

Session 3:

PREPARE FOR THE FUTURE

Inventory of Personal Property

What Can We Expect From the County, State and Insurance Industry?

Things to Consider If/When You Are Selling Your House



Presented by the Genesee Fire & Safety Committee

RESOURCES FOR MORE INFORMATION

Colorado Division of Insurance Toolkit (<https://doi.colorado.gov/>)

Glossary of Insurance Terms

FAQs, Insurance Buying Guide, What DOI is doing

United Policyholders (uphelp.org)

Although largely California-specific they also have information about Colorado

(See link in chat for Colorado-specific FAQ)

Tips on buying and keeping insurance

Making a claim after wildfire loss or damage

Insurance FAQs (rotaryconifer.org)

Rocky Mountain Insurance Information Association (rmiia.org)

SUMMARIZING THE FIRST TWO SESSIONS:

Issues around homeowners' insurance will likely be with us for some time. The insurance companies are losing money in Colorado most years.

There are things you can do to decrease the probability of receiving a non-renewal notice. There are also things you can do to reduce your premium. Review the details of your policy yearly.

If shopping for a lower premium policy, be sure you comparing apples to apples. The **devil** is in the details. Do your own research on the insurance company, especially if it is a non-admitted company. The reputation of the company and its ties to the local area make it less likely you will find yourself underinsured.

Be sure you know what your insurer will require should you make a claim. Store that information off-site.

INVENTORY OF PERSONAL PROPERTY

Does your insurance company require it?

What types of additional documentation (for example, bills of sale, receipts, appraisals) does your insurance company require?

Would you settle for 65% of your personal property coverage without an inventory...if not, and if your insurance company requires it, you will need an inventory

An inventory can also be used for assurance that your personal property coverage is adequate/not too much

**Preparing for and
Recovering from **Wildfire:**
*Insurance and Inventory***



Dan Krygowski
Genesee Fire & Safety Committee



Inventory: Discovering and documenting what you have



Turn your house upside down and shake it. Everything that falls out is “contents.”

In recent wildfires (Marshall CO, Palisades CA)

- The most common problems affecting recovery are from underinsurance.
 - The home structure is underinsured.
 - The contents of the home are underinsured, and the homeowner has only an incomplete idea of all the contents, especially after a catastrophic loss.

*In websites dealing with issues after a wildfire, **inventory** tends to be the topic which is the least covered.*

Know the details of your policy



- Understand the “fine print.”
 - Meet your agent regularly or when you make additions or changes to your home or your stuff.
 - Ask your agent questions so that you know your policy details!!
- **Inventory** the contents of your home.
 - The more detail that you provide, the better your chance of recovering your investment.
- Have expensive or unusual items appraised.
 - You will probably be surprised at the results.
 - Sentimental value **does not equal** monetary value.

An inventory?

What does an inventory look like?

- An inventory
 - Can be in any format: written list, spreadsheet, videos, pictures, combinations of formats.
 - Can be stored digitally or in hardcopy.
 - Must be stored away from your home (safe deposit box, online storage, another safe place).
 - Should be stored in more than one location (just in case...).
 - Should be updated when major changes to home or contents are made.

What should an inventory contain?

- Make your inventory as detailed as you can stand to make it...
 - For your home's structure, include any improvements or changes that you have made. Ask your agent about replacement costs.
- For costly items (televisions & audio, kitchen appliances, etc), have date and place of purchase, model and serial numbers.
 - Sometimes different models look the same on the outside.
- For small items, like clothing, the number of each type should be enough.
 - Pictures of closets or drawers may be best, instead of a list.

Get an inventory app?

What does an app do for me?

An inventory app helps you with

- **Insurance Claims:** *Provide proof of ownership and value for losses.*
- **Moving:** *Easily catalog items for packing and unpacking.*
- **Decluttering:** *Get a clear view of your possessions.*
- **Maintenance:** *Track warranties and service records.*

Where to I start?

- Some sources of general information:
 - State Farm: *How to create a home inventory*
 - *State Farm is the largest insurer in Colorado. The information here works for any insurer; a clearly-written resource.*
 - <https://www.statefarm.com/simple-insights/residence/home-inventory-how-to-create-one>
 - Rocky Mountain Insurance Information Association (RMIIA): Home Inventory
 - *Small print and lots of information on each page, but a good resource.*
 - http://www.rmiiia.org/homeowners/Walking_Through_Your_Policy/Home_Inventory.asp

Which inventory app is best?

That is a personal decision.

The best inventory app is the one that is best for you

- Has the functionality that you need,
- Is the most intuitive for you to use,
- Is compatible with the device on which you will use it.

