

Mountain Property Wildfire Protection Guide 2026



Protect your mountain home from wildfire risk

Colorado's mountain communities face a very real and growing wildfire threat. The good news: most homes that are lost to wildfire are ignited not by direct flame, but by embers landing on vulnerable areas of the home and landscape. That means the actions YOU take can make an enormous difference. This guide will educate you on how wildfires spread and give you clear, actionable steps to protect your mountain property.

Important: These are some, but not all, of the things that you need to consider if your home is sitting in a potential wildfire area. It is always recommended that you have your property inspected by a professional just in case there are unique things that you need to consider about your specific property.

HOW WILDFIRES SPREAD — WHAT YOU NEED TO KNOW

How Homes Ignite During Wildfires

Source: IBHS Research [1]

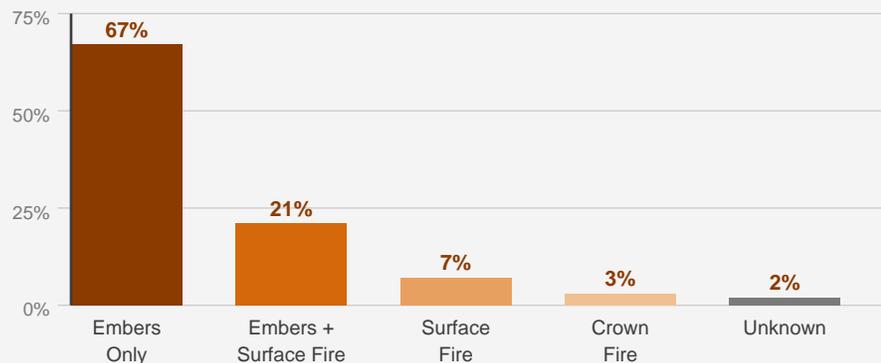


Figure 1: Percentage of homes ignited by each fire pathway during major wildfires. Embers account for the vast majority of home losses.

1 Embers are the #1 cause of home ignition. [1]

During a wildfire, embers can travel up to a mile ahead of the fire front and land on your roof, in gutters, on decks, and in vents. Homes are rarely lost to direct flame contact alone — it is the embers that get in. Sealing your home against ember intrusion is your most important defense.

2 Radiant heat can ignite your home from a distance. [1]

Even without direct contact, intense heat radiating from a nearby fire can ignite combustible materials on your home's exterior. Single-pane windows, wood siding, and wood decks are especially vulnerable. Creating distance between your home and fuels reduces radiant heat exposure dramatically.

3 Ladder fuels allow fire to climb from ground to treetops. [3]

When low shrubs, tall grasses, and low tree branches are present together, they create a 'ladder' that carries a ground fire up into the tree canopy. A crown fire moving through treetops is nearly impossible to stop. Removing ladder fuels around your property breaks this chain.

4 Wind drives fire and pushes embers miles ahead. [3]

Colorado's mountain winds are unpredictable and powerful. A fire can change direction in minutes. This is why defensible space in all directions matters — not just the side facing the nearest forest.

