

THE MOUNT LEMMON ECHOES

A publication of the Mt. Lemmon Homeowner's Association

MLHOA.org

Be "Set" to Go!

While a formal alert has not been issued, it is the consensus of the Mt. Lemmon Firewise Steering Committee, the MLHOA, the ML Fire Department, and the District Ranger for the Santa Catalinas that mountain residents should be in SET mode of the READY, SET, GO model. The likelihood of fire is extreme; high winds and very dry conditions mean any fire will spread *very fast*.

The READY, SET, GO! program is a public safety campaign to help residents in fire-prone areas—especially in wildland-urban interface (WUI) communities—prepare for wildfires and know when to act. It emphasizes personal responsibility, early action, and clear communication from local fire and emergency officials.



READY: This is about getting your home and household prepared well before wildfire season starts. *This is Firewising!*

- Clear a 5 ft. defensible space around your cabin.
- Use fire-resistant building materials when possible.
- Assemble a GO kit of medications, documents, and valuables.
- Plan multiple evacuation routes.
- Sign up for Pima County emergency alerts

Who decides? You do. Being ready is your responsibility. It's the foundation of wildfire safety; the sooner you prepare, the better.

SET: When wildfire conditions are high residents should be on high alert and ready to leave at a moment's notice.

- Have your GO kit in your car or by the door.
- Stay tuned to emergency alerts, fire maps, and news reports.
- Back your car into the driveway for a quick exit.
- Review your evacuation plan with family; check on neighbors.

Who decides? Local fire agencies or emergency management officials may issue a SET alert if a fire is nearby or conditions are dangerous. You can also choose to enter SET mode on your own.

GO: This is the most urgent phase. If fire is actively threatening your area, authorities will issue an evacuation order. *Go immediately.*

- Don't wait to be told twice; leaving early is the safe choice.
- Follow evacuation routes and instructions from authorities.
- Do not return home until the area is declared safe.

Who decides? Local law enforcement or emergency management officials issue GO orders. If you feel threatened, you should evacuate without an official order. Your safety comes first.

If you haven't already done so, use this QR Code to sign up for Pima County Emergency Alerts. Have every adult in your family sign up too!



Be smart! Be safe!

Remembering a Beautiful Soul

On a sunny Friday afternoon in the beautiful garden at the Mount Lemmon Lodge, 75 family members and friends of Linda Mulay gathered to celebrate a remarkable woman.

Linda's husband John was joined by sons Mark, Scott, and grandson Sam who all spoke of Linda's kindness, love, and generous spirit. Many in attendance also gave testimony to Linda through sharing anecdotes and stories. Linda's much loved four-legged friend Fish, also attended.

Over many years, Linda was active in every event, club, and organization on the mountain. She and John could always be found manning the welcome table to take tickets. Linda was an officer of the Woman's Club, an HOA Board member, a Firewise supporter, and a perennial volunteer at the 4th of July parade, chili cook-off, annual dinner, and everything else. She was the best.

Linda's absence leaves an unusually large hole in the collective heart of our mountain community. She was the nicest, kindest woman you could ever meet. Everyone considered her a dear friend.

Our condolences to Linda's family; may her gentle soul rest in eternal peace.





From the desk of Supervisor Steve Christy
Submitted by Beth Borozan

As we enter June, the Arizona State Legislature still has bills under consideration and a June 30 deadline to pass a budget for the Governor's signature.

The current session started with some 18 bills with the potential to address the issues of wildfire preparedness and response, as well as the conundrum of fire insurance availability and affordability. As of this writing, one remains after Governor Hobbs signed a bill limiting the liability of utility company wildfire ignitions into law.

The remaining bill, HB 2268, is summarized in a State Senate fact sheet as:

Establishes a Wildfire Prevention Authority to identify and make grants to cities, towns, counties, fire districts and non-governmental organizations that are located in areas of Arizona identified as being at a greater fire risk, impacted by elevated wildfire risks or experiencing insurance policy non-renewals or premium increases due to wildfire risk. Establishes the Authority Fund, consisting of any private and public monies received by the Authority, to pay the administrative expenses of the Authority and to make grant awards for the prescribed purposes.

