

HOMEOWNER GUIDE · 2025 COLORADO WILDFIRE RESILIENCY CODE

The Colorado wildfire code and your roof

The 25% reroof rule, Class A roofing, ember-resistant vents, noncombustible gutters and valley flashing, insurance and the state mitigation tax credit.

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This guide summarizes the same material published on our fire code pages. Adoption and enforcement of the code happen locally and vary by jurisdiction, so confirm requirements for your address with your building department.

What is inside this guide

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The short version

Colorado adopted its first statewide wildfire building code, the Colorado Wildfire Resiliency Code (8 CCR 1507-39), on July 1, 2025. It is not retroactive. It reaches an existing home when you replace the roof covering, or 25% or more of the roof surface, at which point the whole roof has to meet Class A with compliant valley flashing, noncombustible gutters and ember-resistant vents. It applies only inside mapped Wildland-Urban Interface areas, and enforcement is local.

Two things homeowners get wrong

- **“Any asphalt shingle is Class A.”** Not automatically. Some shingles earn Class A stand-alone, others only as part of a tested assembly with a specific underlayment or cap sheet. The documentation has to match what is installed on your roof.
- **“A Class A roof makes my home fire-safe.”** A Class A roof is the single most important piece, but embers also enter through vents, gutters, decks, eaves and windows, and defensible space still matters.

1. Am I in a WUI area? How to check your Colorado address

Colorado's wildfire code only applies inside mapped Wildland-Urban Interface (WUI) areas, so the first question is whether your parcel is inside one. Start with the state's public wildfire risk viewer and the 2025 code map to get a read, then confirm with your county or town building department, because the map your permit is judged against is the one your jurisdiction formally adopted.

Two different maps, two different purposes

Homeowners conflate these constantly, and the difference matters. There is the code map, which decides whether the building code applies to your property, and there are the insurance risk models, which decide what you pay and whether you keep coverage. A home can be treated very differently by the two systems.

- The code map: the 2025 Colorado Wildfire Resiliency Code Map with its Fire Intensity Classification layer, used by building departments.
- Insurance risk scores: proprietary models carriers use to price and non-renew. Under HB25-1182 you have the right to see and appeal your score.
- A low code classification does not guarantee a good insurance score, and a bad insurance score does not by itself mean code requirements apply.

How the classification drives requirements

The state map shows three fire-intensity levels: Low, Moderate and High. The code collapses those into two sets of construction requirements.

- Class 1 hardening applies in Low fire-intensity areas and focuses on the roof, gutters and vents.
- Class 2 hardening applies in Moderate and High areas. It keeps everything in Class 1 and adds exterior walls, windows, doors, decking, eaves and soffits.
- Areas with no hazard designation carry no requirements under the code.

Why the viewer is a starting point, not the answer

The state viewer reports fire intensity for roughly a quarter-mile area around a point rather than your exact parcel. For code purposes the authoritative source is the locally adopted map at your county or town building department. Where a county publishes its own interactive WUI map, as Jefferson County does for unincorporated areas, that county map is what governs.

Ground truthing if the map is wrong about your lot

The code includes a ground-truthing path (Section 304). If you believe the classification does not reflect actual site conditions, you can request a review. The classification looks at vegetative fuels on the parcel and within 300 feet of the parcel boundary, plus topography, weather and fire behavior modeling, and the request needs technical documentation from a qualified wildfire professional. This is a real remedy in places where prairie and dense forest were mapped alike, a complaint several jurisdictions raised publicly.

Counties with the largest WUI exposure

The Front Range carries the highest combination of population and wildfire exposure. By housing units in high and extreme wildfire risk, the largest counts are Jefferson, Larimer, Boulder, El Paso and Summit. State fire officials identified the corridor from the Wyoming border down through Jefferson, Boulder, Larimer, El Paso and Teller counties as the highest-risk stretch for the 2026 season. In our service area that means places like Evergreen, Conifer, Golden, Morrison and Genesee, the Black Forest area and west Colorado Springs, rural Castle Rock and Parker, and the canyons above Boulder and Fort Collins.

Common questions

How do I check if my address is in a WUI area?

Look your address up on the Colorado Wildfire Risk Public Viewer and the 2025 Colorado Wildfire Resiliency Code Map, then call your county or town building department to confirm which map they adopted and what classification your parcel carries. The local map is what governs your permit.

Is the wildfire code map the same as my insurance risk score?

No. The code map decides whether building requirements apply. Insurance risk scores come from private models that carriers use for pricing and renewal. They are separate systems and often disagree about the same house.

What if the map is wrong about my property?