DEFENSIBLE SPACE — YOUR MOST IMPORTANT ACTION

Defensible Space Zones

Source: Colorado State Forest Service

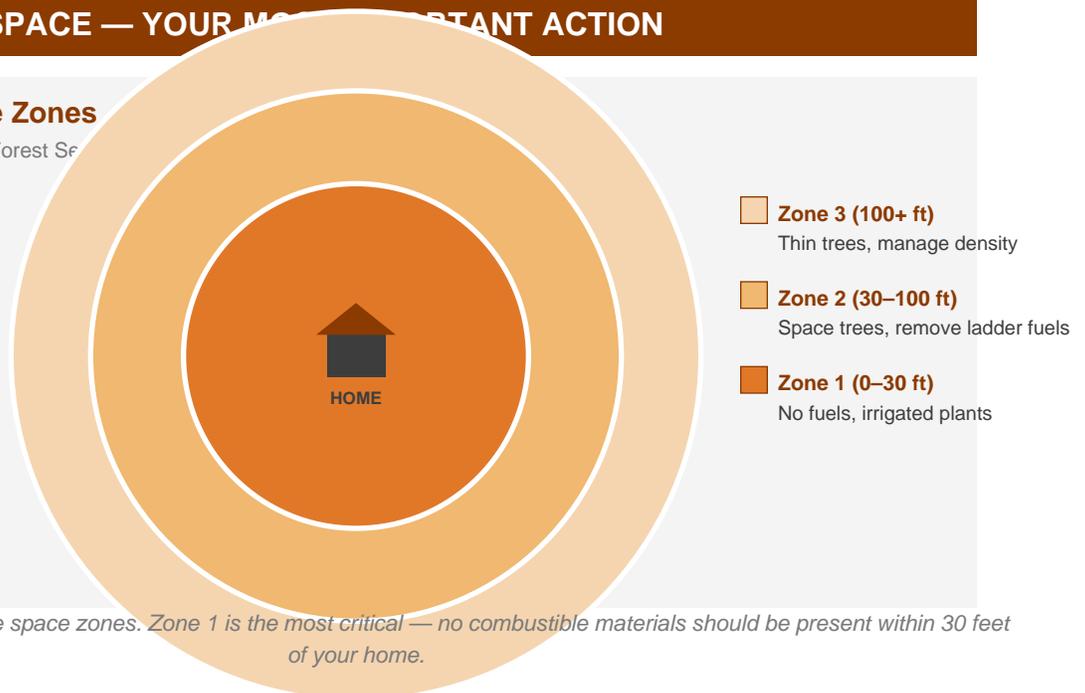


Figure 2: The three defensible space zones. Zone 1 is the most critical — no combustible materials should be present within 30 feet of your home.

5 Zone 1 (0–30 feet): Lean, Clean, and Green. [2]

This is your most critical zone. Remove all dead vegetation, dry leaves, pine needles, and wood debris. Replace highly flammable plants (junipers, ornamental grasses) with irrigated, low-fuel plants. Keep grass mowed to 4 inches. No wood piles, propane tanks, or combustible furniture in this zone. Ideally, within 5 feet of the home, there would be nothing at all that could catch fire.

- 6 Zone 2 (30–100 feet): Reduce and Space. [2]**
Thin trees so canopies do not touch — a minimum 10-foot gap between tree crowns reduces the risk of fire jumping tree to tree. Remove shrubs growing beneath large trees. Mow grasses. Cut all branches within 10 feet of the ground.
- 7 Never store firewood against your house. [4]**
Firewood stacked against the home is one of the most common ignition points. Move all wood piles at least 30 feet from any structure, and store them uphill or to the side of the home — never below it.
- 8 Keep your driveway and access road clear. [6]**
Overhanging branches and overgrown vegetation along your driveway can block emergency vehicles and ignite when embers land. Clear a minimum 12-foot-wide, 14-foot-tall clearance along all access roads. This is also critical for your own evacuation.

