

# Wildfire Preparation Playbook

Preparation Techniques for Colorado's Hottest Perennial Problem

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In 2020 Colorado saw the three largest wildfires in state history. According to the *Coloradoan*, over 450,000 acres were burning in Colorado. These wildfires are a threat to lives and property due to frequent drought, warmer temperatures, high winds, and excessive dried vegetation in forests and grasslands.

Colorado's significant population growth over the last few years may be worsening the problem, as it has caused development to creep into areas of natural vegetation which often burn easily. These areas, called Wildland-Urban Interface (WUI) are defined as any place where structures and other human developments meet or intermingle with wildland vegetative fuels, and many CSDSIP Members own WUI property. Though Members cannot reasonably change the location of these buildings, you should be aware of the inherent wildfire risk that comes along with WUI property and take proper mitigation steps. Remember, in many of these instances it's not a matter of if a wildfire will occur, but when.



## Wildfire Claims

The good news is that, by and large, CSDSIP Members have remained active participants in wildfire mitigation. Your hard work, coupled with the valiant efforts of Colorado fire response, has kept CSDSIP Members from losing a single school or building to a wildfire, though we have had buildings in the fire danger zone or evacuation area where we have paid expenses for removal of equipment or smoke damage. Our thoughts and best wishes go out to those affected by the Colorado fires and to the brave responders fighting the fires and to those who have aided in the evacuations.

## What does your Policy Cover?

Though our Members have not experienced a large-scale fire loss to date, it is important to understand what CSDSIP wildfire coverage looks like, so that you and your community can prepare.

Damage to our Member's property as a result of a wildfire is covered under our Property Coverage Form subject to the policy's terms, conditions, your per occurrence limit, sub limits and your deductible. If Member vehicles were damaged in the wildfire, our Auto Physical Damage (APD) Coverage and Auto Terminal Coverage (aka Terminal) applies to vehicles which the coverage has been purchased for, subject to the policy's terms, conditions, limit and your deductible.

However, with many covered causes of loss, such as wildfire damage, you may have time to move covered property to a safe location. This early action can save you time, headache, and money in the long run, but we understand that you will incur short-term expenses in trying to protect your property.

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Therefore, whenever a Member property is at substantial risk of loss or damage due to a covered cause of loss, our property coverage will pay up to \$100,000 for necessary expenses to move covered property from Member premises to a safe location, subject to your property deductible. We will also pay up to \$100,000 per occurrence under our Auto Physical Damage and up to \$100,000 under our Terminal Coverages to move covered vehicles for which you have purchased APD or Terminal Coverage to a safe location to preserve it from loss or damage, again subject to each coverages deductible. These benefits give CSDSIP Members the financial means to prepare in a difficult situation.

## Preparing for Wildfire Season and Mitigating Risk

### Understanding your Wildfire Risk

Understanding your unique risk factors is the first step to building an effective mitigation and response plan. [The Colorado Forest Atlas](#) provides a suite of intersepective mapping applications regarding Colorado forest conditions and includes resources to help you assess and manage your wildfire risk including the [Wildfire Risk Viewer](#), a web-mapping application that allows users to identify specific wildfire risk levels within a 1/2-mile radius of any specific location on the map. Use this tool to quickly generate wildfire risk ratings for your buildings. After you understand the specific risks your property faces, use the [Risk Reduction Planner](#) to support your wildfire protection planning needs.

### Prepare Outside your Building

Wildfires travel quickly in areas where vegetation is dry and abundant. Creating an area, or defensible space, where combustible vegetation has been treated, cleared or modified to slow the rate and intensity of an advancing wildfire is the most cost-effective way to improve the probability that your buildings will survive a wildfire.

The Colorado State Forest Service breaks defensible space up into three management zones and explains how to best address each:

- **Zone 1 - the area nearest the building and other structures, requiring maximum hazard reduction**
  - Create and maintain a minimum of 30 ft. of defensible space around structures
  - Minimize the flammable footprint around the property through responsible landscaping and water management by:
    - Adhering to all local fire and building codes and weed abatement ordinances
    - Keeping lawns hydrated and maintained
    - Removing dry grass and shrubs to reduce fire intensity
    - Using fire-resistant landscaping when possible
    - Creating horizontal and vertical defensible spacing by trimming trees and shrub limbs close to power lines and other structures, removing all tree branches that are at least 8 feet from the ground, and removing dead or dying tree branches
    - Keeping roof surfaces and rain gutters clear of leaves and debris at all times
- **Zone 2- transitional area of fuels reduction between Zones 1 and 3**

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This is an area of fuel reduction. It is a transitional area between Zones 1 and 3. The size of Zone 2 depends on the slope of the ground where the structure is built. The defensible space should extend at least 75 ft to 125 ft from the structure.

- Remove stressed, diseased, dead or dying trees and shrubs
  - Thin and prune remaining larger trees and shrubs. There should be at least 10 feet between crowns
  - Dispose of limbs, branches, and other woody debris from the thinning
  - Locate propane tanks at least 30 feet from any structures, preferably on the same elevation as the house. You don't want the LP container below your building — if it ignites, the fire would tend to burn uphill. On the other hand, if the tank is above your house and it develops a leak, LP gas will flow downhill into your home. Clear and keep away flammable vegetation within 10 feet of these tanks. Do not screen propane tanks with shrubs or vegetation
- **Zone 3 - the area farthest from the property, extending from the edge of Zone 2 to the property boundaries**  
This is an area of traditional forest management and is of no particular size. It extends from the edge of your defensible space to your property boundaries.