You can request a ground-truthing review under Section 304 of the code. It requires technical documentation from a qualified wildfire professional, and it evaluates fuels on and within 300 feet of your parcel, plus topography and fire behavior modeling.

Sources

Colorado DFPC, Wildfire Resiliency Code Board —

<https://dfpc.colorado.gov/sections/wildfire-resiliency-code-board>

Full 2025 Colorado Wildfire Resiliency Code text — <https://dfpc.colorado.gov/colorado-wildfire-resiliency-code>

Colorado Wildfire Risk Public Viewer — <https://co-pub.coloradoforestatlas.org/>

2025 Colorado Wildfire Resiliency Code Map —

<https://experience.arcgis.com/experience/34c113129c044004bc672ca5493378de>

Wildfire Risk to Communities (federal) — <https://apps.wildfirerisk.org/explore>

Read this chapter online: <https://kuduroofing.com/fire-code/wui-area-check>

2. The 25% reroof rule: when does the Colorado fire code apply to your roof?

The code is not retroactive, so an untouched existing roof is left alone. But if a home in a mapped WUI area has its roof covering replaced, or has 25% or more of the roof surface area replaced, or has work done that effectively replaces the covering, then the entire roof covering must be brought up to new-construction requirements: Class A rating, ember-space protection and compliant valley flashing. The only exception is a covering that already complies.

What the trigger actually says

Section 101.6 is the provision that matters most to homeowners. It converts what feels like a repair decision into a whole-roof decision once you cross the threshold. Three things trip it:

- Replacing the roof covering, at any size.
- Replacing 25% or more of the roof surface area.
- Work that effectively replaces the covering, even if it is described as repair.

What that means for scope and cost

A small repair under 25% of the roof does not trigger the whole-roof requirement. Crossing that threshold, or doing any full reroof, means the whole covering has to be Class A and WUI-compliant, with ember-space protection where the covering profile creates a gap, and valley flashing of at least 0.019 inch corrosion-resistant metal over a 36-inch-wide cap sheet running the full valley length.

This can change project scope and price, and it is the single biggest source of surprise on a wildfire-area roof. The most useful thing a roofer can do is answer the 25% question in writing, in the bid, before anyone commits. We do that on every WUI-area estimate.

The wall trigger that often rides along

Section 101.7 sets a parallel 25% trigger for exterior walls. Replacing 25% or more of exterior wall surface triggers compliant wall materials and requires the 0 to 5 foot zone around the structure to be brought into defensible-space compliance. Reroof and residing work often bundle, so it is worth knowing before you scope both at once.

Work the code exempts

Section 102.10 lists work outside the code's reach. It includes:

- Interior alterations.
- Additions that add less than 500 square feet of footprint. At 500 square feet or more, Section 101.5 requires the addition to meet new-construction requirements.
- Roof work affecting less than 25% of the surface.
- Exterior wall work under 25%.
- Painting and similar maintenance.
- Detached sheds under 120 square feet located 10 or more feet from occupiable structures.
- 35-acre parcels with a single residential structure not abutting a residential or commercial area.

Permits, inspections and grandfathering

Reroof permits are required in typical jurisdictions. Where a jurisdiction adopted the code's appendices, there are added permit application, plan review and staged inspection requirements, and the structure must stay accessible for inspection until approved. Some jurisdictions, Eagle County among them, require a wildfire hazard rating on the permit.

Existing legal roofs are grandfathered until a triggering event. There is no forced retrofit of an untouched roof under this code. Separately, some jurisdictions banned wood roofs outright with their own replacement deadlines.

What to demand in a bid

Ask any contractor bidding wildfire-area work for four things in writing: whether the project crosses the 25% threshold, what Class A assembly they are installing and whether it is stand-alone or by-assembly, what vents and valley metal are included, and copies of the manufacturer's listed assembly documentation for your insurance file.

Common questions

What is the 25% roof rule in Colorado?

In a mapped WUI area, replacing the roof covering or replacing 25% or more of the roof surface area requires the entire roof covering to meet new-construction requirements: Class A rating, ember-space protection and compliant valley flashing.

Do I have to replace my whole roof if I only repair part of it?

Not if the work stays under 25% of the roof surface and does not effectively replace the covering. Once you cross 25%, the whole covering has to meet the new-construction standard.

Is the Colorado wildfire code retroactive?

No. A home legally standing before adoption may continue as-is. The requirements attach when you do triggering work, such as a reroof or a repair crossing 25% of the roof surface.