HOME HARDENING — SEAL YOUR HOME AGAINST EMBERS

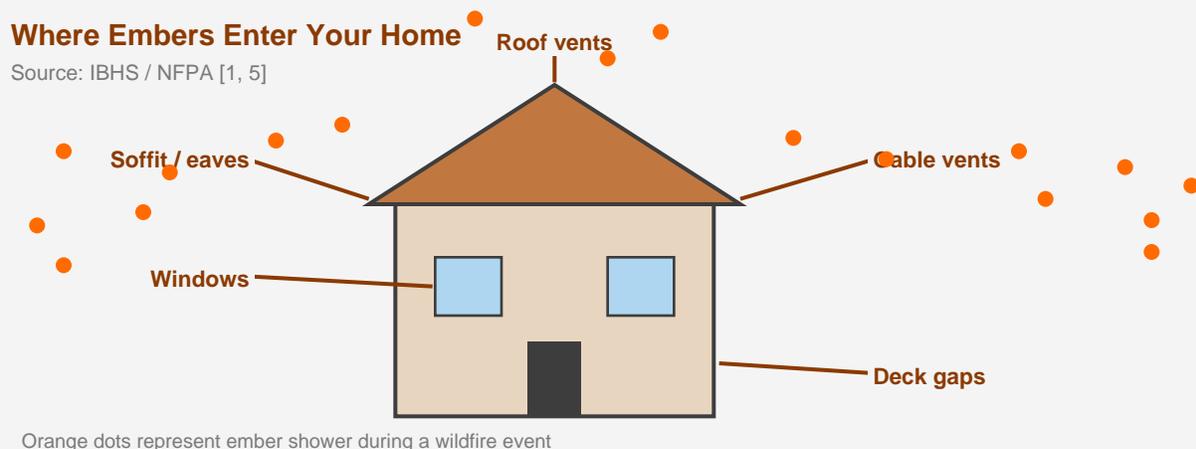


Figure 3: Common ember entry points on a mountain home. Each of these vulnerabilities can be addressed with relatively low-cost improvements.

- 9 Install ember-resistant vents. [4]**
Standard roof and soffit vents are open pathways for embers to enter your attic and ignite your home from the inside. Replace them with 1/16-inch mesh ember-resistant vents. This is one of the highest-impact, lowest-cost upgrades you can make.
- 10 Use a Class A fire-rated roof. [4]**
Metal, concrete tile, and Class A asphalt shingles offer the best fire resistance. Wood shake roofs are extremely dangerous in wildfire country and should be replaced. Your roof is the largest surface area exposed to falling embers.

11 Enclose the underside of decks and porches. [5]

The space under a wood deck collects leaves, pine needles, and embers. Use 1/8-inch metal mesh to screen all open areas under decks. Better yet, replace wood decking with composite or non-combustible materials.

12 Clean gutters before and during fire season. [4]

Gutters filled with pine needles and dry leaves are one of the most common ember catch points. Clean them in late spring and again in fall. Consider installing metal gutter guards.

13 Upgrade to dual-pane or tempered glass windows. [1]

Single-pane windows can crack from radiant heat before a fire arrives, letting embers and flames enter. Dual-pane or tempered glass holds up significantly better. For added protection, install non-combustible exterior shutters.

THE IMMEDIATE ZONE (0–5 FEET) — THE MOST CRITICAL UPGRADE

Modern wildfire research now shows that the 0–5 foot zone immediately surrounding your home is the single most important area to harden. Many homes survive wildfires simply because this tiny zone was non-combustible. Embers land here first — if there is nothing to catch fire, your home has a dramatically better chance of surviving.

- **No mulch** — Use gravel or stone instead — wood and bark mulch ignites easily from ember showers.
- **No plants touching the house** — Keep all vegetation, even low-water plants, at least 5 feet from any wall or foundation.
- **No wooden outdoor furniture** — Move wood furniture outside this zone or replace with metal or composite materials.
- **No door mats** — Coir and fabric mats catch embers and can ignite your doorway. Use stone or tile entry areas.
- **No brooms or stored items** — Any item left leaning against the home can act as kindling. Keep this zone completely clear.
- **No decorative wood features** — Wooden trellises, shutters, or decorative elements on the home exterior are high-risk.
- **No bark landscaping** — Bark chips and wood-based ground cover in this zone should be replaced with rock or gravel.

Key Takeaway: Many homes survive wildfires because this tiny 0–5 foot zone was hardened. This is now considered the single most impactful improvement you can make — and it costs very little.

