



**NATIONAL FIRE PROTECTION ASSOCIATION**

The leading information and knowledge resource on fire, electrical and related hazards

# Partnering With the “Other Stakeholder”

## The Private Sector

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Colorado Wildland Fire Conference 2017

# Agenda

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Thomas Welle – NFPA Wildfire Division – Denver Field Office

Bonnie Smith – Colorado Association of Realtors

Carole Walker – Rocky Mountain Insurance Information Association

# NFPA

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Global non-profit devoted to eliminating death, injury, property and economic loss due to fire, electrical and related hazards since 1896.

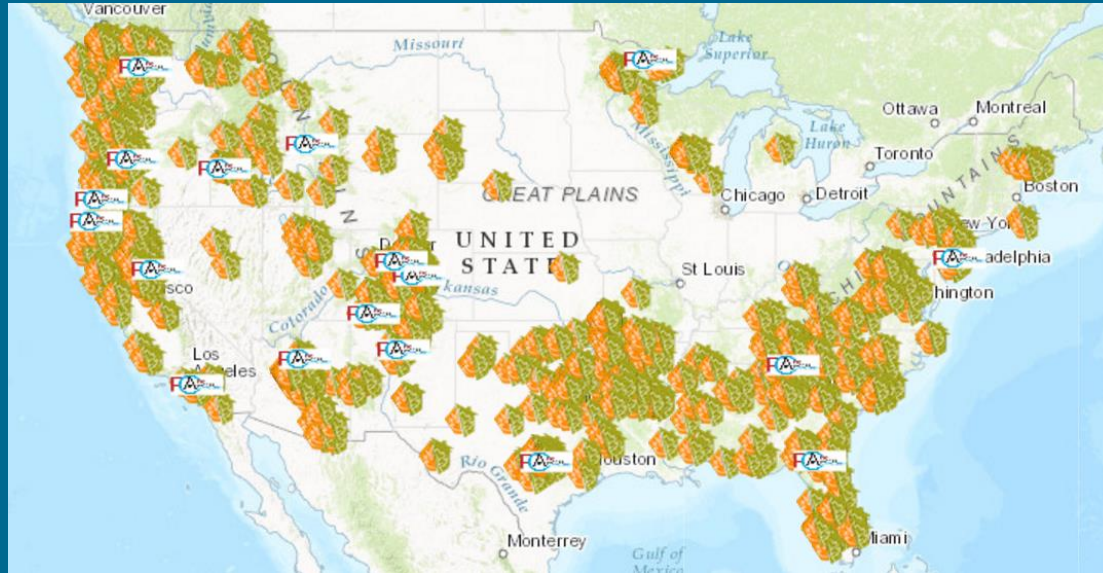
- Public education
- Outreach and advocacy
- Support for development, adoption, and enforcement of codes and standards
- Research and data analysis
- Technical training and certification

# Firewise USA

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A program of the  
National Fire Protection Association;  
co-sponsored by the USDA Forest  
Service, National Association of State  
Foresters and the U.S. Department  
of the Interior

# Firewise USA



# Firewise Relationships

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- Neighbors helping neighbors
- Community Action Network

# Firewise Relationships

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- Voluntary participation vs. an enforced compliance process
- Provides a means to mentor adjacent communities

# Firewise Value Added Resources

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- Virtual Workshops
- Web Resources – [Firewise.org](https://www.firewise.org)
- Fire Break Newsletter
- Free Materials and Resources
- Access to latest HIZ Research
- Social Media



# NFPA and Insurance

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## **Insurance Coalition on Best Practices**

- **2<sup>nd</sup> Meeting in Boston June 5, 2017**

**State Farm assistance and support to  
Wildfire Community Preparedness Day**

# NFPA and Insurance

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## USAA Discount Update

- **Currently applicable in 7 states**
- **Utah and New Mexico added – January 2017**

# Assessing Structural Ignition from Wildfire Training

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- 2 Day Science Based Course for assessment of structures at risk for ignition resistance
- Delivered through NFPA Training
- Delivered through FEMA sponsored AFG's

# Wildfire Mitigation Specialist Certification

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- **NFPA Certification process**
- **Anticipated completion - 2017**

# NFPA.org/TakeAction

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# Wildfire Community Preparedness Day

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May 6, 2017







# Colorado **REALTORS'®**

Project Wildfire  
& Consumer Awareness  
Campaign







## **Bonnie Smith**

ABR,CIPS,CRB,CRS,GRI,MRE,RSPS,SRS,ALHS,TRC

Chair, Project Colorado Wildfire  
Imm Past Chair, NAR REALTOR® Party Trustees for Campaign  
Services  
NAR Director at Large  
RPAC Golden R, President's Circle, \$50k Hall of Fame  
Summit Association REALTOR® of the Year

Owner/Managing Broker  
Exclusive Mountain Retreats Real Estate Inc  
Breckenridge Colorado  
[Bonnie@BonnieSmith.com](mailto:Bonnie@BonnieSmith.com)  
970.389.6014





## **Colorado Project Wildfire** strives to

Understand wildfire threats, fire behavior, and mitigation

Focus on prevention efforts and resources

Find creative and meaningful ways to share information and resources with our members and Colorado residents.