## Prepare Inside your Building

The Colorado Department of Public Health and Environment's Rules and Regulations Governing Schools (RRGS) states that schools **must comply** with International Building and International Fire Codes and that, "The school campus shall be maintained in a manner that prevents fire hazards.

- Maintain classrooms, common areas, and assembly areas in accordance with fire life safety codes:
  - Seating arrangement should allow for quick evacuation if needed.
  - The ceilings and corridors should be free of artwork, teaching or decorative material.
    - These are the requirement for artwork in corridors and classrooms for Group E Occupancies.
    - IFC Section 807.5.2.2 Artwork in corridors.
      - Artwork and teaching materials shall be limited on the walls of corridors to not more than 20 percent of the wall area.
    - IFC Section 807.5.2.3 Artwork in classrooms.
      - Artwork and teaching materials shall be limited on walls of classrooms to not more than 50 percent of the specific wall area to which they are attached.
  - Curtains, draperies, fabric hangings and other similar combustible decorative materials shall be flame resistant.
  - IFC Section 807.1, General Requirements: In (Group E) occupancies, curtains, draperies, hangings and other decorative materials suspended from walls or ceilings shall meet the flame propagation performance criteria of NFPA 701 or be noncombustible All upholstered furniture should meet the flammability requirements. All office furniture needs to comply with the International Fire Code Section 800 - 899

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- Clean up all combustible dust regularly by an approved means
- Store flammable liquids in approved flammable liquid cabinets with self-closing doors
- Store oil/paint rags in metal containers with a self-closing and tight-fitting lids
- Maintain walkways, evacuation routes, and exits keeping each clear of obstructions
- Use fire-resistant building materials when building, renovating or retrofitting structures
- Maintain roofs by replacing or repairing loose and missing shingles or roof tiles to prevent embers from entering the roof
- Cover exterior vents with metal wire mesh no larger than 1/8 inch to prevent sparks from entering
- Keep emergency preparedness and evacuation procedures current and conduct regular staff trainings to assure familiarity with the procedures
- Create a post-fire heating, ventilation, and air conditioning (HVAC) maintenance response program

## Prepare your Community

- Develop an emergency preparedness plan that includes evacuation and reunification plans, training and practice drills, inspection checklists, shutdown procedures, out-of-region contacts for vendors and emergency services
- Review your community's emergency plan
- Create an emergency contact list that includes business information employee contact, insurance company, emergency service numbers and utility numbers
- Consider developing a phone tree so you can spread information quickly. After developing distribute to all employees
- Develop and review on regular basis your business continuity plan (BPC). Make sure everything is update to date with your contacts, contracts, suppliers, and alternate locations
- Post road signs and your district name and street address so they are easily visible
- Make sure there is an easily accessible tool storage area (near your facility) with rakes, hoes, axes and shovels in case of fire
- Establish and regularly maintain defensible space

## What to do when a Wildfire Threatens:

- Implement your emergency preparedness plan
- Be prepared to monitor local and state government information distribution, e.g. websites, radio
- If your property is in a potential path of fire damage , smoke damage , or evacuation contact CSDSIP to discuss how we may assist with services for property preservation, addressing coverage questions prior to an occurrence
- Prepare to move your records, computers, and other items to a protected place within your facility or to another location
- Prepare to move company vehicles out of the danger area. Consider having employees take them home if possible.
- Move combustible material away from windows in preparation for an evacuation order
- Close all doors, windows and roof vent(s)

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- Ensure vital business records and computer data are being backed up by your records retention and back-up programs. Generally, your servers should be backed up off site
- Remind employees of the emergency response procedures
- Distribute employee telephone numbers and emergency contact lists
- Identify modes of transportation out of the wildfire area
- Understand that district sites may be used as staging area for the fire department

## If you are Ordered to Evacuate:

- Remove any combustible window coverings
- Shut off gas and fuel to the building. If you have fuel tanks outside, make sure all valves supplying fuel are shut off
- Turn off all machinery and equipment
- Make sure your fire sprinkler system is fully in service (with control valve open) if you have fire sprinklers.
- Close and lock all doors, windows, and skylights
- Shut down HVAC equipment, especially the fans that bring outside air into the building
- Take a call list of employees with you in case you need it and start the process to let employees know the status of your business
- Evacuate when instructed by authorizes. No one should stay behind

## What to do After a Wildfire

- Notify CSDSIP
- Do not enter district property until authorities have authorized entry
- Do not turn on any gas fixtures, water faucets, or any electrically powered items, including lights, until it has been deemed safe by either the fire department or other authorities
- Consider your needs for mitigation service to prevent further damage and restore the building in a timely manner
- Conduct an inventory and document property damage with photographs
- Implement post-fire heating, ventilation, and air conditioning (HVAC) maintenance program to ventilate rooms/ buildings in accordance with the manufacturer recommendations