Some features to consider

Again, pick the features that will best help you:

- **Photo & Video:** *Capture items visually, often with multiple angles.*
- **Barcode/QR Scanning:** *Quickly add items and product details.*
- **Organization:** *Group by room, category, location (storage unit).*
- **Document Storage:** *Attach receipts, manuals, warranties.*
- **Insurance Support:** *Customizable fields for claims, value tracking.*
- **Data Security:** *Secure cloud backup and user privacy features.*

Wait! There are so many inventory apps... How do I sort through them?

Search for sites that have reviews of inventory apps.

- Remember to pick apps that fit your needs as well as how and why they are rated as they are.

The next slide has results of a recent search.

See also the March 2026 issue of The Genescene, p.10.

Results of an inventory app search



Nerdwallet	ZDNET	hippo	Forbes
Itemtopia (\$)	Airtable [+MacOS, Windows] (\$)	Sortly (Free)	BluePlum Home Inventory (\$23.99)
NAIC Home Inventory (\$)	Under My Roof Home Inventory [+MacOS] (\$)	Encircle (Free)	Encircle Home Inventory [??] (\$)
United Policyholders Home Inventory [Excel] (\$)	Find My Stuff: Home Inventory (\$14.99)	BluePlum Home Inventory (Free)	Magic Home Inventory [??] (\$)
	Sortly (Free)	Nest Egg (Free)	Memento Database [??] (\$)
	Homebox [MacOS, FreeBSD] (\$)	MyStuff2 Pro (Free)	Nest Egg (\$6.99)
		Inventory Manager (\$4.99)	Sortly (free trial)

Legend
 Operating systems color:
 iOS and Android,
 iOS only,
 Android only,
 [other or unknown (??)]
 (\$): Purchase price unknown

So, what's the next step?

- Find an app that is well-rated on several sites and that meets your needs.
 - Maybe find a couple of apps.
 - Start with the free ones.
- Try the app(s) in one or two rooms to see how they work for you.
- Go with the one that you like (maybe with the paid version if there is one).

Inventory and wildfire safety...

*All the steps in **Wildfire Safety** will be detailed in the new Genesee Foundation website, scheduled for release in mid-year 2026.*

18/14

Living in the WUI:

Be FireWise

- **Sign up** for alerts
- **Know** your home insurance policy
Understand your policy

Inventory your stuff

- Appraise expensive items
- **Create** your emergency lists
- **Pack** and maintain your GO Bags and Family GO Kit
- **Mitigate** your property
- **Harden** your home

Evacuate

- **Be Alert** in a Fire Weather Watch
- **Get Ready** in a Red Flag Warning
- **Get Set** in a Pre-Evacuation Alert
- **GO!** in an Evacuation Order

WHAT CAN WE EXPECT FROM THE INSURANCE INDUSTRY?

WUI DATA COMMONS (Renamed to Urban Wildfire Data Exchange)

There is a good theoretical basis, as well as experimental data to support the current recommendations for mitigation and home hardening. Before the industry gives discounts for mitigation/home hardening, they want to see data from actual wildfires, that support specific actions making a difference in house survival. The final phase of this project is looking for funding.

IBHS CERTIFICATION FOR INDIVIDUAL HOMES AND COMMUNITIES

The insurance industry is placing increasing emphasis on preventing **conflagrations**, which are seen increasingly (e.g., the Marshall fire, the Lahina fire, and the LA fires last year). It may no longer be enough to mitigate and harden your house. The insurance industry is also looking at neighborhood/community level mitigation.

MITIGATION AND HOME HARDENING TO INCREASE THE CHANCES YOUR HOME WILL SURVIVE A WILDFIRE

GFSC is planning community education on these topics later this year but...in the meantime:

DEFENSIBLE SPACE: work on the vegetation around your house to reduce direct ignition of the house by embers, flames or radiant heat.

HOME HARDENING: work on the exterior of your house such that it will be less likely to ignite by embers, flames or radiant heat.

THE INSURANCE INDUSTRY (IBHS) STANDARD FOR DEFENSIBLE SPACE/HOME HARDENING

**WILDFIRE
PREPARED**
— A PROGRAM OF IBHS —

wildfireprepared.org

ADDITIONAL REQUIREMENTS FOR PLUS

- ✓ Cover gutters.
- ✓ Enclose eaves.
- ✓ Install noncombustible siding.
- ✓ Upgrade windows & doors.
- ✓ Upgrade to a noncombustible deck.
- ✓ Move accessory structures at least 30 feet away.
- ✓ Remove parallel fencing.