We are following the bill's progress, are hopeful for its passage and that the Arizona Department of Forestry and Fire Management will receive a sufficient appropriation to aid our at-risk mountain community.

The work of the Arizona Department of Insurance and Financial Institution's Resiliency & Mitigation Council continues. Its monthly meetings conclude in September, with the Council's findings and recommendations due to the Governor in December.

We have links to information resources on my Pima County web page (from pima.gov, click Board of Supervisors, then Supervisor Steve Christy, District 4) under the Fire Insurance Info tab.

Your District 4 office continues to monitor and advocate for the progress of these important measures.

Recently, Steve Brigham and Chief Joe Gunia accepted a certificate from the Pima County Board of Supervisors recognizing us for being a Firewise Community since 2004 - 21 years! They are pictured here with Supervisor Steve Christy.



President's Corner
Sally Crum

I promised to be in a more positive mood this month—and happily, that's not hard to do! There's a lot to be excited about up here on our beautiful mountain.

Recently, Steve Brigham and Chief Joe Gunia accepted a certificate from the Pima County Board of Supervisors recognizing us for being a Firewise Community. Yay us!

And a big thank you to everyone who participated in the recent chipping day in Summerhaven. Your hard work made a real difference in reducing the fuel load around our community—an important step toward wildfire safety. Teamwork like that is what makes the mountain so special.

Another important step toward protecting our mountain came from our partners at Pima County who recently issued Stage 2 fire restrictions, which means no open fires on Forest Service land. It's a necessary precaution given how dry it's been, and I'm grateful the Forest Service and its partner agencies are taking steps to reduce fire danger.

Speaking of fire safety, our Firewise Block Party was a big success! It was heartening to see so many neighbors stopping by exhibits, picking up tips, enjoying some food, and catching up with friends. Events like these really show the strength and spirit of our little village.

There's more good news on the horizon. The Pima County Wildfire Mitigation Plan is moving forward and could result in better vegetation management and eradication of invasive grasses.

Even the State is paying attention—at the most recent meeting of the Arizona Department of Insurance and Financial Institutions' Mitigation and Resiliency Council, leaders discussed how insurers are using sophisticated models to assess wildfire risk not just by house, but by neighborhood and community. It's a sign that all our hard work on the mountain is being noticed—and it's leading to real change.

And finally, let's not forget—it's summer on the mountain! Music is back at The Lodge and the Sawmill Run, the community center is buzzing with meetings, and—yes—parking is once again at a premium. But isn't that part of the charm?

Wishing you all a safe, joyful, and fire-free season ahead. Pray for rain!

Still haven't paid your HOA dues? If not, this is your last issue of *The Echoes*. Pay dues (\$45) using Zelle.

MLHOATRES@gmail.com

Water District News

The Water Improvement District Board on Saturday, May 17.

Key takeaways from the meeting were:

- Our tanks are full!
- The Board is still examining insurance options
- Work on needed repairs continues

As a final note of caution: The antenna atop your meter box is fragile. Several cabin owners have accidentally broken theirs.... So, a little TLC is required!

Remember to turn off your water when you leave a cabin at the end of your stay!

June Calendar of Events

1st	1-4 pm Music on the Mountain (Lodge) Johnny & Lise
6th	D-Day 7:30 pm Movie on the Mountain (Lodge)
7th	11 am Greater Soldier Camp Assoc. Meeting/Potluck - the meadow 5:30 Bob Einweck at SawMill Run
8th	1-4 pm Music on the Mountain (Lodge) Paul Opocensky
14th	Flag Day 5:30 Paul Opocensky at the Sawmill
15th	1-4 pm Music on the Mountain (Lodge) Southern Comfort Father's Day
20th	7 pm BUNKO BEGINS! (Comm. Center) Longest day of the year!
21st	8 am Water District Meeting 10 am MLHOA Board Meeting 1 pm ML Woman's Club Meeting 6 pm Bingo at Sawmill Run
22nd	1-4 pm Music on the Mountain (Lodge) After 7 Tucson
29th	1-4 pm Music on the Mountain (Lodge) Jay Faircloth

