

Fire Factor™ FAQ

May, 16 2022

On May 16, 2022, realtor.com® announced listings will now include wildfire risk data at the individual property level, including insights into U.S. Department of Agriculture Forest Service wildfire risk assessments and a new Fire Factor™ feature. With this integration, consumers now have access to hard-to-find information about wildfire risk and can explore interactive maps when viewing individual properties. You can also find information on riskfactor.com.

Fire Factor™ supports NAR policy to provide more accurate natural hazard mapping with full transparency and disclosure. Because Forest Service wildfire maps do not offer property-level information, many consumers have been buying homes before learning of the risk, increasing the potential for lawsuits and undermining confidence in home purchases. Fire Factor™ can help by providing consumers with credible wildfire risk tools while filling in the information gaps about wildfires and property risk.

If you receive Fire Factor™ questions from your clients:

- You can explain that real estate professionals are a source of property information, not wildfire experts.
- You can help identify insurance agents, home inspectors, and other local fire risk professionals to answer property-specific questions and identify options to mitigate risk.
- You can also share that a growing number of people are living where wildfires are a real risk, including in many unexpected areas of the country like Florida.
- Risk ratings on realtor.com® are credible diagnostic tools that can help detect high-risk homes, but they should not be regarded as proof that a wildfire will impact a property.
- As always, avoid making statements beyond your license and training or discouraging customers from considering wildfire data or insurance.
- For property-specific issues, clients should consult a qualified professional, such as a local fire expert, to learn more about how to best protect the home.
- Consumers may also submit more specific questions to the realtor.com® customer care team at firefeedback@realtor.com.

NAR has developed a detailed set of Frequently Asked Questions (FAQs) below, including how to talk with consumers about wildfire risk data.

What is realtor.com®'s new wildfire risk tool?

Realtor.com® now offers consumers access to comprehensive wildfire risk information specific to individual properties, including U.S. Department of Agriculture Forest Service wildfire risk assessments and a new Fire Factor™ feature. Users can view wildfire risk data on maps across the site along with other filters, such as flood and noise.



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For Fire Factor™, realtor.com® again partnered with First Street Foundation, a leading nonprofit research organization that uses data and technology to predict climate-related risks to real estate. This is the same group that brought Flood Factor™ to realtor.com® in 2020.

Fire Factor™ is the first-of-its-kind, comprehensive property-level wildfire risk assessment with scores from 1 (minimal) to 10 (extreme). First Street Foundation's Wildfire Model is based on the U.S. Forest Service's (USFS) LANDFIRE fuels dataset, augmented with additional data sources and methodologies, and developed in partnership with top climate scientists and modelers from leading organizations, including wildfire modeling and environmental think tank Spatial Informatics Group, fire modeling and investigations company Reax Engineering, environmental research and analytics firm Eagle Rock Analytics, and ecological modeling company Apex Resource Management Solutions.

In addition to assessing current risk, the model provides an analysis of how various climate factors could impact a property's wildfire risk over the next 30 years.

Why should my clients be concerned about wildfire risk?

With wildfire frequency and intensity increasing every year, understanding the risks and how they impact a consumer's most valuable asset is essential. It can also help homeowners, sellers, buyers, and renters understand any potential risks and ensure the home is properly protected.

Wildfire risk data on realtor.com® allows consumers to:

- See fire risk levels for individual properties
- Make more informed real estate decisions
- Learn how to mitigate risks

realtor.com® is the only real estate portal where consumers can learn about the wildfire risk specific to each property, giving home buyers, sellers, and real estate professionals a distinct advantage. You can also find information on riskfactor.com.

How does wildfire risk data help REALTORS®?

Wildfire risk data allows REALTORS® to direct their clients to a reputable third-party resource.

Fire Factor™ gives real estate professionals easy access to information to help reduce the number of consumers who buy or list high-risk properties without awareness of risk or mitigation. Additionally, these features ensure real estate professionals have access to a home's natural hazard information before accepting a listing.



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This data also helps reduce any surprise about fire risk before closing by helping buyers and sellers perform their due diligence and increasing confidence in decisions related to their home.

A greater understanding of fire risk can lead homeowners and buyers to take protective measures to reduce risk and potentially realize cost savings of tens or even hundreds of thousands of dollars by avoiding damages. When a real estate professional provides this information to their clients, it helps foster trust and confidence during the home buying and selling process.

How accurate is Fire Factor™ data?

Fire Factor™ was developed in collaboration with fire experts and modelers using the latest science and data in peer-reviewed journal publications. Similar to the ongoing enhancements to Flood Factor™, First Street Foundation intends to further refine, update, and adapt its model as they acquire new and better information.

If a wildfire risk score looks high or low, this is a great signal to reach out to a local fire expert to learn more, including strategies for how best to protect a home in a high-risk area.

Why does realtor.com® display wildfire risk ratings from both the U.S. Department of Agriculture's Forest Service and First Street Foundation?

The U.S. Department of Agriculture's Forest Service offers government-driven national wildfire risk data at WildfireRisk.org. However, the site was designed for community leaders, not consumers, and is intended to compare risk nationally or between states, counties, or communities rather than neighborhoods or specific addresses.

