



Grand County Board of Realtors®  
www.gcbor.com

### Funding Available for Wildland Fire Mitigation

Even if you do not have a home on your Grand County property, it is so important to remove your hazardous trees and fuels that could add to the severity of a wildland fire. The most commonly asked question from current residents is: ***“How can I make my neighbor cut down his dead trees and clean up his slash piles?”*** The answer is; we can’t force anyone to comply, but we can certainly work together to educate and motivate landowners to take action. The benefits include increased property values and a safer environment for everyone. There are grants and tax subtractions available to help. **Contact the Grand County Wildfire Council at [bewildfireready@gmail.com](mailto:bewildfireready@gmail.com).**

### Wildland Fire Preparation Tips from the Grand County Wildfire Council and your local Fire Departments

A fact of living in the high country is the annual threat of wildland fire, and when wildfire strikes, you may have only minutes to escape. At that point, you won’t have time to think about what to take with you, much less time to protect your home and possessions.

The Grand County Wildfire Council and your local fire departments are urging residents to take steps NOW to be prepared in case of a major wildland fire. **FIRST**, prepare an evacuation kit and keep it in your vehicle May through November. Also, make sure every member of your household knows how to reach each other in case of an evacuation. Designate

an out-of-town friend or relative as a contact. Cell phones may not work during a catastrophe. **SECOND**, document your valuable possessions by taking photos of them and storing them in a cloud-based site or in a safety deposit box. Do the same with copies of vital documents such as birth certificates, titles, and social security cards. **THIRD**, schedule an annual review with your insurance agent to determine if your coverage is adequate - not only for property loss but for total replacement and rebuilding, and possible temporary relocation. **LASTLY**, make sure you have created and maintained defensible space following the NFPA’s Firewise guidelines. This is the area that creates a buffer between your home and a wildfire, and can function as a safe zone for firefighters. For more information, contact your local fire department, or visit [www.firewise.org](http://www.firewise.org).



SUMMER 2015

# 2015 Grand County WILDLAND FIRE PREVENTION

A message from the Grand County Board of REALTORS®

## Voluntary Wildland Fire Mitigation is a MUST or Homeowners Might Have to Pay Higher Insurance Rates

All of the homes and properties in Grand County are in the Wildland Urban Interface (WUI). The WUI is a set of conditions under which a wildland fire reaches beyond trees, brush and other natural fuels to ignite homes and their immediate surroundings. WUI is defined by the National Fire Protection Association (NFPA) as “the presence of structures in locations in which the Authority Having Jurisdiction determines that topographical features, vegetation fuel types, local weather conditions, and prevailing winds result in the potential for ignition of the structures within the area from flames and firebrands of a wildland fire.” **Our Grand County homes are at risk for higher insurance premiums or cancellation and possible legislation that would require disclosures at point-of-sale, or costly wildland fire mitigation requirements prior to the transfer of title.**



The Grand County Board of REALTORS® and local REALTORS® are working to educate clients on how to be proactive without mandates. It is critical to stress how important the issue of home/property insurance and wildfire mitigation is for homeowners whose properties are directly affected by the WUI.

**Local fire professionals seek 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 that hasn’t been mitigated, insurance companies may refuse to insure the new buyer’s purchase. Being proactive and spending some money up front to mitigate could potentially save you thousands of dollars thereafter.*

*The Grand County Board of Realtors® is solely responsible for the content, views and policy positions expressed in the above article.*



Grand County dispatchers and first responders are dedicated, well trained and eager to help you, should the need arise. Help them help you and your loved ones by knowing your address in the correct format and posting it inside and out. In life or death medical emergencies or fires, every second counts. **The quicker we can find your home, the quicker we can mitigate the problem.**

**Buy Your 9-1-1 Reflective Sign Today!**  
**They Save Lives!**  
**Only \$25.00**  
**bewildfireready@gmail.com**



CodeRED is the emergency notification system for Grand County. To register your CELL phone (no land lines please) visit [www.gcemergency.com](http://www.gcemergency.com) and click on the link. Enter the address of your property in Grand County to receive all emergency notifications pertaining to that address. For additional help or questions, call the Office of Emergency Management at 970.887.2732.



