

Summit Association of REALTORS®
Policy Statement: Property & Wildfire Mitigation

The Issue: In the State of Colorado, wildfires are on the increase, due to drought and extensive fuel created by mountain pine beetle-infested trees. Disastrous wildfires during the summers of 2012 and 2013 caused extensive damage to homes, and forests in areas along the Front Range, which in turn has negatively affected our property owners. According to Colorado State University, the “wildland-urban interface, or WUI, is any area where man-made improvements are built close to, or within, natural terrain and flammable vegetation, and where high potential for wildland fire exists.”

Summit County holds the largest population of homes in the WUI, with nearly 23,000 properties affected. While Summit County has not been affected by significant wildfires to date, wildfire is inevitable. Due to the extent of the fires along the Front Range and on the Western Slope, two Colorado State Government Task Forces were created in 2013 to develop options for preventing wildfires. The Governor’s Wildfire Insurance and Forest Health Taskforce, made up of local government officials, insurance company representatives, and wildfire and natural resources representatives, developed extensive recommendations that would severely impact home and property owners living in the WUI through risk rating systems of individual properties, fees attached to properties in the WUI to pay for the cost of wildfires, and defensible space requirements prior to the transfer of title when a home in the WUI is sold. The recommendations also called for standardized building codes across the state for home building materials to be fire retardant. A second committee made up of state legislators called the Wildfire Matters Interim Committee, focused on incentivizing homeowners and educating the public on how to help prevent wildfires.

Summit County also continues to see property insurance rates escalating due to a perceived threat of wildfires, although the Community has not been burnished by a large wildfire to date. Some insurance companies are no longer writing new insurance policies in Summit County. Other insurance companies are requiring wildfire mitigation and defensible space requirements for property owners that are inconsistent with local fire protection district recommendations, and causing confusion amongst homeowners. These rising insurance costs are unfairly increasing the cost of homeownership in Summit County.

SAR Policy: The Summit Association of REALTORS® recognizes the need for local fire districts and homeowners alike to develop protections to aide against wildfire activity in Summit County with a focus on proactive prevention. We believe The Summit Association of REALTORS® is the ultimate home ownership and property rights advocate for our Summit County Communities, and therefore shall work effectively in partnership with the Summit Wildfire Council, Red, White, and Blue and Lake Dillon Fire Protection Districts, and the local Towns and County to educate and inform Homeowners and the public at large of available grant funding and voluntary opportunities to encourage mitigation and create defensible spaces in and around Summit County.

It is the Summit Association of REALTORS®’s position that local organizations working together can be more successful in determining local wildfire mitigation needs than the state at large. SAR opposes any implementation of state and local mandates that could potentially cause negative unintended consequences such as stigmatizing properties in Summit County, increasing fees (taxes) on those properties prior to or at the time of sale, and requiring additional costs of homeownership that will make real estate and homeownership in Summit County potentially less attractive. Moreover, the Summit Association of REALTORS® believes any dialogue on wildfire mitigation must include conversations with legislators and insurance carriers in Summit County regarding the unyielding increases in property insurance in Summit County without reason, and the need for a consistent message between the local fire protection districts and the insurance

companies on defensible space requirements.

It is also the Summit Association of REALTORS®'s position that any mitigation efforts should coincide with stronger efforts by the Federal Government to mitigate federally owned land surrounding our communities. Our Senators and Congressmen should further engage in wildfire mitigation efforts and clean up of beetle-kill and other wildfire fire fuels by obtaining sufficient federal aid to assist the U.S. Forest Service and BLM and by also obtaining available state aid to assist our State Land Board holdings with wildfire mitigation costs while also providing mitigation grant opportunities for local property owners in our mountain resort communities.