

# **MITIGATING FOR WILDFIRE**

## ***Fire District Boundaries***

***Did you know that NOT all private lands in Grand County are included within the bounds of a fire district?*** Though the majority of privately-owned lands are included in a fire district, there are a few subdivisions and homes that are not. In case of a fire emergency, these non-fire district homeowners will likely get a response from a neighboring fire district. **However, those homeowners may be charged a fee for that response.**



If your property is not located within a fire district, you still have a chance to be included in one. You may submit a “Petition for Inclusion” to a neighboring fire district and to ask if they will redraw their boundaries to include your property. Most fire districts will strongly consider these petitions because their ultimate mission is to protect life and property from fire. ***Keep in mind, though, that you will start to get an annual tax bill from the fire district once the inclusion is official.*** Contact info for all Grand Fire Districts is on page 3.

## ***Wildfire and Insurance***

**Contact your insurance agent today to see what steps you may take to enhance your coverage, reduce your risk, lower your premium, and prevent potential cancellation.**

***Did you know? Homes in Grand County sometimes face higher insurance premiums (and even cancellation).***

It is critical to stress how important the issue of insurance and wildfire mitigation is for homeowners whose properties are affected by the WUI. ***Local fire professionals seek homeowner cooperation and participation in the mitigation process, and insurance companies are demanding it.***

**If you are trying to sell a property that has NOT been mitigated, insurance companies may refuse to insure the new buyer’s purchase. Being proactive and spending money up front for mitigation could save you thousands of dollars thereafter.**



## ***Defensible Space and the Home Ignition Zone***

Each year, wildfires consume hundreds of homes in the Wildland-Urban Interface (WUI) despite firefighters’ best efforts. ***Studies show that as many as 80 percent of homes lost to wildland fires could have been saved if their owners had followed simple fire-safe practices. In addition, wildfire-related deaths often occur because people wait too long to leave their homes.***

The Wildland-Urban Interface (WUI) is the area where human-made structures and developments meet and intermingle with undeveloped lands and vegetative fuels. The exact boundaries of the WUI depend on the topography, vegetative fuel types, local weather conditions, and prevailing winds. Nevertheless, if your home is within one mile of a natural area, it is likely within the **Ember Zone** (the zone where wind-driven embers, or firebrands, can threaten your home). You must prepare your home well before a wildland fire occurs. **Ember fires can destroy homes and neighborhoods far from the actual flame front. Firebrands can also cause ignitions well after the fire has passed through a community.**



***It is not a question of if, but when, the next major wildland fire will occur. The tips on the following pages are designed to increase awareness and create a safer environment for you, your family, and the responding firefighters.***