

# FOOTHILLS OBSERVER

Volume 10, Issue 1

A forest stewardship and wildfire mitigation newsletter for the rural landowner, provided by Fremont County Firewise

Spring  
2012



## Insurers Want Shared Risk in WUI

A recent article about wildfire risk in the WUI by the Rocky Mountain Insurance Information Association, states that insurers are less willing to insure and renew any high-risk customers.

According to RMIIA, "Insurance is about risk and companies are less willing to insure people who are a bad risk".

What the insurance industry is asking property owners to do, *sharing the risk*, is to create defensible space. Insurance companies like to insure people who are responsible and a good risk.

The RMIIA states that homeowners who reside in high-risk wildfire areas and decline to mitigate the threat have

a more difficult time finding and keeping homeowners insurance. These homeowners are a bad risk.

Homeowners insurance typically covers property losses caused by wildfire. Insurance is available in most wildfire prone areas, however, with increasing risk for devastating wildfires, residents should be aware of some important factors:

- Many insurance companies are asking the customer to share the risk.
- Increasingly, insurance companies are conducting on-site inspections and notifying policyholders of what

they need to do to mitigate wildfire hazards to help save their homes.

- In Wyoming, insurance companies generally ask homeowners to mitigate fire hazards on their property to FIREWISE standards.
- Insurance companies may have different requirements for individual properties they are willing to insure. Proper mitigation may help reduce the risk, but remember that other factors (like building construction and proximity to a fire station) will also be considered.

The bottom line, contact your insurance company or agent to learn what you can do to mitigate fire hazards on your property.

Fremont County Firewise is available to provide tips and resources

to assist you with a wildfire mitigation plan.

As a side note, this very topic has been discussed before through out Fremont County. But it was not until late 2011 that individual property owners were faced with having to complete mitigation efforts in order to maintain insurance coverage.

It has happened, here in the county, two times now.

Today is the time to be proactive and involved to protect your property through good mitigation efforts, which in turn leads to a wisely invested homeowners insurance policy.

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MCH Bubble Cap



Verbenone Pouch

**WE ALL HAVE  
A ROLE!**

**Wildfire  
Survival**

**It Takes a  
Community**

## Time to Install Bubble Caps & Pouches

Protecting your trees from beetles

Summer weather is returning rather rapid this year to Fremont County, and yet another year in the local battle with the bark beetle infestations in our forests.

Last fall, I mentioned that positive signs were seen in the lodgepole stands on Union Pass as the trees were sapping out some of the beetles. Hopefully this action continues, but the dry and warm winter once again is playing to the beetles favor, not the tree.

Regardless, as property owners, we need to continue being diligent in application of pheromone chemical treatments in the forest stand near our homes. The beetle epidemic is far from over, and if you wish to have any chance of saving that favorite front yard tree, now is the time to act. The MCH or Verbenone

treatments need to be installed on your trees by *no* later than Memorial Day Weekend.

Remember that these treatments only *deter* the beetles from the trees by sending the message that the tree is already fully infested, causing the new beetles to fly on to other trees.

Also, keep in mind that it is important to use the correct treatment for the correct tree.

If you have lodgepole pines or limber pines, you need to apply Verbenone pouches to the north side of the trees. Space these pouches out at roughly 40 pouches to the acre, or 1-2 pouches per tree if they are close to the home and highly valued.

If you have Douglas Fir trees on your land, you must place MCH bubble caps on these

trees. Again they belong on the north side of the tree, 6-8ft off the ground. Spacing is 30-40 bubble caps per acre, and special yard trees will need 2-4 caps per tree.

Some folks prefer to spray the trees with chemical instead, or in addition to the pouch or cap, and now is the time to have a licensed applicator schedule this.

Beetle flight typically begins in late May in the county, and will be full flight by late June. It is too late to put caps up if the beetles are or have flown.

Again, use the right cap or pouch for the tree.