BASE REQUIREMENTS

ROOF

- ✓ Ensure the roof covering is Class A fire-rated & maintained clear of debris.
- ✓ Choose noncombustible gutters & downspouts.

BUILDING FEATURES

- ✓ Install flame- and ember-resistant vents or 1/8-inch metal mesh over vents.
- ✓ Ensure 6-inch vertical noncombustible clearance at base of exterior walls.
- ✓ Clear & maintain the underdeck area; enclose low-elevation decks.

0-5 FOOT NONCOMBUSTIBLE ZONE

- ✓ Establish a **0-5 foot noncombustible zone** around the home and decks; remove overhanging branches; replace combustible fences within 5 feet.

5-30 FOOT DEFENSIBLE SPACE ZONE

- ✓ Maintain yard with spaced vegetation, structures, & other connective fuels; clear debris; remove firewood.
- ✓ Move structures at least 10 feet away & maintain a 0-5 foot noncombustible zone around them.

IS THERE VALUE IN GETTING A HOME CERTIFICATION?

- Any work you do will increase the chance that your home survives a wildfire. Although the totality of the work may be daunting, don't let it keep you from starting.
- Creating defensible space means that firefighters have a safer space to work in when defending your home.
- The Colorado law that goes into effect July 1, 2026, requires that insurers consider mitigation when assigning wildfire risk scores. The rules are still being written; they may include a circumstance that recognizes certification.
- The insurance industry is more likely to accept their mitigation/home hardening standard (IBHS Wildfire Prepared, Wildfire Prepared Plus) than other standards.
- Genesee Fire Rescue does not currently offer inspections resulting in a certification; Jeffco is setting up this program. Hopefully Genesee residents will be able to use it.
- Any certification you get will need to be maintained; perhaps by submitting photos

INSURERS WANT TO SEE MITIGATION AT THE NEIGHBORHOOD LEVEL

CONFLAGRAGATION is the phenomenon where wildfire spreads from house to house resulting in catastrophic losses in a neighborhood

Insurers want to see:

- Home spacing of at least 10 ft which is thought (based on experimental data) to prevent a house from igniting due to the radiant heat generated by a neighboring house fully engulfed in flames.
- No continuous fuels like flammable fences or trees/shrubs.
- Mitigation in the area outside of the neighborhood (4.25 mile radius around the neighborhood).
- Limitation in the likelihood that embers from a fire in the area will enter the neighborhood.

SUMMARY: WHAT IS THE INSURANCE INDUSTRY DOING?

- They would like real world data on the effects of mitigation/hardening on outcomes in a wildfire before offering discounts.
- Establishing standards for home hardening/mitigation and for neighborhoods.
- Increasing premiums to cover the increased risk of claims resulting from the increased frequency and severity of hail storms and wildfires in Colorado.
- Not insuring homes in areas where their exposure is too great and/or the risk of wildfire is too high.

The Division of Insurance is very aware of the experience in California where insurers are fleeing the state. They work to get industry buy-in for their legislative proposals.

WHAT IS HAPPENING AT THE STATE LEVEL?

Bills passed and in force:

- Increased notice for non-renewal up from 30 to 60 days.
- Required to pay 65% (up from 30%) of the Personal Property Coverage without requiring an inventory of personal property lost.
- Must offer the option of increasing alternate living expenses to 24 months and the option to add 2 6-month extensions if needed. They also must offer extended replacement coverage and ordinance and law coverage.
- Increase in the time to submit receipts for rebuilding costs.
- A loan program for rebuilds that are disaster-resilient; the CO FAIR plan.
- Greater transparency in wildfire risk scores and incorporation of mitigation into the models that are used to assign risk scores (effective 7/2026).

Perhaps in the future there will be bill to establish a state-run reinsurance enterprise as exists for health insurance.

JEFFERSON COUNTY HAS CREATED A WILDLAND FIRE MANAGEMENT PROGRAM

In 2025, the County Commissioners voted to use the \$7 million dollars available after the passage of Ballot Measure 1A to create a county Wildfire Management Program. The full program is still being developed, but we know it will create just under 40 new position and includes:

- 2 new fire engines that will be staffed 24/7 providing a more nimble response when a wildfire starts in Jeffco. When the crews aren't responding to a wildfire, they will be performing mitigation work.
- A robust community outreach program for education and home inspections/certifications.
- Possibly a microgrant program to help county residents do mitigation and home hardening work.
- The Commissioners are also considering a sales tax generating funds to support wildfire mitigation efforts.