**Educating property owners** about the risks of wildfire and the best ways to mitigate will have the most immediate and lasting impact in reducing the threat and damage of such wildfires.



In June 2015 we held a community event in Evergreen – partnering with our local REALTOR® association, a forestry partner, and the Evergreen Fire Department, REALTORS® from around the area showcased a combination of wildfire education, examples of mitigation and a tour of homes in the community to demonstrate prevention and solutions.

We hosted a similar event last spring in a community called Log Hill south of Montrose. Again, we partnered with local firefighting organizations, including Lilia Faulk and the West Region Wildfire Council, to draw attention to the issue and share examples and resources available to residents in that community.





## **What is the Association's Role??**

CAR provides overall support, especially for the PR effort

We have a public-facing website with resource information

Our Advertising Campaign is Statewide

REALTOR® Party funding helps support the project





## **How Does It Work???**

**Local Boards with existing Task Forces share activities to date**

**REALTORS® can be the “Quarterback” of the Stakeholder effort in your Community**

**Meet with Fire Officials, Wildlife Officials, Forest Service Representatives, Town and County Government**

**Participate in Local Task Forces**

**Seek ways to educate and communicate with the Public**



## A Cohesive Campaign



# FREE Summit County CHIPPING PROGRAM

Protect Your Home from Wildfire

**Map and Schedule**

CENTRAL AND NORTHERN SUMMIT COUNTY

Week 1 June 29 - July 2  
Week 2 July 3-6  
Week 3 July 7-10  
Week 4 July 11-14  
Week 5 July 15-18  
Week 6 July 19-22  
Week 7 July 23-26  
Week 8 July 27-30

Summit County Government is helping residents and property owners create defensible space. If you clear woody vegetation 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

Protect Your Home from Wildfire

**MATERIALS GUIDELINES**

Accepted materials include trees, logs and branches up to 6 inches in diameter, free of nails and wire. The following restrictions apply:

- No rotten branches
- No construction or building materials
- No treated lumber, fence posts or signs
- No shrubs, root weirs, stumps, dirt or rocks
- No grass clippings, straw, weeds or bags of leaves

**PILE GUIDELINES**

Slash piles must be stacked by 8 a.m., Monday, July 20. Boreas, Baldy, Moonstone, Western Sky Ranch, Ptarmigan and Silverthorne



# FREE Summit County CHIPPING PROGRAM

Protect Your Home from Wildfire

Summit County Government is helping residents and property owners create defensible space by providing free chipping and disposal for branches, logs and small trees. If you clear woody vegetation around your home and stack it in a slash pile, we'll chip it and haul it away for no cost.

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**PILE GUIDELINES**

Piles must be stacked by 8 a.m. on the Monday of your neighborhood's assigned chipping week.

- Stack piles neatly (no bags), with large ends facing the road.
- Place piles within 5 feet of the roadway, but not backing the road or in drainage ditches.
- Maximum pile size is 50'x10'. There is no limit on the number of piles you may put out.
- After crews have removed your pile, clear away any remaining branches, needles and debris.
- Do not combine piles with neighbors or place piles in other neighborhoods.
- If you would like to keep your chips, tie a piece of red yarn or flagging in a prominent spot on the pile.



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Protect Your Home from Wildfire

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SOUTHERN SUMMIT COUNTY

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The logo for the Summit County Chipping Program. It features the text "Summit County" in a blue serif font and "CHIPPING PROGRAM" in a large, bold, white sans-serif font. To the right of the text is a stylized illustration of a mountain range with a small cabin and evergreen trees in the foreground.

# Program Outcome Metrics

**2014**

**1,486 homes/landowners**

Total Acres Treated: **1,681 acres**

**Yards to Gypsum: 4,400**

**Woody Biomass put to beneficial use for electricity production**

**2015**

**1,973 homes/landowners**

Total Acres Treated: **2,551 acres**

**\*Yards to Climax: 6,300**

**\*Woody Biomass put to beneficial use for mine reclamation**

Summit County  
**CHIPPING PROGRAM**







# Other Programs



## YOU'RE INVITED

### WESTERN SLOPE WILDFIRE AWARENESS AND MITIGATION PROGRAM

Join Colorado REALTORS® and wildfire organizations to learn about the programs and resources available in our community to help reduce the risk of wildfires.

