged peaks and vast forests lure people to Summit County from around the globe, but our natural beauty also comes with a risk: wildfire.

Summit County is considered a wildland urban interface (WUI) – a place where human development is adjacent to or surrounded by wild lands – and, as such, has more than 23,000 properties at risk for wildfire.

While this is not cause for alarm, it does call for vigilance. If homeowners do not make the effort to voluntarily create defensible space on their properties, Summit County homes could be subject to higher insurance premiums and property taxes, as well as legislation that would mandate costly wildfire mitigation work and complicate sales and title transfers.

The Summit Association of REALTORS®, local REALTORS® and their insurance company partners are working to educate and encourage their clients and the public about the importance of voluntary wildfire mitigation – on their property, in their neighborhoods and within their communities – and the wide-reaching benefits of their efforts.

No one wants to see a wildfire. Maybe it will never happen here. But the risks of a wait-and-see attitude reach further than gambling whether your home will survive should there be one. With each Colorado wildfire, local authorities and insurance companies re-examine risks and policies. While local authorities encourage homeowners to follow recommendations for wildfire mitigation, some insurance

companies demand it. Those companies often penalize homeowners who do not comply with mitigation efforts with higher – sometimes unaffordable – premiums. Merely switching companies may be impossible without wildfire mitigation efforts. Wildfire mitigation – or lack of – can also affect the sale of a property, as insurance companies may refuse to insure the new buyer's purchase unless the seller is proactive with wildfire mitigation efforts.

Following wildfire mitigation recommendations may be simple or it may be costly, but it could save you many thousands of dollars in the end. It could also save you your home.

### Mitigation recommendations from insurance companies could include but are not limited to:

- A 5-foot fuel-free perimeter around home
- No brush within 75-feet of home
- No trees or brush within 10-feet of propane tank
- No diseased or dead trees and shrubs, or leaves and needles on roof, in gutters, and in yard
- No branches overhanging roof or within 15-feet of chimney

### Other options include:

- Non-flammable roofs
- No wood fences, trellises, or combustible wood structures within 30-feet of home
- Non-combustible mesh over all gutters, vent soffits, chimney and stovepipe outlets

## Summit County Wildfire Myth

Some believe Summit County's elevation is too high for a wildfire.

## Summit County Wildfire Fact

Though Summit County has not yet suffered a devastating wildfire, our high elevation does not protect us. We have an average of 25 wildfires every year. Our arid landscape and extensive beetle kill make us vulnerable to more. At least 23,000 properties in Summit County are at risk of wildfire – is yours one of them?



photo credit:  
Red White & Blue Fire Department,  
French Gulch fire

Summer 2017



DOUG BERG INSURANCE AGENCY  
970-668-3225 / dberg@farmersagent.com



Summit Association of REALTORS® 970.468.8700 / www.summitREALTORS.org

# Can't Afford the Cost of Wildfire Mitigation? Apply for a Defensible Space Grant from the Summit Association of REALTORS®

Mitigation can be costly – maybe more than you can afford – but don't let that stop you from protecting your home. For a second year, the Summit Association of REALTORS®, Colorado Association of REALTORS® Project Wildfire, and Insurance Partner American Family Insurance-Leslie Wiese Agency are offering a Defensible Space Grant for local homeowners who cannot afford the cost to create defensible space on their property.

**For more information about a Defensible Space Grant, please contact Sarah Thorsteinson, SAR CEO, at 970.468.8700 or sarah@SARsummit.com**



Last year, the group awarded two grants – one for a full mitigation on Peak 7 and another that contributed funding to remove hundreds of trees from a property of several acres.



## Potential Wildfire Policies Could Increase the Cost of Homeownership in Colorado

We, at the Summit Association of REALTORS®, believe wildfire preparedness should be achieved through education, voluntary mitigation efforts and incentives, not by unreliable risk ratings and government mandates.

In 2013, after Colorado experienced some devastating wildfires, the Governor's Wildfire Task Force submitted policy recommendations for preparedness and mitigation, including those that could impact property rights, values and sales, and the availability and cost of insurance.

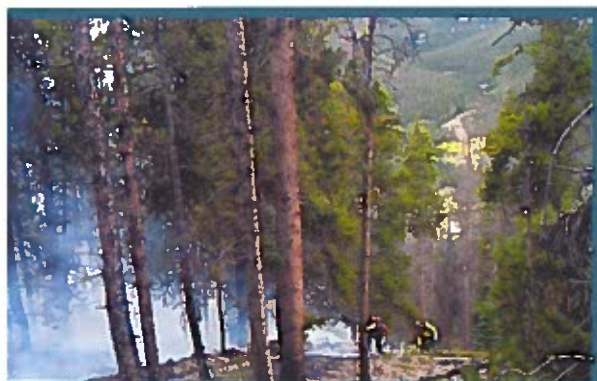
As a wildland urban interface (WUI) – a place where human development is adjacent to or surrounded by wild lands – Summit County has more than 23,000 properties at risk for wildfire. This WUI designation means Summit County homeowners are at increased risk of the negative effects of proposed legislation.

### Among the recommendations of concern include:

- A disclosure that a home is within the WUI and at higher risk for wildfire.
- A website that would rate all WUI properties 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.