Sources

Colorado DFPC, Wildfire Resiliency Code Board —

<https://dfpc.colorado.gov/sections/wildfire-resiliency-code-board>

Full 2025 Colorado Wildfire Resiliency Code text — <https://dfpc.colorado.gov/colorado-wildfire-resiliency-code>

Colorado Wildfire Risk Public Viewer — <https://co-pub.coloradoforestatlas.org/>

Read this chapter online: <https://kuduroofing.com/fire-code/25-percent-reroof-rule>

3. Class A roofing explained: stand-alone versus by-assembly

Class A is the highest roof fire classification under ASTM E108 and UL 790, and it is what Colorado's wildfire code requires in mapped areas. The distinction that trips people up is stand-alone versus by-assembly: some materials pass on their own over a standard deck, while others only earn Class A when installed with specific listed components. For code compliance, the complete assembly as installed is what counts.

What the test measures

ASTM E108 and UL 790 are the same fire test. Roofing gets exposed to a spread-of-flame test, a burning-brand (ember) test and an intermittent-flame test. The class reflects how severe an exposure the roof survived, and no passing test allows fire to penetrate the roof deck.

- Class A: effective against severe fire exposure, flame spread of no more than 6 feet, high degree of protection to the deck, no slippage, no flying-brand hazard. This is the code requirement.
- Class B: effective against moderate exposure, flame spread up to 8 feet.
- Class C: effective against light exposure, flame spread up to 13 feet.

Stand-alone Class A

A stand-alone Class A material passes the test on its own over a standard deck. Modern asphalt fiberglass-mat shingles, concrete and clay tile, natural slate and fibrous cement products fall in this group. Older organic-mat asphalt shingles rated Class C and have essentially left the market.

Class A by assembly

A by-assembly material only earns the rating when installed with the additional components named in its test report, such as a 72-pound mineral-surfaced cap sheet, Type X gypsum board or a specific fire-rated underlayment. Most metal roofing, including steel, aluminum and stone-coated steel, is Class A by assembly, as are fire-retardant-treated wood shakes.

This is where compliance fails quietly. A steel panel over a bare wood deck with ordinary felt may only rate Class C, because heat conducts through thin metal and can ignite the deck. A Class A shingle installed over a non-compliant assembly does not automatically produce a compliant Class A roof either. Match the installed stack-up to the manufacturer's listed assembly, and keep the paperwork.

The ember-space rule

Where the covering profile creates a space between covering and deck, which happens with tile, some metal panels and wood-look products, Section 403.2.1 requires that space to resist flame and ember entry. There are three compliant paths: firestop the space with noncombustible material, install one layer of ASTM D3909 cap sheet over the combustible deck, or install a listed Class A classified roof assembly.

Documentation is part of the job

Your insurer, and eventually a buyer's inspector, will want proof of what is on the roof. Keep the product listing, the assembly documentation and the permit and inspection records together. We hand that package over at the end of every wildfire-area project because it is what turns a good roof into a documented mitigation credit.

Two misconceptions worth correcting

First, "any asphalt shingle is automatically Class A" is mostly true for modern fiberglass shingles but not a rule you can lean on, because compliance is about the whole assembly as installed and by-assembly materials such as metal need the correct underlayment.

Second, "a Class A roof makes my home fire-safe" is false. The covering is necessary and not sufficient. Ember intrusion through vents, debris igniting in gutters and combustible material in the first 5 feet are the dominant ignition pathways. The honest framing used by IBHS and fire agencies is home hardening, not fireproofing.

Common questions

Is my asphalt shingle roof Class A?

Virtually all modern fiberglass-mat asphalt shingles carry a stand-alone Class A rating, so most recent asphalt roofs qualify on the covering. Compliance still depends on the installed assembly, so verify the specific product listing rather than assuming.

Are metal roofs Class A?

Metal roofing is usually Class A by assembly, not stand-alone. It needs the listed fire-rated underlayment or barrier from the test report. Steel over a bare deck with ordinary felt can rate as low as Class C.

What is the difference between Class A, B and C roofs?

They describe how severe a fire exposure the roof survived in the ASTM E108 or UL 790 test. Class A withstands severe exposure with flame spread of no more than 6 feet, Class B moderate exposure up to 8 feet, and Class C light exposure up to 13 feet.

Sources

Colorado DFPC, Wildfire Resiliency Code Board —

<https://dfpc.colorado.gov/sections/wildfire-resiliency-code-board>

Full 2025 Colorado Wildfire Resiliency Code text — <https://dfpc.colorado.gov/colorado-wildfire-resiliency-code>

Colorado Wildfire Risk Public Viewer — <https://co-pub.coloradoforestatlas.org/>

Read this chapter online: <https://kuduroofing.com/fire-code/class-a-roofing-explained>

4. Best Class A roofing materials for Colorado WUI homes

For asphalt shingles there is essentially no price premium for Class A, because virtually all modern architectural asphalt shingles already carry a stand-alone Class A rating. The premium comes from choosing a different material category, and from the ember-resistant vents and noncombustible metal the code requires alongside the covering.