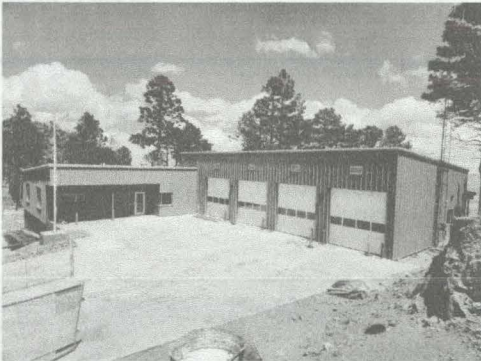
MLFD News

Dan Leade

As the triple digit heat signifies that summer is officially here, so does it indicate that the Mt. Lemmon Fire District's Fire Station expansion/remodel is winding down. If you have been by the station recently you may have noticed that the exterior looks about the same as it has for some time. This is because the interior has been receiving the bulk of the attention. All of the interior walls are in place with texture and paint applied. This has really given a sense of a home-like appearance as opposed to the steel frame structure that lies beneath. Now the finishing work can begin with appliances, fixtures and cabinetry quick to be installed and further detail work done to the exterior.

Once construction is finished, the work for fire staff begins. All the stored equipment necessary for daily operations must be brought into the building and situated for maximum functionality. While this will take much time and expend great amounts of energy, the outcome will be worth the effort (and the firefighters will have nice new rooms with comfy new beds to recuperate).

This has been a long project and we are all very excited to see the project come to a close and are immensely grateful to all that have helped along the way. This expanded and remodeled fire station is a fitting addition to our close-knit community.



The outside of the new station



MLHOA Meeting Updates

The MLHOA Board met Saturday, May 17. Key takeaways from the meeting were:

- The fire danger is extreme. Pima County has announced Stage 2 fire restrictions.
- HB2201 has passed and signed by the Governor. The Mount Lemmon Homeowner's Association Board voted on March 15, 2025 to oppose proposed HB 2201 entitled "Wildfire Mitigation Planning" because the Bill was window dressing for a substantial reduction in cabin owners' legal rights that will decrease the availability of affordable fire insurance. While there were some changes to the final bill, they fell short, in the opinion of many, of doing enough to hold utilities accountable.
- We need an outreach campaign to cabin owners who do not belong to the MLHOA. There are numerous benefits to being part of a larger group advocating for the interests of cabin owners, and we need residents to be informed. A number of ideas were generated to increase HOA membership.
- Tom Thomas, a long time member of the MLHOA Board is stepping down. Susan Miller-Cochran, a well-known mountain resident, was elected to the Board to take Tom's place. Thank you Tom! Welcome Susan!
- Linda Currin is retiring from her role as Events Coordinator. Joleen Emami and Kim McNurlin volunteered to take over managing the Annual Dinner. Volunteers are needed to coordinate the annual Pancake Breakfast.
- The ML Fire Station will reopen in July and is sponsoring a "kitchen shower" to outfit the new kitchen facility.



FIREWISE USA®
RESIDENTS REDUCING WILDFIRE RISKS

The annual Firewise Block Party was a great success! Over 100 residents and visitors gathered to view this year's exhibits including the U.S. Forest Service, insurance brokers, the Audubon Society, the Sky Island Alliance, the Fire Department, Sabino Canyone vounteers, and others. Attendees also had the opportunity to learn about Firewising, win a variety of raffle prizes, and enjoy a delicious BBQ chicken sandwich lunch donated by Saw Mill Run. A big thank you to everyone who made this event a success! You can see all the photos on the last page of *The Echoes*.

On a much more serious note, our mountain's fires risk is extremely high. If you do nothing else, please clear a 5 ft. perimeter around your cabin. Remove everything that is flammable. Sweep up pine needles and twigs. It really can make a difference in the event of a fire!

The Steering Committee unanimously agreed all mountain residents should be in SET mode, even though an official alert has not been issued. Be ready to evacuate if necessary.

Back on the mountain for the summer?

Schedule a Firewise assessment. Find out where your cabin is vulnerable and what you can do create a defensible space and protect your cabin.



Use the QR code to fill out the assessment form. Only takes a second.