The 2013 recommendations were not implemented, but unless homeowners are proactive with mitigation efforts, another bad wildfire season could motivate legislators to approve those detrimental mandates.

Summit Association of REALTORS® understand our role as protectors of home-ownership and property rights, and believe it is vital to help those vulnerable to wildfire 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.



# FREE Summit County CHIPPING PROGRAM

## CENTRAL AND NORTHERN SUMMIT COUNTY

**Week 1** June 26–30

**Week 8** August 14–18

Frisko, Copper Mountain

**Week 2** July 3–7

**Week 9** August 21–25

Montezuma, Keystone, Summit Cove, Summerwood

**Week 3** July 10–14

**Week 10** August 28 – September 1

Corinthian Hill, Dillon, Dillon Valley, Mesa Cortina, Wilderrest

**Week 4** July 17–21

**Week 11** September 4–8

Ptarmigan, Silverthorne

**Week 5** July 24–28

**Week 12** September 11–15

Ruby Ranch, Willowbrook to Golden Eagle Road

**Week 6** July 31 – August 4

**Week 13** September 18–22

Eagles Nest, Three Peaks, South Forty, Hamilton Creek, Sage Creek Canyon

**Week 7** August 7–11

**Week 14** September 25–29

Pebble Creek to Heeney

## SOUTHERN SUMMIT COUNTY

**Week 1** June 26–30

**Week 8** August 14–18

Quandary to Tordal Estates

**Week 2** July 3–7

**Week 9** August 21–25

Town of Blue River

**Week 3** July 10–14

**Week 10** August 28 – September 1

Spruce Valley Road (The Crown), Spruce Valley Ranch, Warrior's Mark

**Week 4** July 17–21

**Week 11** September 4–8

Boreas, Baldy, Moonstone, Western Sky Ranch

**Week 5** July 24–28

**Week 12** September 11–15

Peak 7, Peak 8, Peak 9

**Week 6** July 31 – August 4

**Week 13** September 18–22

Highlands, Summit Estates

**Week 7** August 7–11

**Week 14** September 25–29

Silver Shekel, 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.**



For information and participation guidelines, call 970-668-4140 or visit [SummitCountyCO.gov/chipping](http://SummitCountyCO.gov/chipping)



## Get a Free Defensible Space Evaluation on Your Property

Did you know your local fire department will evaluate your property for free? Their evaluation includes recommendations – many easy and affordable – you can take to protect your home, family and pets. Your local insurance agent also offers a free, non-binding mitigation inspection.



### Red White & Blue Fire Department

serves an area from Hoosier Pass to Farmer's Corner  
970.453.2474  
[mitigation@rwbfire.org](mailto:mitigation@rwbfire.org)



### Lake Dillon Fire-Rescue

serves Dillon, Frisko, Silverthorne, Heeney, Keystone, Montezuma.  
970.262.5209  
[pio@ldfr.org](mailto:pio@ldfr.org)



### Copper Mountain Fire Department

serves Copper Mountain  
970-968-2300 ext 831  
[dmorez@cmcmdi.com](mailto:dmorez@cmcmdi.com)

Lake Dillon Fire Honors  
Summit Association  
of REALTORS®

Lake Dillon Fire Rescue officials honored Sarah Thorsteinson, Summit Association of REALTORS® CEO, at its annual awards ceremony this spring. Thorsteinson has been the force behind their efforts to promote wildfire preparedness. As part of its annual advocacy, Summit Association of REALTORS® has distributed an educational wildfire mitigation brochure to 12,000 Summit County property owners.



Fire Prevention Days:  
August 1–3

# Be a Mitigation Hero



At the Summit Association of REALTORS®, we don't just support homeownership, we care about our community. We are passionate about our role to protect homeowners and property rights, and to educate the public about and protect our community from wildfire.

We are so passionate, in fact, that we are rallying our REALTORS® for our second annual volunteer community work days. From August 1st–3rd, our REALTORS® will help local homeowners clear slash from their properties. Our Defensible Space Grant helps local homeowners with the burdensome costs of wildfire mitigation. Our REALTORS® will offer sweat equity to seniors and homeowners with physical disabilities to help clear slash from their properties.

We encourage you to join us. Rally your neighbors. Our dates don't work for you? Schedule your own dates. The county offers free slash chipping and pickup each summer throughout the county. Clear your property. Help a neighbor. Be a mitigation hero.

While you're out there working on your property, share your photos #summitmitigationhero

Call 970-468-8700 for more information. Work gloves and protective eyewear available at the Summit Association of REALTORS® while supplies last.

For more information, go to [www.summitREALTORS.org](http://www.summitREALTORS.org) and click on Wildfire Prevention

1. Identify your defensible space.
2. Reduce flammable brush around your home and under nearby trees.
3. Prune or remove trees.
4. Keep grass and weeds cut low.
5. Clear woodpiles and building materials away from your home.
6. Keep your yard and roof clean.
7. Keep address signs visible.
8. Choose fire-resistant building materials and lawn furniture.
9. Recycle yard debris.
10. Make sure you have a family disaster plan in place.

## 10 Easy Steps to Protect Your Home

PO Box 2397  
Dillon, CO 80435



PRSR STD  
U.S. POSTAGE  
PAID  
DENVER, CO  
PERMIT NO. 2883

# WILDFIRE PREVENTION

A message from the  
Summit Association of REALTORS®