WHAT IS GENESEE DOING

- Our Open Space Manager, Brian Maillett, has a background in both forestry and wildfire. Under his leadership, Genesee has continued its yearly commitment to thinning on our Open Space to promote forest health and limit the likelihood of a crown fire reaching Genesee. Crown fires are more difficult for firefighters to defend against. Grant funding continues to support this effort.
- Genesee Fire Rescue (GFR) offers home evaluations that provide tips and priorities for work you can do on your home and property to decrease the risk of it being destroyed in a wildfire. Both GFR and GFSC have offered and will continue to offer community educational seminars and webinars.
- GFSC worked with ARC on the standards update to make the standards more firewise.
- GFR is building a voter-approved secondary emergency access road.

HOW WILL THE INSURANCE CRISIS AFFECT YOU WHEN IT IS TIME TO SELL YOUR HOUSE?

- Selling can become more difficult if buyers can't find insurance.
- It is to everyone's benefit to decrease the probability that Genesee is reduced to a moonscape by wildfire. Given the proximity of homes on the front side of Genesee, a conflagration event could occur.
- Laws to require specific mitigation and/or home hardening could be in our future. It is already required in new home construction in unincorporated Jefferson County.
- Those who don't mitigate and harden their homes are betting that a wildfire won't occur and new regulations won't impact them while they live in Genesee. That decision affects not only them but also, potentially, the entire community.

STRIVING TO MAKE GENESEE A FIRE-ADAPTED COMMUNITY

Genesee has a **FireWise** designation based on our continuing Open Space work and our educational programs...

More is involved in being a **fire-adapted community**, which understands its wildfire risk and *less impact of a wildfire and greater resiliency post-fire*.

Being **fire-adapted** means that we work continuously to mitigate our wildfire risk, both at the individual structure and community level. The goal is that, should a wildfire occur here, Genesee would still be a desirable place to live!

SHOULD GENESEE BE DOING MORE?

Amy Bach, founder and executive director of United Policyholders, a consumer advocacy group that focuses on homeowners insurance, said recently:

“THE LEADING STRATEGY FOR COUNTERACTING REDUCED AVAILABILITY AND AFFORDABILITY OF PROPERTY INSURANCE IS TO INCREASE THE NUMBER OF HARDENED STRUCTURES WITH IMPROVED ROOFS AND DEFENSIBLE SPACE, AND THE NUMBER OF NEIGHBORHOODS AND COMMUNITIES DEMONSTRATING A COMMITMENT TO MEETING REDUCED RISK STANDARDS”

THERE IS A SAYING APPLIED TO MANY WUI COMMUNITIES: IT'S NOT A MATTER OF IF BUT WHEN THERE WILL BE A WILDFIRE

- We live in an area where the risk of wildfire is very high. The only control we have is to be proactive about reducing our risk in Genesee, both individually and at a community level.
- Jeffco will have a new wildfire resiliency building code July 1. It will affect existing homes if you need to get a building permit to complete outside work.
- When it's time to sell your house, having a mitigated and hardened home will be of benefit, especially if there is certification that it meets standards for wildfire protection. Not only will you reap the benefits of having a home that is more defensible by firefighters and more likely to survive a wildfire, your buyers will have a better chance of finding insurance.

Don't Wait...Do As Much As You Can When You Can

DO YOU WANT GENESEE FOUNDATION (GF) TO DO MORE? SOME THOUGHTS:

- The ARC could incorporate the new WUI Resiliency Code requirements when considering residents' submissions. The main focus of ARC review is aesthetics. Should they also consider safety?
- GF could require mitigation and hardening of all homes.
- GF could do more to facilitate mitigation and hardening of homes, including more slash disposal options and arranging single vendor quantity discounts for mitigation and hardening actions.
- GF could offer microgrants to residents to defray the cost of mitigation and hardening. These could be funded through Foundation dues or through crowdfunding efforts.

**These are possible ideas...they are “unofficial”
with no current plans to implement them.**

WHAT CAN YOU AS A RESIDENT OF GENESEE FOUNDATION DO?

Mitigate and harden your home. Ask for a home assessment from Genesee Fire. They will make recommendations about actions you can take that will make the biggest difference. It does not have to all be done at once.

Maintain the work you do – it is not once-and-done!

If you can, get a certification that you have completed home hardening and mitigation work. Keep it current.

If you want the ARC and/or Board to be doing more, let them know...and please copy GFSC so we can follow-up as appropriate.

Think about joining the Genesee Fire & Safety Committee. We welcome new members who want to help make Genesee a Fire Adapted Community that has reduced the risk of wildfire damage and will be resilient to wildfire, should one occur here.