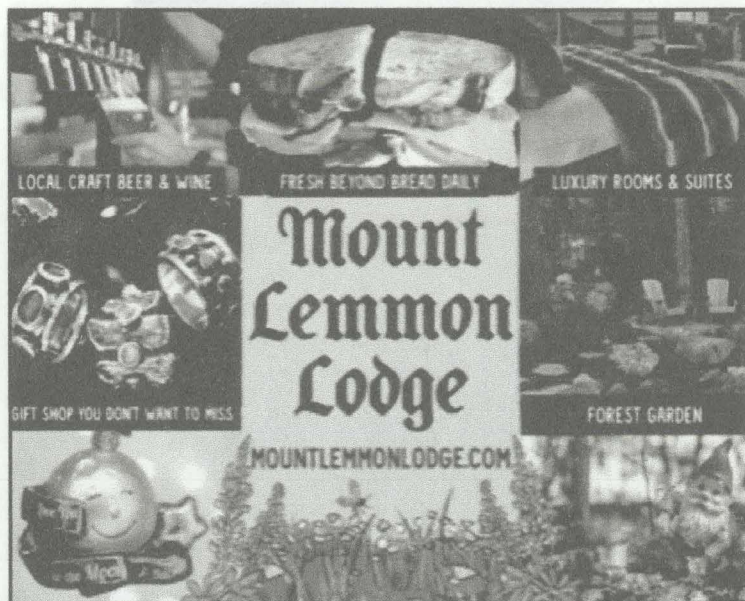
VISIT OUR MT LEMMON SHOPS
MENTION THIS AD & GET 10% OFF*

**ROBIN'S NEST
&
BOB'S ADVENTURE SHACK**

OPEN EVERY WEEKEND – FRI 12-5/SAT 9-5/SUN 9-3

UNIQUE GIFTS, JEWELRY, KNIVES, APPAREL & MORE

*up to 10 dollars off, only one per person



Public Safety Report

For the month of March the MLFD reported
13 calls:

- 4 Medical
- 4 Fire
- 2 Public assistance

For the 30 days ending May 17 the Sheriff's Department reported
53 calls:

- 9 USFS calls
- 8 accidents
- 3 Summerhaven calls (non-criminal)
- 3 Missing persons



STAGE 2 FIRE RESTRICTIONS

**NO OPEN FIRES ON PUBLIC LAND
INCLUDING DEVELOPED
CAMPGROUNDS!**

Johnson Receives Summit Award Plaque



Dorothy Johnson, the 2025 Summit Award recipient, was unable to attend the Annual Dinner. Sally Crum caught up with her at the last MLWC meeting to give her the award. Dorothy was greeted by a huge round of applause from all in attendance.

This year is the 50th annual 4th of July parade!

Organizations, groups, neighborhoods, and families should be ready to enter the parade. There are three categories of entries: Patriotic, Humorous, and Creative. Which will you be?!

This year's entry form is online, so you don't need to cut out a form, fill it out, and mail it in...it's super easy! Just scan the QR code to go directly to the form. Only takes a minute!



4th of July Parade Entry Form

Name: _____

Email: _____

Phone: _____

Category entered: Patriotic Humorous Creative

Name of Entry _____

of Participants _____

Mode of transportation (circle all that apply)

Walking Walking Dogs Walking Donkey Car Bike ATV Tractor Truck Other: _____

What should the emcee announce about your entry?

Your signature & date: _____

Email a photo of your completed form to:
4thjulyparadentlemmon@gmail.com
Or mail: MLWC, P.O. Box 673, Mt. Lemmon AZ 85619

13170 N CONTROL ROAD



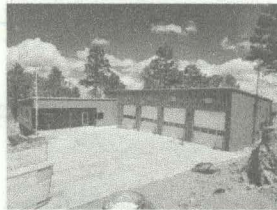
MOUNT LEMMON FIRE STATION SHOWER!



**SATURDAY, JULY 12, 2025
10 AM - 2 PM**

Come join us in celebrating MLFD's new fire station open house filled with laughs, snacks, and our community spirit!

Gifts for the new station are welcome and greatly appreciated.



