

Wildfire Property Protection Audit

A 3-priority action plan for Colorado homeowners. Begin with Priority 1 — the most immediate protection at the lowest cost — then work through Priority 2 and Priority 3.

How to use this audit

Most homes ignite from wind-blown embers, not direct flames — and embers can travel up to a mile ahead of the fire front. Complete all Priority 1 items before moving on. Use the checkboxes to track progress and the italic note under each item for the reasoning behind it.

Property Information

Property Address: _____

County / Wildfire Risk Zone: _____

Audit Date: _____

Completed By: _____

PRIORITY 1 — CRITICAL — ACT NOW

Zero-cost and low-cost actions you can start today. These address the most common causes of home ignition and ensure your family can evacuate quickly. Complete ALL items before moving to Priority 2.

Zone 0–10 ft: Ember Ignition Zone

- ☐ **Remove ALL wood mulch, bark, and organic groundcover within 10 ft of the foundation; replace with gravel, rock, or bare soil.**

Over 40% of homes ignite from embers landing in mulch against the foundation.

- ☐ **Clear all dead leaves, pine needles, and debris from every gutter and downspout.**

Debris-filled gutters are a direct ember-ignition pathway to the roof deck.

- ☐ **Remove dead vegetation, dried leaves, and litter from under decks, porches, stairs, and elevated structures.**

Enclosed spaces trap embers and ignite from below — the most common deck ignition point.

- ☐ **Move firewood stacks, lumber, and propane tanks a minimum of 30 ft from any structure.**

Firewood within 10 ft is a firefighter safety hazard and primary ignition source.

- ☐ **Remove combustible outdoor furniture cushions, fabric items, and doormats from decks and porches.**

Fabric materials ignite instantly and completely from ember showers.

- ☐ **Clear debris from window wells, basement stairwells, and foundation vent openings.**

Debris accumulates embers at foundation level — the most critical ignition zone.

Vents & Openings: Stopping Ember Entry

- ☐ **Install 1/16" corrosion-resistant metal mesh on ALL attic vents, crawl-space vents, and foundation vents.**

Ember intrusion through unscreened vents is the #1 cause of home ignition during wildfires.

- ☐ **Inspect existing vent screens for damage, rust, holes, or gaps; replace any compromised screens.**

A single unscreened vent can doom a home that survived the fire front itself.

- ☐ **Seal gaps around pipes, wires, and utility penetrations through exterior walls with non-combustible caulk or mesh.**

Embers find any gap and ignite wall cavities from the inside, undetected.

- ☐ **Ensure all pet doors can be fully sealed and locked before evacuation.**

Open pet doors allow direct ember entry into the home's interior.

Evacuation Readiness — Your Life First

- ☐ **Assemble fully stocked go-bags for every family member: documents, medications, water, food, cash, 72+ hours of clothing.**

You may have 10 minutes or less to evacuate — bags must be packed before any warning arrives.

- ☐ **Store go-bags at your exit door or in your vehicle during fire season (June–September in Colorado).**

Bags stored in a closet are unreachable when seconds count.

- ☐ **Register for your county's emergency alert system in addition to federal WEA phone alerts.**
County systems provide earlier, more localized warnings — the difference can be 30–60 minutes.
- ☐ **Identify and memorize two evacuation routes from your neighborhood — one primary, one alternate.**
Roads can become blocked in minutes — a second route can be life-saving.
- ☐ **Photograph or video every room and all major possessions; store images in cloud backup or off-site.**
Claims are resolved faster and for higher amounts with documented pre-loss evidence.

Last-Minute Prep Before You Leave

- ☐ **Close ALL windows, exterior doors, garage doors, and pet doors; leave them unlocked for firefighters.**
Closed but unlocked doors let firefighters enter to defend the structure.
- ☐ **Remove flammable window coverings from windows facing the fire approach direction.**
Curtains and blinds ignite from radiant heat through glass before windows break.
- ☐ **Move outdoor furniture, doormats, wood décor, and patio items into the garage.**
Combustible patio items multiply ignition points directly adjacent to the home.
- ☐ **Shut off natural gas at the meter or propane at the tank valve.**
Open gas lines during a wildfire cause explosions — standard fire-agency protocol.
- ☐ **Turn on all exterior lights and leave them on as you depart.**
Exterior lighting helps firefighters locate your home in zero-visibility smoke.
- ☐ **Connect garden hoses to all outdoor spigots; leave them coiled and accessible.**
Pre-connected hoses let firefighters begin immediate suppression without setup delay.

Priority 1 items completed: _____ / 21

Fire damage? NuBilt responds 24/7.

NuBilt Restoration & Construction responds 24/7 across the Denver metro and Colorado Front Range. We handle smoke and soot cleanup, structural drying, board-up, content restoration, and full reconstruction — and we work directly with your insurance carrier. Call (303) 368-4688 or email info@nubilt.com.