ADDITIONAL CRITICAL PROTECTION MEASURES

- 14 Garage door weather stripping and ember gaps.**

Embers commonly enter homes through garages first. Install tight weather stripping on all garage doors and seal any gaps larger than 1/8 inch around the door perimeter. Most homeowners never think about this — it is one of the most commonly missed vulnerabilities on mountain properties.
- 15 Wooden fences can act as a fuse to your home.**

A wooden fence connected to your home creates a direct fuel path that carries fire straight to the structure. Replace the first 5–10 feet of fence nearest the home with metal fencing or add a masonry break. This is something fire departments across Colorado are now actively recommending.
- 16 Outdoor furniture and cushions during red flag warnings.**

Fabric cushions, patio umbrellas, and wood furniture ignite easily from embers. On red flag warning days, move cushions inside and push furniture away from the home. Keep this in your seasonal routine — it takes 5 minutes and can make a real difference.
- 17 Make your address visible to firefighters.**

Fire crews repeatedly cite address visibility as a real problem during emergencies. Install reflective address numbers at least 4 inches tall, visible from both directions on the road. Clear any vegetation that blocks your sign. This simple step can save critical minutes.
- 18 Propane tank safety.**

Keep a 10-foot clear zone around your propane tank with no vegetation underneath. When possible, position the tank downhill from the main structure. Know where the shutoff valve is and make sure it is labeled and accessible. Check the area at the start of every fire season.
- 19 Trim trees away from power lines and service connections.**

Many wildfires in Colorado start from utility line interactions with overgrown trees. Trim all branches away from service lines, and avoid allowing branches to overhang your roof. Contact your utility company — they will often trim near their lines at no cost.

RED FLAG WARNING DAY RULES

On Red Flag Warning days, fire danger is at its highest — hot temperatures, low humidity, and strong winds create conditions where a small spark can rapidly become a devastating wildfire. Follow these rules every time a Red Flag Warning is issued in your area:

- No mowing — mower blades striking rocks can create sparks
- No chainsaws or power tools outdoors
- No grilling near vegetation or on wood decks
- No parking vehicles on dry grass — catalytic converters run extremely hot
- Move outdoor cushions and combustibles away from your home

- Do not burn debris or use fire pits, even if conditions seem calm
- Stay aware — monitor local fire weather alerts throughout the day
- Have your Go Bag packed and your car pointed toward your exit route

Sign up for Red Flag Warning alerts: National Weather Service — weather.gov | Jefferson County CodeRED — jeffco.us | Colorado DFPC — dfpc.colorado.gov

HOME VULNERABILITY SCORECARD

Use the table below to quickly assess where your home stands. Red = high risk and should be addressed as a priority. Amber = moderate risk. Green = well-protected.

Home Feature	High Risk	Moderate Risk	Lower Risk
Roof material	Wood shake	Asphalt shingle	Metal / Tile
Vents	Unscreened	1/4" mesh	1/16" ember-resistant
Deck material	Wood	Composite	Non-combustible
Zone 1 vegetation	Junipers / tall grass	Mixed shrubs	Low-fuel, irrigated
Windows	Single-pane	Double-pane	Tempered + shutters
Gutters	Full of debris	Partially clear	Clean + metal guards

Figure 4: Home vulnerability scorecard. Assess your home's current risk level in each category and prioritize improvements.

EMERGENCY PREPAREDNESS — BE READY TO ACT

20 Know your evacuation zone and routes. [6]

Colorado divides wildfire risk areas into evacuation zones. Know yours before a fire breaks out. Identify at least two exit routes from your property, and drive them so you know the roads. When an evacuation order is issued, leave immediately — do not wait.

21 Sign up for emergency alerts right now. [8]

Register for your county's emergency notification system (CodeRED). Make sure your cell phone number and address are registered. When a fire breaks out, minutes matter.

22 Prepare a 'Go Bag' and keep it ready. [6]

Your go bag should include: copies of important documents, medications, phone chargers, cash, water, a change of clothes, and pet supplies. Keep it near the door. Practice grabbing it and leaving in under 2 minutes.

23 Document your home and possessions.

Walk through your home with a video camera and record all major possessions. Store the video in the cloud or with a family member offsite. This makes insurance claims dramatically easier and faster after a loss. Your Ullrich agent can help you understand what your policy covers.

