

Firewise Council of Southwest Colorado Meeting Summary
Bi-Monthly Meeting
May 27, 2008

Next Meeting: July 22nd

(potluck, outdoor social event, experiential learning, details later)

Present:

County Commissioner Wally White, Jack Cannon (Enchanted Forest), JT Coyne (Vista De Oro), Marsha Porter-Norton, Joy Mathis (Tripp Creek), Benny Cordova (LPEA), Kevin Heiner (SSC), Gary Rottman (Shenandoah Estates), Bill Vaughn and Jigger Staby (Shenandoah), Russ Sweezey (Indian Camp Ranch), Dick Norton (Taylor Ranch), Kent Grant (CSFS), Craig Goodell (SJPLC), George and Chris Judson (Wilderness Lakes), Dave Abercrombie (DFRA), Patricia Haupt (Durango Ridge Ranch), Cherry Miloe (Forest Lakes), Mike Kane (Fire Ready), Les Kole and John Van Schiak (Deer Valley).

JT Coyne chaired the meeting held at LPEA.

- 1) Minutes: The previous month's minutes were approved.
- 2) Fire Month: A report was given on May Wildfire Prevention and Education Month (Fire Month) activities (see below). Everyone was thanked who did something. It was successful because it was a group effort on the part of the Firewise Council, Marsha noted. LPEA received a thank you plaque from the Firewise Council during Fire Month and the La Plata County Commissioners issued a proclamation which was read. Commissioner Wally White was thanked for the County's effort in wildfire prevention. Marsha said Fire Month was probably more visible / impact-ful this year because wildfire messages were issued through more venues versus only doing a newspaper insert -- which reaches residents/newspaper readers one time. The newspaper Fire Tracker concept, hatched at the last Firewise Council meeting, came closer to fruition but will not materialize this year. The *Durango Herald* will run a fire risk meter and publish red flag warnings. The complexities of getting a Fire Tracker map will have to be worked out and hopefully can be done for Fire Month 2009. Many in the meeting generated additional ideas about how the Fire Tracker might work. Caution was given that the map, if it happens, does not scare or alarm anyone. Marsha said that if the Fire Tracker is going to work, getting the actual map done each week and submitted to the newspaper(s) will have to be institutionalized within someone's job at a fire-fighting agency. (*Note: Thanks goes to the San Juan Public Lands Center for funding Fire Month for to SJMA for managing the project.*)
- 3) CWPPs: Kent Grant, with the Colorado State Forest Service (CSFS) gave a presentation on CWPPs. He gave out several resources including a CD with CWPP templates and checklists for suggested CWPP content. He also gave out a handout of consultants in the area who can be hired to write a CWPP. There might be an on-line template form to use in the future, Kent said. He and Craig Goodell, Fire Prevention and Mitigation Specialist with the SJPLC (USFS/BLM), will explore this project. Kent also said the state CSFS Web site

(<http://csfs.colostate.edu/>) may feature several “grassroots” CWPPs in the future (meaning ones not done by professional consultants). It was suggested that the signature page be reviewed one final time by the Firewise Council Members and a recommendation made to Kent for simplicity and “do-ability.” JT and Jack stated that if too many signatures are required, this could act as a barrier to CWPPs being completed by HOAs and other volunteers. A suggestion was made to have the signature page have a section for “must have” signatures (HOA Board, fire department, CSFS, etc.) and then a section of entities who received the plan and reviewed it (but maybe not necessarily formally approved it). Commissioner White relayed that if a CWPP came to the County for review, it would first be reviewed by staff and then would have to be assessed for any legal ramifications/implications to the County. Deer Valley HOA has their CWPP almost done and Les Kole gave an update on what they are covering in their CWPP and its progression towards completion. Kent emphasized CWPPs should be community-based and, the definition of community can be broad. For example, each of the subdivisions/HOAs along Wild Cat Canyon Road could do a CWPP as one document. Templates can be used but should not be prescriptive, Kent said. Dick Norton relayed that ultimately the CWPP has to discuss how to pay for the mitigation (i.e., who, how much, who will give what dollars, etc.). Without money, nothing happens, he said. He also suggested a Revolving Loan Fund would help HOAs get the work done. Kent ended by saying that the CSFS is here to help.