How each material reaches Class A

The path to Class A differs by material, and that difference shapes the install.

- Asphalt fiberglass shingles: stand-alone Class A on virtually all modern products. The default choice in Colorado wildfire areas.
- Concrete and clay tile: noncombustible and Class A, but open ends at eaves and hips must be bird-stopped or mortared, because embers can enter the airspace under the tile and ignite underlayment or battens.
- Natural slate: stand-alone Class A and noncombustible.
- Metal and stone-coated steel: noncombustible surface, usually Class A by assembly, requiring the listed underlayment or barrier.
- Synthetic and composite shake and slate: varies by product. Some premium lines achieve Class A as tested assemblies and some newer products carry a stand-alone rating. Verify the specific listing every time.
- Wood shake and shingle: cannot generally meet stand-alone Class A and is effectively disqualified in mapped areas.

Installed cost ranges

These are general market ranges, not quotes. Your roof's pitch, complexity, access and deck condition move the number, so treat them as a way to compare categories rather than a price.

- Class A architectural asphalt shingles: roughly \$4.50 to \$7.50 per square foot installed.
- Concrete tile: roughly \$8 to \$15 per square foot.
- Standing-seam steel with fire-rated underlayment: roughly \$9 to \$16 per square foot, with the listed underlayment itself adding only about \$0.30 to \$0.80 per square foot.
- WUI-listed ember-resistant vents: roughly \$30 to \$80 each, against a few dollars for a standard vent.
- Noncombustible metal gutters and metal valley flashing: modest incremental cost over the alternatives.

Where the real cost drivers sit

Under this code the money moves with the material category you choose, the ember-resistant vents, and in Moderate and High intensity areas the eave, soffit and siding work that Class 2 adds. The Class A rating itself is rarely the expensive part.

Choosing for a Colorado roof, not just for fire

Wildfire is one exposure. Front Range hail, wind on ridgelines, freeze-thaw cycling and heavy snow loads at elevation all bear on which material lasts. Tile and slate perform beautifully on the right structure and are heavy. Metal handles snow shed and wind well and needs the right underlayment to be compliant. Impact-rated asphalt is often the balanced answer in the hail corridor. We walk the roof and tell you which trade-off fits the house.

Common questions

Does a Class A roof cost more in Colorado?

Not for asphalt. Virtually all modern architectural asphalt shingles are already stand-alone Class A, so there is essentially no premium for the rating. Costs rise if you move to tile, slate or metal, or from the ember-resistant vents and noncombustible metal the code requires.

What is the cheapest Class A roof for a wildfire area?

Class A architectural asphalt shingles, generally in the range of \$4.50 to \$7.50 per square foot installed, are the most economical compliant covering for most Colorado homes.

Can I get the wood shake look and still comply?

Yes, through synthetic shake products that carry a Class A rating or Class A tested assembly. Verify the specific product listing, because ratings vary by line.

Sources

Colorado DFPC, Wildfire Resiliency Code Board —

<https://dfpc.colorado.gov/sections/wildfire-resiliency-code-board>

Full 2025 Colorado Wildfire Resiliency Code text — <https://dfpc.colorado.gov/colorado-wildfire-resiliency-code>

Colorado Wildfire Risk Public Viewer — <https://co-pub.coloradoforestatlas.org/>

Read this chapter online: <https://kuduroofing.com/fire-code/class-a-roofing-materials>

5. Are wood shake roofs banned in Colorado?

Effectively yes in mapped wildfire areas, and outright in several jurisdictions. Wood shakes and shingles generally cannot meet stand-alone Class A, so the state code's Class A requirement disqualifies them in mapped WUI areas. Separately, cities and counties including Colorado Springs, Boulder, Boulder County, Aspen and Summit County banned wood roofing on their own, some of them decades ago.

Local bans that predate the state code

These are independent of the wildfire resiliency code and remain in force.

- Colorado Springs banned new wood roofs in 2002.
- The City of Boulder prohibits wood roof covering materials, including fire-retardant-treated wood, and required roofs more than 50% wood by volume to be replaced by January 1, 2014.
- Boulder County, after the Marshall Fire, mandated in June 2022 that no new wood shake roofs be permitted on newly built homes, and requires Class A roofing and ember-resistant venting on new residential construction in mapped WUI zones.
- Mountain jurisdictions including Aspen and Summit County also ban natural wood shakes.