Laura Gunia
404-406-1511
Jenni Zimmerman
520-861-0161



The May meeting of the MLWC was busy! About 25 members were updated on numerous activities planned for the summer including upcoming cabin tours. Sally Crawford stated carpooling would be essential and encouraged everyone to carpool with neighbors. Diana Osbourne is the host cabin this year, cabins on the tour are owned by Tom Partridge, Todd Canale, and Anita and Bradley Feder.

The MLWC Annual Membership Luncheon is scheduled for Saturday the 28th at the Thrasher's cabin. Members are encouraged to bring a friend or a neighbor who may be interested in joining the club.

Hazel Rugg gave an update on the 4th of July parade. Volunteers are needed for various tasks. Everyone is encouraged to participate; several members said it would be nice to have more children in the parade. So bring the kids, grandkids, or fur-kids!

The club is also gearing up for another season of speakers. Potential speakers include naturalist David Dean, the Sky Island Alliance, and Hope Rising, a Tucson healing center for women who have been trafficked.

The Done in a Day project in May supported Candlelighters, an organization of families who have a child with cancer, donations were in support of their annual summer camp.

July's meeting is scheduled for Saturday, June 21 at 1 pm in the Community Center. The Done in a Day project will support Sister Jose's women's shelter.

MLWC Summer Sewing Project

WHERE: Mt. Lemmon Community Center

WHEN: Thursday June 12 & 26

TIME: 10:00-2:00*

We will be making pockets for "Dress a Girl."

This organization sends dresses to 3rd world countries. With the label on the dress it helps protect girls from the harm of sexual/human trafficking.



If you sew, bring your machine. All the fabric & thread is provided.

We also need people who will cut, press & sew on buttons. All are welcome to come and help with this worthy project.

Any questions please call
Luann Waldron 520-999-1211

*Bring your lunch/snacks.

Mount Lemmon



Garage Door Service

520-878-6156

Shannon and Mitch, long time Mt. Lemmon residents are ready to install, fix, or troubleshoot your garage door!



County Mitigation Plan Strengthens Firewise Efforts

Pima County is making real progress reducing the risk of wildfire with its Wildfire Mitigation Plan. The plan addresses the growing year-round wildfire threat driven by drought, climate change, and invasive species. The plan targets prevention, mitigation, and emergency response, especially in the wildland-urban Interface (WUI). Here's a quick summary.

Main Goals & Strategies

1. Public Education & Prevention

Promote Firewise USA principles.
Develop year-round, multilingual education campaigns.
Create a public-facing wildfire information website with real-time alerts and tools.
Increase community signups for emergency alerts like MyAlert.

2. Mitigation

Focus on invasive species removal (e.g., buffelgrass, stinknet).
Coordinate fuel reduction across departments and jurisdictions.
Expand programs like brush drop-off, bulky item pickup, and defensible space rebates.
Encourage targeted grazing and prescribed burns.

3. Emergency Response

Improve coordination across agencies (police, fire, utilities).
Conduct regional training and tabletop drills.
Identify evacuation routes and signage
Integrate new technologies (e.g., drones, panoramic cameras) early

In rural areas the emphasis will be on large-scale vegetation management and evacuation planning.

The County-wide plan reinforces that wildfire mitigation efforts must involve whole neighborhoods and towns to be truly effective.

Do your part! Get involved! Complete one small task this week to protect your cabin.

The Living Rainbow, Inc.

P.O. Box 753, 12789 Sabino Canyon Pkwy.
Mt. Lemmon, AZ 85619
(520) 576-1519
rainbowz@mindspring.com
Debbie Fagan



Gifts • Windchimes • Aspen Fire Art
Proudly in business since 1979
"You Can't Sink A Rainbow"