- 4) Ambassador Program: It was agreed that the July inservice should be a social gathering (location, time, etc. TBA); a demonstration of defensible space (maybe a property and techniques); and other experiential learning such as how to assemble a Go Bag. *Check your agenda for the July 22nd meeting details.* Ambassadors were asked to keep track of their hours and report them. The Glenwood, CO area has started a Firewise Council modeled after this one. Its main project will be an Ambassador Program and Marsha is visiting their group on June 12th. Bill Vaughn was introduced as a new Ambassador from Shenandoah.
- 5) Fire Predictions: Craig Goodell from the SJPLC gave a report on season fire predictions. By accounts as of today, we will have an “average to a more active than average” fire season. However, that can change with a period of dry weather and hot winds. The La Nina cycle is in full swing which means generally hotter and drier weather for this region. The recent moisture really helped the situation as the months from March to May were exceptionally dry. Craig answered questions on wildfire predictions and gave information on the Hermosa Creek controlled burn, which was very successful...a lot of ground was mitigated and good habitat for wildlife created. There was smoke in Durango, Craig said, which got the conversation about wildfire started. Smoke from controlled burns is a reality and he encouraged the Council to speak up for controlled burns in all forums possible. It is best to have smoke from a controlled burn for a few days that the devastating smoke from catastrophic wildfire, many noted.
- 6) New Potential Member: Kevin Heiner, Southwest Conservation Corps, presented a letter to be considered as a Member of the Council. There will be a vote in July.
- 7) Stuff: Free materials were available at the meeting including a video from the national Firewise program and several brochures.

In-service Highlights

Insurance agent Jim Duresky visited with the group. He gave about 45 minutes of presentation with 30 minutes of questions and answers. Highlights:

- 1) Talk to your agent about your policy and learn what it covers. Not all policies are the same nor are the insurance companies' criterion for writing policies the same. There is a big difference in the types of policies written across companies.
- 2) Rates are determined by losses. Do everything you can to avoid a claim (loss).
- 3) You will likely not get premium reductions from doing wildfire mitigation but it can increase the chances of saving your house and your life, and your personnel possessions. Insurance companies do not generally reward (discount) for mitigation. This is just a reality.
- 4) The Firewise Council and the Ambassadors work to prevent losses. That's a very valuable service, he told the group.
- 5) Red lining entire subdivisions/HOAs is illegal. This happened after the bad summer season of 2002 when over 21,000 homes were deemed uninsurable in Colorado by certain companies.
- 6) "Dress up your house" for an insurance inspection. Mitigate; move firewood away from the house; etc. It could make a difference in the type of policy you qualify for. Remember, some agents only do one inspection over the life of your policy.
- 7) Each insurance company has a different way of writing policies. A GPS/computer system called Fire Line is widely used the industry. It is a tool that does not often account for local information or a property's uniqueness. Jim explained his beliefs about some of the limitations of computer programs that globalize and standardize home assessments, and gave examples. He advocated using a local agency because they know an area. Some insurance companies do not allow local agents to use any "practical" assessment knowledge and they only use what a computer/GPS program such as Fire Line indicates.
- 8) Agents do not always do follow up inspections. Some do but most do not. This is another reason, unfortunately, you don't get discounted insurance for doing mitigation. A suggestion was made that if one local company started giving discounts for mitigation, a competitive trend could be set.
- 9) Insurance premiums are set on a mass scale (e.g. an entire state or even an entire region). Thus, one county's losses and unique wildfire risks and issues do not really affect the premiums.
- 10) ISO is something called an Insurance Service Office. This entity sets ratings which are used in writing policies and establishing premiums based on response time/distance from a fire department; water carrying capabilities; a fire department/district's equipment; access; infrastructure; and their volunteers. ISO ratings affect premiums. They are given on a scale of 1 to 10 with 10 being the worst. Obtaining insurance for a property with a 10 rating is difficult. You can always get insurance but the question is: *At what cost?* Each insurance company pegs its policies and costs to the ISO ratings so they are very important.
- 11) The DFRA was complimented for combining three fire districts into one because their ISO rating went down. Bayfield's Fire Department is currently undergoing an ISO classification because the ISO ratings are re-done regularly. DFRA's area is a "5."