What it means if you have a wood roof now

An existing legal wood roof is generally grandfathered until you do triggering work, unless your jurisdiction set its own replacement deadline. When you reroof, you convert to a Class A material. That is the point where a wood-shake home in the foothills often discovers the 25% rule, because a repair that seemed small pushes the whole roof into replacement.

Keeping the look without the wood

Synthetic shake products exist specifically for homes and neighborhoods that want the cedar profile. Some lines carry a stand-alone Class A rating and others achieve it as a tested assembly, so the product listing has to be verified rather than assumed. Fire-retardant-treated wood shakes are Class A by assembly at best, and are prohibited outright in Boulder.

Worth knowing if you are in an HOA: a 2024 Colorado law prohibits homeowners associations from banning fire-hardened building materials, while allowing reasonable appearance guidelines. An HOA cannot force you into a noncompliant roof.

Common questions

Are wood shake roofs legal in Colorado?

Not in mapped WUI areas under the state code, because wood shake generally cannot meet stand-alone Class A. Colorado Springs, the City of Boulder, Boulder County for new homes, Aspen and Summit County also ban wood roofing directly.

Do I have to replace my existing wood shake roof?

The state code does not force retrofit of an untouched roof, so an existing legal wood roof is generally grandfathered until triggering work. Some jurisdictions, such as the City of Boulder, set their own replacement deadlines, so check locally.

Can my HOA stop me from installing a fire-hardened roof?

No. Colorado law prohibits homeowners associations from banning fire-hardened building materials. HOAs may still set reasonable appearance guidelines, which is where synthetic shake products often solve the problem.

Sources

Colorado DFPC, Wildfire Resiliency Code Board —

<https://dfpc.colorado.gov/sections/wildfire-resiliency-code-board>

Full 2025 Colorado Wildfire Resiliency Code text — <https://dfpc.colorado.gov/colorado-wildfire-resiliency-code>

Colorado Wildfire Risk Public Viewer — <https://co-pub.coloradoforestatlas.org/>

Read this chapter online: <https://kuduroofing.com/fire-code/wood-shake-roof-ban>

6. Ember-resistant vents, gutters and valley flashing

Post-fire research from IBHS, NIST and state fire agencies consistently finds that most homes lost in wildfires are ignited by wind-blown embers rather than direct flame contact. That is why the code treats vents, gutters and valley flashing as core requirements alongside the Class A covering, and why these details deserve as much attention as the shingle you pick.

Ventilation openings, the dominant ember pathway

Section 403.4 covers vents for enclosed attics, enclosed rafter spaces and underfloor spaces. There are two compliant paths, and they apply to ridge vents, off-ridge vents, gable vents, soffit and eave vents and other roof penetrations.

- Performance path: fully covered with vents listed to ASTM E2886, with no flaming ignition of cotton in the ember intrusion test, no flaming ignition in the flame intrusion integrity test, and the unexposed side not exceeding 662 degrees Fahrenheit.
- Prescriptive path: covered with noncombustible corrosion-resistant mesh with openings not exceeding 1/8 inch.
- General wildfire guidance often cites 1/16 to 1/8 inch mesh. The code's prescriptive minimum is 1/8 inch, and listed ASTM E2886 vents are the higher standard.

Valley flashing

Section 403.2.2 requires valley flashings of at least 0.019 inch, which is No. 26 galvanized sheet gage, corrosion-resistant metal, installed over a minimum 36-inch-wide underlayment of one layer of ASTM D3909 cap sheet running the full length of the valley. Valleys collect embers and debris, which is exactly why the code details them specifically.

Gutters and downspouts

Section 403.3 requires gutters and downspouts to be noncombustible, which rules out vinyl and other plastic gutters in mapped areas. The code itself does not mandate gutter guards, but dry debris in gutters is a documented ignition point, so noncombustible gutter covers are strong practice. Where downspouts discharge also matters, because it interacts with the 0 to 5 foot noncombustible zone.

Class 2 additions at the roof edge

In Moderate and High intensity areas the code adds requirements that touch where the roof meets the wall.

- Eaves and soffits: protected on the exposed underside with noncombustible or ignition-resistant materials, 1-hour rated construction, 5/8-inch Type X drywall, or specified lumber or fire-retardant-treated wood.
- Fascia: required, and protected on the backside by noncombustible or ignition-resistant materials or 1-hour construction.

