

LEARN:

- What is CWPP & how it protects our entire community
- Why we should review home insurance now
- How firefighters decide which homes to save
- Mitigation work done in 2013 season
- How firefighters suggest we prepare for wildfires

INSIDE THIS ISSUE:

Mitigation 1
Done in 2013

Deputy Chief 2
on Preparing

CWPP FAQs 3

NEWSLETTER

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Home Insurance Policy Changes

At a recent potluck gathering, Farmers Insurance agent Michael Flynn shared current developments regarding homeowners insurance policies for homes in high risk fire areas in Colorado. In 2013 homeowners began seeing the effects of the 2012 wildfire and storm season, a continuation of the ten-year trend. Insurance companies are surveying homes in the wildland-urban interface and becoming stricter about what properties they will insure.

Some homeowners in Colorado are getting cancellation notices. Allstate Insurance is no longer writing new policies for homes in mountain areas and State Farm Insurance requires policy-holders to heavily mitigate, removing all vegetation within 100 feet of the home. Homeowners are also experiencing changes in policy

costs that come in the form of either increased premiums or increased deductibles. Further, the type of policy and the details in the fine print may determine how much homeowners will be reimbursed in the event of a claim.

"There are some things homeowners can do to make sure their home and property is protected," says Farmer's agent

Mike Flynn. "It's important to look at your policy now, before you have a claim."



Michael Flynn
Farmers Insurance Group

Mike suggests homeowners take the following steps to evaluate their insurance coverage:

1. Shop around. There are significant variations in policies among companies. Ask for a side by side comparison of policies between companies.

2. Home inspection. Ensure agent is willing to come to your home to accurately assess risk before writing a policy.

3. Know what's included. Know the type of policy you have, what's covered, what's not covered, and what happens if you have a claim.

Michael Flynn is an agent with Farmers Insurance Group in Littleton., at 303-904-4082 or mflynn@farmersagent.com.

CWPP Volunteers Finish 2013 Season

For the past five summers you've seen your volunteer neighbors cutting, hauling and chipping slash as part of the CWPP mitigation effort in our community. Over the years we've created important fuel breaks designed to protect life and property in Golden Meadows, The Homestead, and surrounding areas. In 2013 the

work progressed according to the overall strategy and plan.

Last spring, volunteer CWPP coordinators, Donna Cox and Ginny Riley, met with some of the firefighters who were part of our original CWPP task force. The team drove the roads in The Homestead and Golden

Meadows, prioritizing our mitigation work for the summer. As a result, the following projects were completed this year:

- **Ault & Mariposa** – Significant roadway thinning in this area created a clear, safe passage for

(Continued on page 3)

Deputy Chief on Defending our Homes

“There is no more fire season. People living in the woods have to be prepared year-round.”

At the September potluck, Deputy Chief Dan Hatlestad spoke about fire behavior, mitigation, and how the fire department makes decisions about which homes to defend in a wildfire. Hatlestad commended the mitigation work by the volunteers of The Homestead, Golden Meadows, and lower Surrey Road over the past five years.

Deputy Chief Hatlestad shared that everyone at Inter-Canyon Fire Department sees our community as one where they can quickly get in and defend homes in the event of a wildfire. Mitigation efforts by our community positively impact the ability of our volunteer firefighters to battle fires, whether ground or crown. The two types of fires behave differently, but mitigation helps ICFPD fight them both more effectively and more safely.

Dense scrub oak and downed trees provide fuel for ground fires, so removing that fuel limits their size and speed. Thinning trees also slows the spread of crown fires. Space created between trees provides a fuel break, also making it possible that a crown fire may drop from the tops of trees to the ground, where firefighters have a better

chance of stopping it.

Despite the mitigation work by volunteers to create strategic fuel breaks and safe egress routes in our community, once in the neighborhood firefighters will make decisions about which homes to defend on a case by case basis. First, they will determine if it is safe to go onto the property. If trees canopy over the driveway and dense vegetation line the route to the house, these can easily catch fire and firefighters may be left with no safe way out if needed. “It’s too dangerous to defend a home in this situation,” said Hatlestad.

If the driveway provides safe egress but the property around the home is not mitigated, for example, with brush and firewood on or under the deck by the house, firefighters will move on to another home that is mitigated and more likely to be saved.