**MCH—Douglas Fir trees**

**Verbenone—Pine trees, lodgepole or limber**

## Spring / Summer Maintenance

Part of creating a safe ignition zone is removing all debris that can offer fire the opportunity to ignite. Ladder fuels such as tall grass, low hanging limbs, and loose leaves and twigs should be tended to, particularly within 100 feet of your home.

Most likely, the Wyoming winter wind as blown in an abundant amount of dead fuels. So, as warm weather returns, take time to remove last years growth, and revel in this years green.

A few things to pay special attention too are:

- Remove all dead debris from next to the home foundation, moving outward into zone 1.

- Clean roofs and gutters out
- Limb up nearby and over hanging trees to remove previous growth
- Mow all area grasses, even the outer fringe area grasses that offer the first rung as ladder fuels
- Make sure wood piles are moved back away from the home at least 30'
- Check window an vent openings to insure proper screening is intact
- Consider Firewise landscaping plant options for new plantings this year



## Tid Bit— Something to Ponder

A Fire Adapted Community is one where its members understand and accept their wildfire risk and have taken pro-active steps to improve the safety and resilience of their homes, landscapes, infrastructure and community assets to withstand a wildfire. The more actions the community takes, the more fire adapted it becomes.

Wildfires that threaten wild-land-urban interface communities are destructive not just to homes and the ecosystem but also threaten utilities such as drinking water and electricity.

Using additional programs and tools to become a Fire Adapted Community will help protect important community-wide assets to enjoy in the future.



The Fire Adapted Communities Initiative— Coming in 2012

## Firewise Your Pets and Animals

Have a “fire plan” in place for the care of your animals. Wildfires often happen suddenly and you won’t have much time to get animals taken care of in the heat of an approaching fire.

To be prepared, make decisions in advance about what you will do with your animals, and where you might take them. Don’t forget that feed and supplies will need to be

considered along with the animal.

Often an evacuation location will be designated for large animals, but what about the smaller house pets? They will be faster to gather up and move, but they need safe refuge elsewhere for a period of time as well.

Make sure your animals are wearing an identification tag

providing the animals name, your name, phone number, and address on it. This applies not only to dogs and cats, but needs to be considered for horses and large animals. These animals often spook and attempt to flee in the face of danger, it makes finding them much easier.

Remember, once roads are closed, it is not likely you’ll be permitted to return.



## Firewise Trailer Use Discontinued

I would like to take this opportunity to thank you for being diligently committed to developing Firewise landscapes around your property. The success of the program’s effort is entirely because of what you have done and continue to do.

Over the winter season, we’ve had to evaluate the status of the Firewise dump

trailers. A lengthy product review and liability issues to Fremont County Fire Protection District was at the heart of the discussions. As most of you know, last summer there were *multiple* incidents with the trailers, and all of the mishaps we feel were serious since human safety was jeopardized. The conclusion is that Fremont County Firewise and FCFPD can no longer

accept the liability that goes along with allowing the public to “borrow” the trailers, or the loaner chainsaws. Effective immediately, the trailers and saws will no longer be available for use. The units will be utilized for internal use only by Firewise staff.

I assure you that this matter was not taken lightly, we appreciate your understanding.



Fremontcountyfirewise.com

# FREMONT COUNTY FIREWISE

Wildfire Safety Through Prevention & Education

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WERE ON THE WEB!

[WWW.FREMONTCOUNTYFIREWISE.COM](http://WWW.FREMONTCOUNTYFIREWISE.COM)

## I Don't Live In A Wildland—Is My Home In Danger?



Burn Barrel



Agricultural Burning

- The terms “wildfire” and “wildland fire” can be misleading when it comes to the chance that your home could be ignited by a fire that starts outside in brush, grass or woods.
- With just the right conditions – a dry, hot, windy day – and an ignition source -- a spark from a vehicle, machinery, or a carelessly tossed cigarette – your home could be in fire’s path faster than you might imagine.
- Any vegetation (grasses, brush, weeds) around your home qualifies as fuel to a fire—a Wildland fire.
- These fire are very frequent in Fremont County, and cause damage in the thousands of dollars every year.
- These fires are almost always human caused, by “accident” or out of control burning.