- 12) Read your policy. For fire protection, most policies are 99% the same. Rising costs are due to the contents of homes and liability costs more than structure replacement costs.
- 13) Some things you might do to reduce wildfire/fire danger should be assessed closely in relation to your premium. If you pay \$800/year for home insurance and put on a \$6,000 fire proof roof, that probably isn't cost effective. However, it gives you piece of mind. The same is true for expensive alarm systems.
- 14) Insurance companies are in this business for a profit. That has to be kept in mind. They are not in business to give discounts and don't have the staff to monitor everyone's properties and how they change from year to year. The "reward", really, is getting a policy, Jim stated. He asked everyone to remember that insurance companies are taking a calculated risk when they insure someone.
- 15) There are "Admitted" and "Non-Admitted" companies in Colorado. The "Non-Admitted" ones usually insure very risky properties and are not bound by most state insurance laws. If you have an ISO above a "5", sometimes it can mean you are only able to be insured by a "Non-Admitted" company.
- 16) Just because you have a fire hydrant by your house, does not mean it will work during a fire.

Jim was thanked for his candor and excellent presentation. He made it clear he represents one company (Farmers) and his views are that of his and of his company.

May Fire Month Accomplishments - below

May Fire Month Activities/Accomplishments

Print ad in <i>Durango Herald</i> Newcomers' Guide (circulation 11,000)
Newspaper article in SJMA's monthly column for <i>Durango Herald</i> , due to Gabi Morey by Friday the 18 th of April
Submit defensible space and make a plan ads in: <i>Herald</i> , <i>Pagosa Preview Magazine</i> , <i>Pine River Times</i> , <i>Mancos Times Tribune</i> , <i>Pagosa SUN</i> , and <i>Dolores Star</i> from May 12 th –31 st (excluding any ads running over Memorial Day)
La Plata Electric <i>Country Life Magazine</i> – ran defensible space ad in their spring publication (added bullet geared to utility companies) (circulation is 27,000)
Run wildfire series in <i>Cortez Journal</i> (four articles with the first one starting in May)
DCAT Show with Jim Dyer – taping with Craig, Butch and Joy from Firewise Council and Ambassador Program (May 8 th at 1-2 PM) – will air after that (6,500 viewing audience) – Put on DCATs Web site with links from other sites so it can be viewed on-line
DCAT will run "After the Fire" and "In the Line of First Defense" during May
Submit a general PSA to local media last week of April announcing "Fire Month", the Web site, resources, etc.
Posters: Marsha will email out the two ads in poster form to Ambassadors. They can download and hang at key locations in their neighborhoods (kiosks, mail box boards, etc.)
Letter writing campaign -- letters to the editor will be submitted to local newspapers by Firewise Council members, Ambassadors, fire departments, etc. (we'll try to track the number actually printed)
Implement "Fire Tracker" in <i>Durango Herald</i> (as per Firewise Council's idea) (a regular feature that would show where wildfires have occurred by fire district – similar to the Bear Tracker)
Op Ed: La Plata County Fire Chiefs will submit a 750-word OP Ed piece to run Sunday, May 11 th on the front of the Herald opinion page
Victor Locke – KSUT story to run before 5/22 event
Four Corner's Broadcasting already running stuff in May – via Bruce Anderson email based on press release
Ambassadors have been asked to do SOMETHING during May Fire Month – we can advertise events on the Web site
Speaking to Durango Noon Kiwanis Club about wildfire prevention – Dave Abercrombie, DFRA and Cary Newman (USFS and new Ambassador)
Update Contractor list
Meet with Boards of County Commissioners and declare May is Wildfire Prevention and Education Month
Neighborhood Clean Up Days – The SCC, Firewise and Fire Ready, Inc. clean up days will kick off in May
Displays around wildfire are being put up in the entrance to the San Juan Public Lands Center
New Ambassador Orientation on Thursday, May 22 nd , 5:30 pm.