

**Kim Lamothe**

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**From:** Michael Frost [frostlaw@hotmail.com]  
**Sent:** Tuesday, March 07, 2017 12:03 PM  
**To:** Phil and Kim Lamothe  
**Subject:** Home Insurance For Loss Due To Wildfire

Hi Kim,

Good talking with you this morning. It sounds like Elkhorn is having a winter to remember this year.

I'm sorry to hear that your insurance company has said it's unwilling to insure your home against wildfire loss because they say you're located within a high wildfire risk area. I currently serve on the board of FireSafe Montana, and have heard that this has become an issue affecting many homeowners throughout the State of Montana.

As I indicated, Elkhorn is (and has been) an officially recognized 'Firewise' community though FirewiseUSA continuously for more than 12 years now. FirewiseUSA is a national organization supported by the National Fire Prevention Association (NFPA) that helps home owners and rural communities reduce and manage risks associated with wildfires. In order to secure official recognition, a community must prepare a CWPP (Community Wildfire Preparedness Plan), be inspected and approved by a representative from the Montana Department of Natural Resources, conduct a 'firewise day' each year, conduct ongoing fuels reduction projects designed to reduce and manage wildfire risks, and file a yearly report. As I said, Elkhorn is currently recognized as a 'firewise' community by FirewiseUSA, and has been so recognized for the past 12 consecutive years. Two years ago, we received a 10 year recognition award from NFPA.

As a part of its commitment to reduce and manage wildfire risks, Elkhorn has established excellent working relationships with the Whitefish Fire Department, USFS, and Montana DNRC. All of these agencies regularly visit Elkhorn to review and assess our state of wildfire preparedness. Both USFS and DNRC have engaged in fuels reduction projects on land surrounding Elkhorn to help mitigate wildfire risks. As you may recall, several years ago DNRC created a 'shaded fuel break' next to the power line clearing at the south part of Elkhorn to substantially reduce the chances of a wildfire entering Elkhorn from the south. USFS has engaged in a series of fuels reduction projects on surrounding USFS land to help with Elkhorn's firewise efforts. Elkhorn has also adopted a formal evacuation plan for our community in collaboration with the Whitefish Fire Department, and regularly shares that plan with our membership.

I'm also aware that you and Phil have completed fuels reductions on your lot that, in my opinion, substantially reduces your wildfire risk. Elkhorn has three 2000 gallon water cisterns to help with firefighters' access to water in the event of a wildfire. One of those cisterns is located within a short distance of your home (less than 500 feet). As you also noted, Elkhorn has been repeatedly recognized by fire fighting agencies as a 'poster child' example of what communities should do to reduce and manage wildfire risks. I would hope that your insurance company would take this into consideration.

I'll email representatives from other 'firewise' communities in the Whitefish area to see if they're having a similar problem, and whether they have any thoughts on how to best address it. I'll let you know what I find out.

In the meantime, please let me know if any of this affects your insurance company's position on issuing a policy that insures against damage from wildfires, and whether any further verification would make a difference in their decision. If additional verification would help, please let me know. I'm happy to do what I can to provide verification, if it would make a difference. Every company is different in the way they make these decisions.

You might also ask your insurance company what source they used to determine that you live in a high wildfire risk area. That information may now be outdated as a result of the wildfire mitigation efforts both you and Elkhorn have engaged in.

Please let me know if I can be of any further help. Good luck.

Best,

Mike Frost  
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