- Wall-to-roof flashing: a minimum 6 inches of metal flashing or noncombustible material installed vertically between wall sheathing and cladding at ground, decking and roof intersections.
- Skylights: tempered glass, multilayered glazed panels, glass block, or a 20-minute fire protection rating. Plastic-domed skylights can melt and admit embers.

Solar and chimneys, stated honestly

The 2025 code as written does not spell out solar attachment or chimney spark-arrestor provisions in its roofing sections. Those are typically handled under the fire code or local amendments. Spark arrestors and careful solar penetration detailing are strong practice, and we confirm the local requirement rather than claiming a state mandate that is not there.

The debris and defensible-space link

The code carries its own defensible-space requirements by ignition zone, and roofing sits right in the middle of them. The 0 to 5 foot immediate zone calls for noncombustible surfaces such as rock, gravel, concrete or pavers, removal of shrubs, combustible mulch and woody debris, and tree crowns within 10 feet of the structure pruned back to a 10-foot clearance. Roof debris, gutter debris and overhanging branches are the connection between your roof and those zones. If your budget is limited, the highest-value order is ember-resistant vents, then roof gaps and repairs, then the 0 to 5 foot zone, then windows.

Common questions

Do I need ember-resistant vents when I reroof?

In a mapped WUI area, yes. Vents on enclosed attics, rafter spaces and underfloor spaces must either be listed to ASTM E2886 or be covered with noncombustible corrosion-resistant mesh with openings no larger than 1/8 inch.

Are vinyl gutters allowed in a Colorado wildfire area?

No. The code requires gutters and downspouts to be noncombustible, which excludes vinyl and other plastic gutters in mapped areas.

Does a Class A roof alone make my home fire-safe?

No. The covering is necessary but not sufficient. Embers entering vents, debris igniting in gutters and combustible material within the first 5 feet are the dominant ignition pathways, which is why the correct term is home hardening rather than fireproofing.

Sources

Colorado DFPC, Wildfire Resiliency Code Board — <https://dfpc.colorado.gov/sections/wildfire-resiliency-code-board>

Full 2025 Colorado Wildfire Resiliency Code text — <https://dfpc.colorado.gov/colorado-wildfire-resiliency-code>

Colorado Wildfire Risk Public Viewer — <https://co-pub.coloradoforestatlas.org/>

Read this chapter online: <https://kuduroofing.com/fire-code/ember-resistant-vents>

7. Wildfire insurance, mitigation credit and the Colorado tax credit

Insurance is now a stronger financial driver than the code itself. A Class A roof, ember-resistant vents and a documented mitigation file improve your insurability and may reduce your premium, though Colorado has not published fixed statewide discount percentages. The bigger benefit for many homeowners in high-risk areas is keeping coverage at all.

Why the market tightened

Colorado's wildfire insurance market has tightened sharply since the Marshall Fire destroyed 1,084 residential structures in December 2021. Carriers have exited high-risk areas, stopped writing new policies or raised premiums substantially, and non-renewals are common along the Front Range and in mountain communities.

HB25-1182, disclosure and mitigation credit

Signed in May 2025 and effective July 1, 2026, this is the strongest lever homeowners have. Insurers that use wildfire risk models must disclose those models to the Division of Insurance and publicly, give each policyholder an annual written notice of their wildfire risk score, the score range and available mitigation discounts, and either incorporate property-level and community mitigation into their models or provide discounts to policyholders who document mitigation. It also gives you the right to see and appeal your score. Class A roofing, ember-resistant vents and defensible space are among the mitigation measures that count.

How much does mitigation actually save?

Real, but not dramatic, and it depends on the carrier. National research puts the average maximum combined discount for property and community mitigation at a modest figure, on the order of a couple hundred dollars a year. In California, where the practice is more established, documented discounts for mitigation run roughly 5 to 20% depending on the measures and the insurer. Roofing manufacturers report that carriers including State Farm, Chubb and American Family give premium consideration for qualifying Class A roofs, with eligibility varying by insurer and state. Colorado has not set mandated percentages, so the honest promise is improved insurability and possible premium reduction, not a guaranteed number.

The Colorado FAIR Plan

Created by HB23-1288 and launched in 2025, the FAIR Plan is the insurer of last resort. It offers up to \$750,000 in residential coverage on an actual cash value basis, which in many Denver-area and mountain markets is well below rebuild cost. It is a backstop for homeowners turned down by the private market, often paired with a difference-in-conditions policy for what it omits, not a full solution.