PRIORITY 2 — IMPORTANT — WITHIN 90 DAYS

Vegetation management, seasonal maintenance, and insurance readiness. Build the three-zone defensible perimeter defined by the Colorado State Forest Service. Most items are seasonal tasks to complete annually before fire season.

Zone 0–30 ft: Lean, Clean & Green

- ☐ **Remove ALL dead, dying, or drought-stressed plants, shrubs, and weeds from the 0–30 ft zone.**
Dead vegetation in this zone creates a direct fire pathway to the home.
- ☐ **Mow all grass to 4 in. or less; maintain this height throughout fire season.**
Short, green grass does not carry fire; tall dry grass burns intensely and rapidly.
- ☐ **Space shrubs so there is a minimum 3 ft horizontal gap between each plant.**
Continuous shrub coverage creates a fuel ladder and direct flame pathway to the home.
- ☐ **Remove lower branches from all trees in this zone up to 6–10 ft from the ground.**
Low branches are ladder fuels — they let ground fire climb into the tree canopy.
- ☐ **Ensure no two tree canopies are touching — minimum 10 ft of separation.**
Touching canopies allow fire to travel crown-to-crown above your defensible space.
- ☐ **Remove all ornamental grasses within 30 ft of the home entirely.**
Ornamental grasses are among the most flammable landscape plants and readily catch embers.
- ☐ **Water all plants in this zone during dry periods — keep groundcovers green.**
Well-hydrated live plants resist ignition significantly better than drought-stressed vegetation.

Zone 30–100 ft: Fuel Reduction Zone

- ☐ **Space trees so canopies are at least 30 ft apart to break up continuous fuel coverage.**
Wider spacing slows fire advance and reduces radiant heat reaching the home.
- ☐ **Remove ALL dying, diseased, beetle-killed, or standing dead trees immediately.**
Dead trees burn hot and fast and generate large traveling embers.
- ☐ **Remove ladder fuels: shrubs, brush, and low branches that let ground fire climb into canopies.**
Ladder fuels are the mechanism by which ground fires become catastrophic crown fires.
- ☐ **Cut grasses and ground cover to 4 in. or lower before fire season begins.**
Tall dry grasses in the outer zone accelerate fire spread toward the home.
- ☐ **Remove all slash (cut branches and brush piles) — chip it or haul it away.**
Slash piles are concentrated fuel that can burn for days and re-ignite in wind.

Roof, Gutters & Soffits

- ☐ **Install metal gutter guards or covers on all gutters to prevent debris accumulation.**
Metal guards permanently eliminate one of the most common seasonal ember risks.
- ☐ **Trim all tree branches within 10 ft of the roof and remove any branches directly over the roof.**
Overhanging branches drop debris, bridge fire to the roof, and can fall burning onto the structure.
- ☐ **Inspect the roof for missing, cracked, or loose shingles; repair all defects.**
Any gap allows ember penetration into the attic — the home's most vulnerable space.

- ☐ **Ensure soffits are fully enclosed with non-combustible material — no open or unscreened eave vents.**
Open soffits are a direct ember entry point into the attic.
- ☐ **Seal all roof-to-wall intersections and valley flashing with fire-resistant caulk.**
These intersections accumulate debris and concentrate embers.

Decks, Doors & Windows

- ☐ **Replace wood deck boards and railings with composite or metal materials where possible.**
Wood decks are a direct fire bridge to the home; composite has dramatically superior fire resistance.
- ☐ **Enclose open undersides of elevated decks with non-combustible material.**
Open deck undersides collect debris and embers — a common ignition point.
- ☐ **Add weatherstripping to all exterior doors to seal the full perimeter when closed.**
Weatherstripping prevents embers, smoke, and flames from pushing through door gaps.
- ☐ **Inspect exterior door and window frames for rot, gaps, or deterioration; repair immediately.**
Deteriorated frames create ember entry points and make emergency door-closing ineffective.

Insurance & Financial Preparedness

- ☐ **Confirm replacement-cost (not actual-cash-value) coverage for the full current rebuild cost.**
After the Marshall Fire, many homeowners found coverage 30–50% below actual rebuild cost.
- ☐ **Verify your policy includes Additional Living Expense (ALE) coverage for temporary housing.**
Rebuilding after a major wildfire takes 18–36 months — ALE prevents financial hardship.
- ☐ **Store photos and video of all major possessions in cloud storage or an off-site location.**
Without pre-loss documentation, disputes are typically resolved in the insurer's favor.
- ☐ **Write your insurer's 24-hour claims number on a card stored in your go-bag.**
Filing immediately starts your recovery clock — delays affect settlement outcomes.
- ☐ **Contact NuBilt to pre-register as a client for priority response after any loss — (303) 368-4688.**
Pre-registered clients receive priority scheduling, assigned PMS, and faster mobilization.

Priority 2 items completed: _____ / 26

Colorado high-risk counties

Boulder, Jefferson, Larimer, Grand, El Paso, and Douglas counties have the highest historical wildfire impact. If your property is in one of these counties, treat Priority 2 items with Priority 1 urgency.