Deputy Chief Hatlestad emphasized three key points for homeowners living in communities at high risk for wildfires:

Preparation – have an evacuation kit packed and clearly marked, in case you are not



Dan Hatlestad, Deputy Chief

home and someone else has to grab important items for you.

Mitigation – reduce fuel and create fuel breaks that slow fires and allow time for safe evacuation and the potential for saving your home.

Evacuation – get yourself and animals out! Don’t wait until it is too late.

“There is no more fire season,” says Hatlestad. “People living in the woods have to be prepared year round.”

(Continued on page 3)



Ginny Riley, CWPP Volunteer Coordinator

Can ICFPD Find You?

Help local emergency service personnel find your home faster. House number signs are for sale from ICFPD. This standard numbering program will make finding houses easier for everyone.

The last thing you need to worry about during an emergency, when seconds may count, is if rescuers will be

able to locate your home. Signs are made of rust free aluminum, measure 5”x 14” (4 digits) or 5”x 16” (5 digits) with a blue reflective background and white numbers. They should be mounted next to your driveway, along the road, not on the house.

Four digit signs are available for \$22.00 and five digits for

\$25.00. An order form is on the ICFPD website at http://www.intercanyonfire.org/images/ADDRESS_SIGN_ORDER_FORM.doc. Mail or deliver the form and check (no credit cards) to Station 1 and your sign will be available for pick up in a couple of weeks.

If you have any questions, please call the ICFPD at 303-697-4413.

Community Wildfire Protection Plan FAQs

What is CWPP? Inter-Canyon Fire Protection District Community Wildfire Protection Plan, developed in 2007 by Walsh Environmental Scientists and Engineers, is a strategic plan that identifies wildland fire issues facing the community and outlines prioritized mitigation actions. Once a CWPP is adopted, it is the community's responsibility to move forward and implement the action items. Implementation may require further planning at the project level, acquisition of funds, or simply motivating one's self and one's neighbors to support the ongoing mitigation required.

What areas are affected? Walsh divided ICFPD into specific areas for assessment. We are in "Homesteader East," which includes the area between Hwy 285 and S. Turkey Creek Rd., from near where they meet on the north end, all the way to Windy Point, for a total of 192 homes. In 2009 and 2010 we attempted to involve all homes in this area via community meetings held at ICFR Station #1. We put notices in High Timber Times and mailed postcards. However, we were only able to engage the communities of The Homestead, Golden Meadows and lower Surrey Dr., so subsequent volunteer coordination and mitigation work has focused on these areas. The adopted CWPP for our community, with a map showing the areas covered by the plan, can be found at <http://jeffco.us/sheriff/emergency-responders/community-wildfire-protection-plans/>.

Why should we care? Our area, "Homesteader East," was determined by scientists to be at high risk for wildfire. Adoption of the CWPP allows communities to apply for grants and other assistance that require this. We began working our CWPP plan in 2009, with a large grant that required matching hours by volunteers. Once obtained, the grant money was used to pay professionals to create some of the critical fuel breaks that protect our community. Since that time, volunteers have continued the hard work required to expand fuel breaks and maintain previously mitigated areas.

Deputy Chief on Defending Homes

(Continued from page 2)

"There is no more fire season, says Hatlestad. "People living in the woods have to be prepared year round." You can learn about preparing for wildfire and other disasters, wildfire mitigation, and emergency evacuations with the Jefferson County Emergency Preparedness Guide, by visiting <http://jeffco.us/sheriff/emergency-management/emergency-preparedness/>

The mission of the Inter-Canyon Fire Protection District (ICFPD) is to aid in the preservation of life and property: 303-697-4413 or <http://www.intercanyonfire.org/>.

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CWPP Volunteers Finish 2013 Season

(continued from page 1)

evacuating and also for firefighters to bring in equipment truck to protect homes, in the event of a wildfire.

▪ **Surrey & Wagon Wheel** – This work extended a long, contiguous fuel break that helps slow the advance of a wildfire into

Golden Meadows. In addition, roadway thinning improved safety and access for firefighters.

▪ **Surrey to Broken Spoke** – Again, this roadway thinning allows for safe egress from the neighborhood during evacuations.

Looking ahead to 2014, volunteer coordinators will be identifying priorities, setting dates for commu-

nity work days, and coordinating equipment and volunteers.

"There is no end date for the project," says Donna Cox. "Fuel breaks must be completed and mitigation work must be maintained to be effective in reducing our wildfire risk."



Donna Cox, CWPP Volunteer Coordinator