IBHS Wildfire Prepared Home

IBHS expanded its Wildfire Prepared program to Colorado in April 2026. There are two levels: Wildfire Prepared Home, focused on wind-blown embers, and Wildfire Prepared Home Plus, which adds protection against radiant heat and direct flame. Both require a Class A roof, ember-resistant vents and a 0 to 5 foot noncombustible zone. HB25-1182 explicitly recognizes the designation, and Boulder County's Wildfire Partners certification is recognized by some carriers as well.

The wildfire mitigation tax credit

Colorado offers a wildfire mitigation income tax credit under C.R.S. 39-22-543, which replaced the earlier deduction. For tax years 2023 and 2024 it was 25% of up to \$2,500 in costs, capped at \$625. Beginning with tax year 2025 it increased to 100% of costs up to a \$1,000 annual cap, subject to a federal-taxable-income eligibility limit of roughly \$129,200 for 2025. You must be the landowner and keep receipts. Confirm your own eligibility with the Department of Revenue or your tax preparer.

Grants and rebates

The Colorado State Forest Service's Forest Restoration and Wildfire Risk Mitigation grants are mostly for community and organization projects rather than individual homeowners. The Colorado Strategic Wildfire Action Program can reimburse homeowners up to 50% in mapped areas after a free assessment. County programs exist too, including Boulder County Wildfire Partners rebates of up to \$500 for defensible space actions such as vent screening and roof-related upgrades.

The mitigation documentation package

Because credit now depends on documentation, we assemble the paperwork as part of the job: the product listing and assembly documentation, the vent listings, photographs of the installed work, and the permit and inspection record. That is the file your agent needs, and it is the difference between having done the mitigation and being able to prove it.

Common questions

Will a Class A roof lower my Colorado insurance premium?

It improves insurability and may reduce your premium, but Colorado has not set mandated discount percentages and the effect varies by carrier. Under HB25-1182, insurers must disclose your wildfire risk score and either model your mitigation or offer discounts for documented mitigation.

Do roof upgrades qualify for the Colorado wildfire mitigation tax credit?

Wildfire mitigation costs may qualify under C.R.S. 39-22-543, which from tax year 2025 covers 100% of costs up to a \$1,000 annual cap with an income eligibility limit. You must own the land and keep receipts. Confirm your specific situation with the Department of Revenue or a tax preparer.

What is the Colorado FAIR Plan?

It is the state's insurer of last resort, launched in 2025, offering up to \$750,000 in residential coverage on an actual cash value basis for homeowners the private market turned down. Many owners pair it with a difference-in-conditions policy.

Sources

Colorado DFPC, Wildfire Resiliency Code Board —

<https://dfpc.colorado.gov/sections/wildfire-resiliency-code-board>

Full 2025 Colorado Wildfire Resiliency Code text — <https://dfpc.colorado.gov/colorado-wildfire-resiliency-code>

Colorado Wildfire Risk Public Viewer — <https://co-pub.coloradoforestatlas.org/>

Colorado wildfire tax benefits — <https://tax.colorado.gov/wildfire-tax-benefits>

Read this chapter online: <https://kuduroofing.com/fire-code/wildfire-insurance-and-tax-credit>

8. Which Colorado jurisdictions adopted the wildfire code?

Adoption is a patchwork, and that is the single most important caveat on this whole topic. Statute required local governing bodies with WUI areas to adopt a code meeting or exceeding the state minimum by April 1, 2026, and to be enforcing by July 1, 2026. Some adopted on time, some adopted amended versions, some declined, and some missed the deadline. Enforcement is entirely local, so your county or town building department is the only authority on your address.

How the code came to be

SB23-166, signed May 12, 2023, created the 21-member Wildfire Resiliency Code Board inside the Division of Fire Prevention and Control and charged it with adopting statewide minimum codes for hardening structures and reducing risk in the WUI, and with defining the WUI itself. The board adopted the 2025 Colorado Wildfire Resiliency Code on July 1, 2025 through rule 8 CCR 1507-39. It is based on the 2024 International Wildland-Urban Interface Code with Colorado amendments, and it references the 2024 International Building Code and the Colorado State Forest Service Home Ignition Zone Guide.

A common mix-up worth correcting: HB24-1091 did not create this code. That separate law prohibits homeowners associations from banning fire-hardened building materials. The code comes from SB23-166.

The timeline and the delay bill that failed

In 2026 the Colorado Municipal League and others backed HB26-1334 to push the local adoption deadline out a year to April 1, 2027, arguing the code was rushed, the mapping tools arrived late and it amounted to an unfunded mandate. The House Transportation, Housing and Local Government Committee postponed the bill indefinitely on April 7, 2026, six days after the original deadline had already passed. Jurisdictions that held off waiting on the bill were left having missed the mandate with no legislative relief.