PRIORITY 3 — LONG-TERM — STRUCTURAL HARDENING

Permanent structural upgrades that make your home fundamentally more fire-resistant. Higher upfront cost; the deepest, most durable protection available. Many qualify for insurance discounts or Colorado grant programs.

Roofing: Permanent Fire Resistance

- ☐ **Replace any non-Class-A roofing with Class A material: metal, concrete/clay tile, or Class A asphalt shingles.**
Class A roofing is the single most effective structural upgrade for wildfire survival.
- ☐ **Replace all wood or cedar shake roofing — even treated shake is not recommended in WUI zones.**
Untreated wood shake can ignite from embers traveling up to 1,000 ft from the fire front.
- ☐ **Install enclosed eave soffits using non-combustible materials: fiber cement, stucco, or metal panel.**
Enclosed non-combustible soffits eliminate the attic ember pathway.

Windows & Glazing

- ☐ **Upgrade windows on high-risk elevations (south/west facing, nearest vegetation) to dual- or triple-pane tempered glass.**
Single-pane windows fail from radiant heat before the fire front arrives; tempered glass withstands 3–5× more heat stress.
- ☐ **Replace vinyl window frames with aluminum or metal frames on fire-exposure elevations.**
Vinyl frames melt and deform, breaking the window seal and creating ember entry.
- ☐ **Install fire-rated exterior metal shutters on windows facing the highest-risk exposure direction.**
Metal shutters closed before evacuation provide 30–60 additional minutes of heat resistance.

Exterior Walls & Siding

- ☐ **Replace wood or vinyl siding on exposed elevations with stucco, fiber cement (HardiePlank), brick, or stone.**
Fiber cement is Class A fire-rated, moisture-resistant, and pest-resistant — preferred in Colorado WUI zones.
- ☐ **Repair or replace any deteriorated, cracked, or missing siding — even small gaps are ember pathways.**
A 1-inch gap allows ember intrusion into wall cavities where fire grows undetected.
- ☐ **Install a non-combustible skirt or foundation wrap at the siding-to-ground transition.**
Wood trim at grade wicks moisture, deteriorates, and is a common ember ignition point.

Garage & Attached Structures

- ☐ **Replace wood garage doors with steel or aluminum garage doors.**
Wood garage doors burn through in under 4 minutes; a steel door delays entry by 30+ minutes.
- ☐ **Confirm the door between garage and living space is a fire-rated, solid-core or steel door with a self-closing device.**
Per IRC R302.5.1 this door must be minimum 20-minute rated — many homes are not compliant.
- ☐ **Install and maintain a 2A:10B:C fire extinguisher in the garage; inspect and recharge annually.**
Garages are the most common residential fire-origin point.

- ☐ **Seal all penetrations in the garage ceiling and walls with fire-rated caulk or intumescent sealant.**
Unsealed penetrations defeat the garage-to-home separation assembly entirely.

Additional Hardening & Resources

- ☐ **Install UL-listed spark arresters on all chimneys, wood-stove flues, and fireplace flues.**
Chimney sparks are a documented ignition source for neighboring structures in dry, windy conditions.
- ☐ **Verify working smoke detectors on every level and in every sleeping room; test monthly, replace every 10 years.**
Early detection is the difference between a managed evacuation and being trapped.
- ☐ **Mark your address with a reflective sign visible from the road in both directions (minimum 4-inch numbers).**
Firefighters cannot defend a home they cannot find in zero-visibility smoke.
- ☐ **Request a free Wildfire Risk Assessment from the Colorado State Forest Service (csfs.colostate.edu).**
CSFS provides no-cost professional site evaluations with property-specific findings.
- ☐ **Contact NuBilt for a fire-resilient construction consultation on any Priority 3 project — (303) 368-4688.**
NuBilt specializes in both fire damage restoration and fire-resilient rebuilding across the Denver metro.

Priority 3 items completed: _____ / 18

Audit Scorecard

Your complete wildfire property protection summary.

Priority Level	Total Items	Completed	Target
Priority 1 — Critical (Act Now)	21	_____	100%
Priority 2 — Important (Within 90 Days)	26	_____	100%
Priority 3 — Long-Term (Structural)	18	_____	80%+
TOTAL AUDIT SCORE	65	_____	P1+P2: 100%

Reading your score

0–31 (0–49%): HIGH RISK — begin Priority 1 immediately. 32–44 (50–69%): MODERATE — P1 done, accelerate P2. 45–57 (70–89%): REDUCED — begin P3. 58–65 (90–100%): WELL PREPARED — all tiers complete; re-audit annually.

Audit Notes & Top Action Priorities

Fire damage to your home? NuBilt will be there — 24/7.

Fire Damage Restoration · Fire-Resilient Rebuilding · Serving Colorado since 1994

(303) 368-4688 · nubilt.com