**Wednesday, May 25, 10:00 a.m.**

**Log Hill Volunteer Fire Department HQ  
434 Ponderosa Drive, Ridgway, CO 81432**

*Includes tour of mitigated properties!*



#### *Presented by:*

Colorado Project Wildfire  
West Region Wildfire Council  
Firewise Southwest Colorado

#### *Co-sponsored by:*

Delta County Board of REALTORS®  
Durango Area Association of REALTORS®  
Four Corners Board of REALTORS®  
Gunnison County Association of REALTORS®  
Montrose Association of REALTORS®  
Telluride Association of REALTORS®

## WHAT IS PROJECT WILDFIRE?

Developed by the Colorado Association of REALTORS®, Project Wildfire is designed to help reduce the destruction of land, property and lives. Working in partnership with other like-minded fire prevention organizations across the state, local REALTOR® associations are bringing education and awareness, as well as access to resources, directly to residents in their local communities.



RSVP TO:  
West Region Wildfire Council: 970-615-7300  
or [wwwc.coordinator@gmail.com](mailto:wwwc.coordinator@gmail.com)  
Colorado Project Wildfire: 303-785-7118  
or [mcaain@coloradorealtors.com](mailto:mcaain@coloradorealtors.com)



## Who do I contact for more information about Project Wildfire?

Visit: *ColoradoRealtors.com/projectwildfire* or  
email [govaffairs@coloradorealtors.com](mailto:govaffairs@coloradorealtors.com)

Send Property owners to  
***ColoradoProjectWildfire.com***





# Wildfire & Insurance



## Realities, Challenges & Opportunities

Carole Walker, Executive Director, RMIIA  
[carole@rmiia.org](mailto:carole@rmiia.org) / [www.rmiia.org](http://www.rmiia.org)



# Wildfire Insurance Challenges

- What We Hear
- Property Insurance Availability
  - Fears over losing insurance, insuring new properties
  - Lack understanding on how insurance works, expectations, mitigation requirements
  - Anecdotes vs. reality
- Property Insurance Affordability
  - Rising insurance costs for all risk
  - Confusion over impact of other risks
  - Incentives for mitigation

# Key Insurance Messages

- Wildfire is a risk science shows can be reduced
- Wildfire is increasingly a shared insurance risk
  - If homeowners are NOT willing to take proven steps to reduce risk it is increasingly difficult to get & keep affordable insurance
  - Insurers increasingly require mitigation steps
  - Insurability is financial incentive to do mitigation
  - Insurance is available in WUI, but may need to shop & pay higher premium
  - Insurers considering all individual risk factors
- Wildfire residents must accept responsibility to protect homes & personal finances



# Insurance Preparedness Messages

- Do annual insurance policy "check-ups"
  - Keep up with local building costs & adjust coverage to include home remodeling & additions
  - Review auto policy limits & coverage.
  - Ask about coverage for building code upgrades, debris removal & landscaping
- Know what is & is NOT covered: consider separate flood insurance, risk increased in burn areas
- Create or update a home inventory that includes lists, photos or videotape of your home or apartment's contents. Consider extra insurance for expensive items.

# Model Community Mitigation Programs

- Key Best Practices Elements for Insurers
  - Based on Insurance Institute for Business & Home Safety science
  - Experienced on-site inspectors provide individual homeowners comprehensive mitigation recommendations
  - Homeowner assistance & ongoing mitigation commitment
  - Insurers need confidence in credibility of inspection



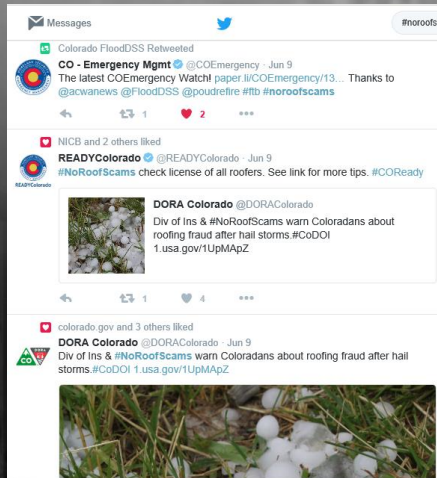
# Wildfire & Insurance Opportunities

- Stakeholder Partnerships
  - Federal, state, local government, wildfire/safety organizations, homeowners groups, Realtors, planners, regulators, builders
- National Fire Protection Association/Firewise
  - Working with Firewise to establish insurance wildfire coalition
  - Opportunity to educate Firewise communities with mitigation & insurance preparedness messages
  - Improve dialogue with fire community
  - Establish better industry communication & best practices
- Wildfire & Insurance Guide for Home Buyers & Sellers



# Getting The Word Out!

## #NoRoofScams



## Hail Preparedness Toolkit

## Wildfire & Insurance





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# Questions



## **NATIONAL FIRE PROTECTION ASSOCIATION**

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# Thank You