## Can Emergency Responders Locate Your Home Easily in Dark or Smoky Conditions?

Addresses. We all have one. In Grand County we have two. As soon as we are asked to provide our address we all reply with "mailing or physical?" If someone needs our mailing address we simply give our post office box number. But if someone needs our physical address, things can get more interesting.

Do you know the name of your road? If you are inside the boundary of a town, your road has a common name like Grand Avenue or 4th Street. If you live outside of town, then it has a Grand County Road (CR) number like CR 5, along with a common name. County Road 5 is the official name for 4 Bar 4 Road. We recommend you find your location on the Grand County Parcel Viewer at [www.grandgis.com](http://www.grandgis.com). Another online tool the county offers is the Assessor's property search at [assessor.co.grand.co.us/assessor/taxweb/search.jsp](http://assessor.co.grand.co.us/assessor/taxweb/search.jsp). The Assessor and the GIS Department work together to verify that the information contained in both of these sites is accurate. Once you have verified your street number, make sure you **use the county road number and not the common name** if you ever have to call 9-1-1.

What is your house number? The actual number on your home should have been determined by the distance it is from the beginning of the road. The higher the number, the farther it is down that road (every mile down the road adds 1000 to the address). Of course, some locations have addresses that will not fit this model. Again, use the tools mentioned above to determine what your correct address is and use it.

Is your house number visible? You may think that the numbers are plenty visible, but try driving around at night in a neighborhood you're not familiar with and imagine that you were just called out at 3 a.m. to help someone having a heart attack or stroke. Quite simply, most of the numbers currently on houses are not adequately visible. The house could be far off the road, there might be black numbers on dark brown houses, or the numbers are simply too small. Every Community Wildfire Protection Plan in Grand County has sited poor addressing as a critical problem for all areas. Many neighborhoods and HOAs have taken it upon themselves to add uniform metal signs at the beginning of driveways with green backgrounds and reflective numbers. You can purchase a sign for your property for \$25 from the Grand County Wildfire Council.



For more information go to [www.bewildfireready.org](http://www.bewildfireready.org) or contact Schelly Olson at (970) 887-3380 or [solson@grandfire.org](mailto:solson@grandfire.org). Talk to your neighbors and your homeowner associations about collectively purchasing signs at a discount.



*Volunteers needed! The Grand County Wildfire Council is always looking for new members. If you are concerned about wildland fire and want to make a difference, join the Wildfire Council by emailing us at [bewildfireready@gmail.com](mailto:bewildfireready@gmail.com).*

*We meet four times per year in January, April, July and October with this mission: "Through education and action, promote wildland fire prevention, preparedness, mitigation, and survival."*

## 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 Grand 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 that 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 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 should not 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, and would also 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.

**IMPORTANT:** If you have experienced difficulty obtaining or renewing homeowner insurance, please report your issue to the Colorado Division of Insurance.  
 Toll Free: 800.903.3745  
 Web: [www.dora.colorado.gov/doi](http://www.dora.colorado.gov/doi)  
 Email: [DORA\\_INS\\_Website@state.co.us](mailto:DORA_INS_Website@state.co.us)

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.

The Grand County Board of REALTORS® understands its role as protector of homeownership and property rights, and believes 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.

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## Get a Free Home Ignition Zone Assessment on Your Property

Call your fire department to schedule a free home ignition zone assessment of your home and property. They will use a checklist to address issues regarding your home's ignitability and the quality of defensible space you have. They will make recommendations on how you can better protect your property and family from the threat of a wildland fire. Your fire department is a great resource for assistance with your homeowner's insurance company; helping agents and underwriters appropriately evaluate the risks of living in our beautiful, forest mountain community.

**Grand Fire (Granby)**  
 970.887.3380  
[www.grandfire.org](http://www.grandfire.org)

**Grand Lake Fire**  
 970.627.8428  
[www.grandlakefire.org](http://www.grandlakefire.org)

**Hot Sulphur Springs Fire**  
 970.725.3414  
[www.hotsulphurfire.com](http://www.hotsulphurfire.com)

**East Grand Fire (Fraser/WP)**  
 970.726.5824  
[www.eastgrandfire.com](http://www.eastgrandfire.com)

**Kremmling Fire**  
 970.724.3795  
[www.kremmlingfire.org](http://www.kremmlingfire.org)