

**Fire Wise Council
Community Fire Meeting
May 18, 2004**

Insurance Issues (State Farm & Farmer's Insurance):

- Underwriting guidelines are very specific and closely enforced.
- Pay particular attention to building materials more than defensible space (because that changes).
- Encourage support of local fire departments and well equipped departments.

Fire Chief – Durango Fire Department (Dan Noonan):

- Access issues are extremely important. Driveway should be at least 12 feet wide with 2 feet of cleared vegetation on each side. In winter this might still be too small and an ambulance and/or fire truck will not be able to gain access to your home.
- Driveway should have no greater than 12% slope.
- Fire hydrants – ability to get water is very important.
- Consider a cistern for fire personnel to gain access to water.
- Address should be prominently displayed on the road and in front of your property.

Dealing with Slash (Chas Carmichael, CO State Forest Service):

- Anytime you remove slash (dead trees, etc.) is a good time; however the best time for beetle infestation problems is November – March. If you do mitigate during the summer months (April – October) it is best to follow-up with a pest control spray – especially on the trees adjacent to your home.
- Tree density is a problem and a concern – important to thin.
- Four methods for disposing slash:
 - Chipping – recommend no deeper than 4” and not next to home.
 - Hauling
 - Burying – actually an excellent option (especially in infested areas)
 - Burning – only during the cooler months. Don't store slash – beetles love to live in the slash.

Legal Issues (Bill Zimsky – attorney):

- Covenants are very difficult to change. Usually need 2/3 to 100% vote of the membership to change a covenant.
- When drafting covenants try to include provisions for defensible space.
- If there is a covenant clause that addresses “health, safety and welfare” it's possible to interpret this to include proper fire mitigation but need to be consistent with interpretation.
- If you are proposing an Amendment to your covenants it is advisable to seek legal council for specific language.
- Informal education on fire mitigation is a MUST!