- May 12, 2023: SB23-166 signed, board created.
- July 1, 2025: the 2025 CWRC adopted by the board.
- April 1, 2026: statutory deadline for local jurisdictions with WUI areas to adopt.
- April 7, 2026: HB26-1334, the one-year delay bill, postponed indefinitely.
- July 1, 2026: statutory deadline for those jurisdictions to be compliant and enforcing.

Who adopts, and how much they can change

The governing bodies with this duty are city, town and city-and-county councils, fire protection district boards, improvement districts providing fire protection, and county commissioners for unincorporated areas. They may adopt the code as-is, adopt it with local amendments or adopt an alternative, but amendments that would significantly reduce the state standards must be reviewed and approved by the board. Jurisdictions are free to be more stringent. The appendices covering permits, construction documents, and inspection and enforcement apply only where a jurisdiction specifically adopts them.

There is no direct state penalty mechanism for a jurisdiction that simply fails to adopt. The Division of Fire Prevention and Control assists with enforcement only on request from a local code official, and runs an implementation peer exchange to help under-resourced jurisdictions.

Examples of how uneven this is

These are illustrations of the range, current as of research in September 2026, and every one of them needs re-verification before you rely on it.

- Jefferson County runs its own wildfire resiliency code with a Class 1 and Class 2 overlay map for unincorporated areas, effective July 1, 2026.
- Larimer County adopted early, effective January 1, 2026, and declared the entire unincorporated county a wildfire risk area.
- Unincorporated El Paso County took effect July 1, 2026.
- Black Forest Fire Rescue adopted the CWRC alongside the 2021 International Fire Code on December 10, 2025.
- Falcon Fire Protection District passed a resolution in February 2026 not to adopt, citing map inaccuracy and unfunded-mandate concerns.
- Broomfield had not adopted and was still studying local mapping.
- Teller County's final adoption status was unconfirmed and contested at the time of research.

What this means for your project

It means nobody should give you a blanket statewide compliance answer, including us. Before we scope a roof in a wildfire area we confirm the adopted code, the adopted map and the local amendments with the jurisdiction that issues the permit, then put the requirements and the 25% answer in writing with the estimate. We re-check that status regularly, because the board reviews the code periodically and local adoptions keep moving.

Common questions

Does the Colorado wildfire code apply everywhere in the state?

No. It applies only inside mapped WUI areas, and only where the local jurisdiction adopted a code meeting or exceeding the state minimum. Enforcement is entirely local, and adoption has been uneven.

What happened to the bill to delay the code?

HB26-1334 would have pushed the local adoption deadline to April 1, 2027. The House Transportation, Housing and Local Government Committee postponed it indefinitely on April 7, 2026, six days after the original deadline had already passed.

Can my county make the requirements stricter than the state code?

Yes. The state code is a minimum. Jurisdictions may adopt it as-is, amend it, or adopt more stringent requirements. Amendments that would significantly reduce state standards need board review and approval.

Sources

Colorado DFPC, Wildfire Resiliency Code Board —
<https://dfpc.colorado.gov/sections/wildfire-resiliency-code-board>

Full 2025 Colorado Wildfire Resiliency Code text — <https://dfpc.colorado.gov/colorado-wildfire-resiliency-code>
Colorado Wildfire Risk Public Viewer — <https://co-pub.coloradoforestatlas.org/>

Read this chapter online: <https://kuduroofing.com/fire-code/county-adoption-status>

Before you sign a reroof bid in a wildfire area

- The adopted code and map your jurisdiction is enforcing today, in writing.
- Whether the work crosses the 25% roof-surface threshold, and how that was measured.
- The exact roof assembly and its Class A listing: stand-alone or by-assembly, with the test report.
- Ember-resistant vents by product and location, including any vents that must be removed or relocated.
- Noncombustible gutters and gutter covers, and compliant valley flashing detail.
- Any Class 2 hardening items outside the roof that your classification triggers.
- Documentation packet you can hand to your insurer after the work is done.

Compliance note

Colorado's wildfire code is a state minimum, but adoption and enforcement happen locally, and adoption is uneven. Some counties, towns and fire districts adopted the code, some adopted amended or more stringent versions, and some declined. Nothing on this page tells you what applies to your specific address. We confirm the current adopted code and map with your building department before every project in a wildfire area, and we put the answer in writing with the estimate.

Talk to us

Kudu Roofing, 9822 Titan Park Cir, Littleton, CO 80125. Call (303) 738-1032 or email Info@kuduroofing.com to book a wildfire-area roof inspection. Book online at <https://kuduroofing.com/booking>.