INSURANCE — KNOW YOUR COVERAGE

24 Standard policies may have wildfire exclusions or limits.

Not all homeowners policies are the same. Mountain and high-risk properties may have special conditions, higher deductibles for wildfire losses, or coverage limits that do not reflect the true cost to rebuild. Review your policy with Jared before fire season.

25 Make sure your dwelling coverage reflects actual rebuild costs.

Construction costs in mountain communities are significantly higher than in the city. Many homeowners are underinsured because their coverage was set years ago and has not kept up with rising labor and material costs. Ask about extended replacement cost coverage.

26 Loss of use coverage matters more than you think.

If your mountain home is your primary residence and you have to evacuate for months during rebuilding, where will you live? Loss of use coverage pays for temporary housing and living expenses. Make sure your limit is adequate.

HOW TO GET A PROFESSIONAL WILDFIRE RISK INSPECTION

Many Colorado homeowners don't realize this — you can often get a wildfire risk assessment for free or low cost from local experts. These inspections identify specific risks unique to your property and give you a prioritized mitigation plan. Here are the steps to take:

Step 1: Contact Your Local Fire Protection District (Best First Step)

Your local fire department or fire protection district is usually the easiest and best place to start.

What they typically offer:

- Free or low-cost home wildfire assessments
- Defensible space evaluations
- Personalized mitigation recommendations
- Evacuation planning guidance

How to do it:

1. Search Google for: *[Your Town] Fire Protection District wildfire assessment*
2. Go to their website.
3. Look for: "Wildfire Mitigation", "Defensible Space", or "Home Assessment"
4. Submit the request form or call their non-emergency number.

Jefferson County residents: jeffco.us/emergency

Tip: Tell them you want a "home ignition zone" or "defensible space" inspection.

Step 2: Request an Assessment from the Colorado State Forest Service (CSFS)

The Colorado State Forest Service provides professional wildfire mitigation support statewide.

What they do:

- On-site property evaluations (availability varies)
- Forest and vegetation recommendations
- Contractor guidance
- Mitigation planning

How to contact them:

1. Visit: csfs.colostate.edu
2. Click Wildfire Mitigation and find your local CSFS district office.
3. Call or email requesting a property assessment.

Step 3: Check if Your Community Is Firewise USA®

Many neighborhoods participate in Firewise USA® programs. These communities often provide:

- Organized neighborhood inspections

- Neighborhood mitigation plans
- Grant opportunities for mitigation work
- Insurance-friendly documentation

Find programs near you: nfpa.org/firewise

Step 4: Contact Your County Wildfire Mitigation Office

Search: *[County Name] Colorado wildfire mitigation program*

Colorado examples:

- Jefferson County Wildfire Mitigation
- Boulder County Wildfire Partners
- Douglas County Wildfire Mitigation

County programs may offer:

- Free home evaluations
- Cost-share programs for mitigation work
- Rebates for qualifying improvements

Step 5: Hire a Certified Wildfire Mitigation Professional (Optional)

If you want a detailed report quickly, or if your property has complex challenges, you can hire a private specialist.

Look for:

- Wildfire mitigation contractors
- Forestry consultants
- IBHS-aligned inspectors

Search: *Colorado wildfire mitigation contractor near me*

Bottom line: Don't wait for a fire to find out what your risks are. A free inspection from your local fire district could identify issues you never knew existed — and potentially save your home. Contact Jared Ullrich at 303-425-7568 if you need guidance on where to start.