USDA data also doesn't adjust risk based on more recent fires or changing environmental conditions; their analysis considers only the current risk to homes, exposure type, wildfire likelihood, and vulnerable populations – and is strictly based on pre-2014 wildfires. With 27 percent of wildfire damage since 1980 occurring in the last three years, the site's risk data may be underestimated.

Fire Factor™ was created specifically for consumers to understand potential risk at the property level. It aims to fill USDA's wildfire data gaps and is adjusted to account for recent fires. It also provides an analysis of how various climate factors may impact a property's potential wildfire risk over the next 30 years.

USDA data and First Street Foundation data are displayed side-by-side on realtor.com®. If consumers see that one or both scores are higher than expected, they should consider reaching out to a local fire expert to learn more about how best to protect the home or



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to inquire about steps the homeowner may have already taken. Wildfire solutions are also available on both [RiskFactor.com](https://www.riskfactor.com) and [WildfireRisk.org](https://www.wildfirerisk.org).

What resources can I provide to clients who ask about wildfire risk?

In addition to [wildfire risk data](#) on realtor.com®, you and your clients can access the following free resources:

- [WildfireRisk.org](https://www.wildfirerisk.org)
- [First Street Foundation's Fire Factor](#)
- [Institute of Business and Home Safety](#)
- [National Fire Protection Association's FireWise](#)
- [DisasterSafety.org](https://www.disastersafety.org)
- [Cal Fire Safe Council.org](https://www.calfiresafe.org)
- A local or state fire agency or expert

Does providing wildfire risk information increase my exposure legally?

Identifying credible wildfire risk information would generally improve the transparency of home sales, provided that a real estate professional includes multiple sources and does not endorse any particular tool or results.

Relevant disclosure laws and regulations vary by jurisdiction. For more information, please consult legal counsel, your local or state association, and any relevant real estate governing bodies.

Does a property's wildfire risk rating impact the buyer's mortgage requirements?

No. realtor.com®'s wildfire risk integration helps home buyers and owners make informed real estate decisions as they collaborate with their real estate agent and lender. In many cases, banks and other lending institutions have been using data to forecast risk long before risk assessments were made readily available to consumers on realtor.com®.

However, just because a property has not previously experienced a wildfire does not mean it is low risk. The expert team at First Street Foundation has built upon the work of the U.S. Forest Service's (USFS) LANDFIRE fuels dataset, but First Street's model focuses on educating consumers based on a more comprehensive risk assessment of all homes in the U.S. and defining risk for individual properties, rather than community-wide risk.



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My buyers don't understand whether a property's wildfire risk score means they should get wildfire insurance. What should I tell them?

The realtor.com® wildfire risk data integration helps more home buyers and owners make informed real estate decisions in collaboration with their agents and lenders. You can share that a growing number of people are living where wildfires are a real risk, and your clients should consult their homeowner's insurance agent or another insurance professional to understand the coverage options available to them. You can also share resources like those created by the [National Fire Protection Association](#) and the [Insurance Institute for Business & Home Safety](#). Avoid making statements beyond your license and training, or discouraging buyer and seller clients from reviewing multiple sources of wildfire risk information.

What if my client asks about home improvement projects to mitigate wildfire risk?

Knowing how to read the data can help them better understand the true risks. If a home has a wildfire risk, consumers can learn about the various steps they can take to mitigate risk and protect their home. Both the [National Fire Protection Association](#) and the [Insurance Institute for Business & Home Safety](#) provide useful mitigation information and resources.

Should I look up the wildfire risk data on my seller's property on realtor.com®?

Fire Factor™ can give real estate professionals easier access to natural hazard information about a home before accepting a listing or listing a property without awareness of risk.

However, keep in mind the discovery and disclosure requirements in your state and your duties under the National Association of REALTORS® Code of Ethics. For more about these duties, please consult legal counsel, your local or state association, or any relevant real estate governing bodies.

Why is realtor.com® displaying information that may make it harder for my clients to sell a home?

Since the launch of [flood risk data](#) on realtor.com® two years ago, other real estate portals have also launched or expanded environmental risk data on their sites, including wildfire risk.

A home is often a family's biggest asset, so it's important that consumers understand any potential natural hazard-related risks and ensure the home is properly protected.



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The realtor.com® Fire Factor™ integration helps home buyers and owners make informed real estate decisions as they collaborate with their agent, lender, other industry professionals, and local fire experts.

By bringing wildfire and flood risk features together in a new environmental risk section on property listings, realtor.com® is enabling consumers to learn more about the natural disaster risk level of individual homes and stay a step ahead on mitigating risk.

I think the wildfire data for a home on realtor.com® is wrong; Can it be corrected?

The third-party data that supports this experience on realtor.com® comes from the USDA Forest Service and First Street Foundation. These two independent ratings are simply diagnostic tools. If a risk score looks low or high, consumers should consider reaching out to a local fire expert to learn more.

If a consumer has feedback or a question about their property, neighborhood, city, county, or state, he or she can submit a question to the realtor.com® customer care team at firefeedback@realtor.com. Customer care staff will submit a ticket to the Fire Factor™ help desk and triage tickets to ensure the consumer receives a response from the First Street Foundation.