Ullrich Insurance — Seasonal Property Checklists

Spring Checklist

Clear winter debris from roof, gutters, and decks

Mow grasses in Zone 1 to 4 inches

Inspect and clean dryer vents and chimney

Prune tree branches up to 10 ft from ground in Zone 1

Remove dead plants and dry vegetation from Zone 1

Inspect ember-resistant vents — clear any blockages

Check wood deck for gaps — screen open areas with metal mesh

Review evacuation plan with all household members

Sign up or update county emergency alert registration

Contact Ullrich to review your wildfire coverage

Summer Checklist

Mow and maintain Zone 1 vegetation weekly in dry conditions

Remove pine needles and leaf litter from roof and gutters weekly

Keep a charged garden hose accessible at the home

Remove any dead trees or branches near the home

Move wood piles to 30+ feet from any structure

Ensure driveway access is clear for emergency vehicles

Keep Go Bag packed and near the door

Monitor local fire weather and red flag warning days

Do not mow or use power tools on red flag warning days

Check that house numbers are clearly visible from the road

Fall Checklist

Clean gutters after pine needles and leaves have fallen

Remove all dead vegetation and dry debris from Zone 1

Inspect roof for damage before winter

Screen all deck undersides with metal mesh

Store outdoor furniture away from home exterior

Check and reseal any gaps around windows, vents, or siding

Test smoke detectors and replace batteries

Review and update home inventory documentation

Confirm all household members know evacuation routes

Schedule chimney cleaning if you use a wood-burning fireplace

Winter Checklist

Keep driveway and access roads clear for emergency vehicles

Monitor roof for heavy snow load — clear if needed

Ensure house numbers and address signs are visible in snow

Keep Go Bag accessible and updated

Check heating systems and wood stove for safe operation

Do not store combustible materials in the garage against walls

Review your insurance policy annually

Plan and schedule spring defensible space work now

Sources & Resources

The information in this guide is drawn from the following authoritative sources on wildfire science, home hardening, defensible space, and emergency preparedness. We encourage all mountain homeowners to visit these resources directly for the most current guidance.

- [1] Home Ignition Zone: The Science Behind the Wildfire Threat**
Insurance Institute for Business & Home Safety (IBHS)
Research on ember ignition as the primary cause of home losses in wildfires.
<https://ibhs.org/wildfire/home-ignition-zone/>

- [2] Defensible Space — Your Home's Best Defense**
CAL FIRE / California Department of Forestry and Fire Protection
Guidelines for creating and maintaining defensible space zones around structures.
<https://www.readyforwildfire.org/prepare-for-wildfire/get-ready/defensible-space/>

- [3] Wildfire Hazard Potential — Colorado High-Risk Areas**
USDA Forest Service
National wildfire hazard potential maps and Colorado-specific risk data.
<https://www.fs.usda.gov/managing-land/fire/information>

- [4] Home Hardening Guide — Reducing Wildfire Risk**
Colorado State Forest Service (CSFS)
Colorado-specific guidance on fire-resistant construction and retrofitting.
<https://csfs.colostate.edu/wildfire-mitigation/home-hardening/>

- [5] Fire Adapted Communities — Wildfire Risk Reduction**
National Fire Protection Association (NFPA)
Community and homeowner resources for wildfire preparedness.
<https://www.nfpa.org/Public-Education/Fire-causes-and-risks/Wildfire>

- [6] Ready, Set, Go! — Wildfire Action Plan**
International Association of Fire Chiefs (IAFC)
Evacuation planning, go bag preparation, and emergency response guidance.
<https://www.iafc.org/topics-and-tools/resources/resource/ready-set-go-wildfire-action-plan>

- [7] Firewise USA — Community Wildfire Preparedness**
National Fire Protection Association (NFPA) / Firewise
Neighborhood-level wildfire risk reduction program with Colorado participation data.
<https://www.nfpa.org/firewise>

- [8] Colorado Emergency Alerts — CodeRED Registration**
Jefferson County, Colorado Emergency Management
Register your phone for Jefferson County wildfire and emergency notifications.
<https://www.jeffco.us/1730/CodeRED>

Additional Colorado Resources:

Colorado State Forest Service: csfs.colostate.edu | Jefferson County Emergency Management: jeffco.us/emergency | Colorado Division of Fire Prevention & Control: dfpc.colorado.gov

Have questions about any of these tips?

Let us know! Jared Ullrich, jared@ullrichinsurance.com. Office: 303-425-7568.

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