M. C. Harmon Construction, LLC

General Contractor

ROC 219566 ~ 221184 ~ 221185

520-576-1546 Voice

520-576-1116 Fax

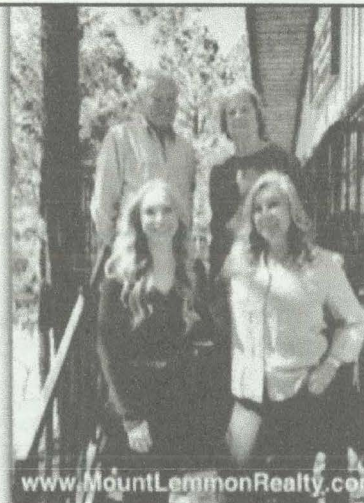
****New email****

SelbyHarmon@aol.com



5 Reasons to list with Mount Lemmon Realty

- We have specialized in selling Real Estate on Mt. Lemmon since 1940
- We are family owned. We have four licensed agents, two with their Brokers License
- We have the BEST knowledge of Mt. Lemmon
- We are experts on selling vacant lots, cabins, and Forest Service cabins
- We are involved in the Mt. Lemmon Businesses & Pima County



www.MountLemmonRealty.com

Call the office at 520-576-1333

Saw Mill Run Restaurant is open 7 days a week!

**Join us for breakfast Saturday & Sunday
and dinner Friday & Saturday**

Lunch on the patio every day!

Thank you to our advertisers!



George Reitz
Realtor®
Cell: 520.444.1439
Home/Office: 520.722.1265
Email: greitz@cox.net
HOMESMART
ADVANTAGE GROUP
7481 E. Tanque Verde Rd, Tucson, AZ 85715


Sandi Triplett
REALTOR®
Bus/Cell: (520) 405-0330
Sandi.Triplett@Realpros.net
SandiTriplett@realpros.net
www.RealprosRealEstate.com
5907 E. Pima Street
Tucson, Arizona 85712
Realpros
Real Estate

P.O. Box # 32683 Tucson, AZ 85751
Estab.  1984
690-0808
"Your Dependable Truckers of Tucson"
www.deserttrucking.com
John "J.J." Johnson
Cell (520) 449-8800
Fax (520) 690-0011
Transfers
Super 16 & 18
Semi's & Bellys
10 & 12 Wheel Dumps

BACK IN THE DAY.....

From The August 1977 Echoes

Pima County Parks & Recreation Plans Classes in Mt. Lemmon

Classes currently under consideration are: Belly dancing, choral music, drama, basketweaving, dance, pantomime, basic drawing, basic astrology, and creative writing.

All classes must be held at the Zimmerman Schoolhouse, which is a county facility, according to John Zeeb of the Parks & Recreation Department.

A minimum of 8 people are required for each class, and the prices for an eight week semester begin at \$6.00 for each for eight lessons (All charges are very reasonable).

If you are interested in an of these, see Francie in the Post Office or Jonell in the Chuckwagon for further information. The current class list is posted in the Bulletin Board at the Post Office.

Registration is open now. Classes are to begin August 29th. If interested please register immediately so that the registrations can be processed in the office as soon as possible.

Belly dancing on the mountain....hmmmmmmmm.

Beat the summer heat

Stay cool and efficient with these tips from Trico:

- Raise the thermostat a few degrees to save on cooling costs
- Use ceiling fans to make rooms feel cooler
- Replace dirty air filters to maintain your home cooling system
- Fire up the grill to reduce excess heat indoors

Visit our website www.trico.coop to learn more about co-op programs and services designed to help you save.



(520) 744-2944

www.trico.coop

f tricoelectricAZ

Trico is an equal opportunity provider and employer.

Cody of Mt. Lemmon: Continued from last month.....

Cody blinked, frozen in place at the base of the ancient Ponderosa Pine. The silver feather still lay at his paws, and the carved spiral in the bark shimmered faintly in the morning light. But what caught his eyes now was the creature standing just beyond the ferns. It wasn't an owl. Not exactly.



Perched on a low branch was a great bird, part owl, part something else—its feathers shimmered with the silver of moonlight and the copper of canyon rock. It wore a tiny necklace strung with pine needles and turquoise beads.

Cody's jaw dropped. "You are Cody," the creature said, its voice as calm as wind through pine boughs. Cody nodded slowly, too amazed to speak.

"I am the Keeper of the Pines," the bird said, ruffling its wings. "And you, little one, have been noticed."

"Noticed?" Cody finally squeaked. "For what?"

"For your curiosity. It has brought you here, to the edge of the Old Grove. There are secrets here—about the mountain, the animals, the way things were before people came. And soon, they'll need someone clever and brave to protect them."

Cody's ears perked up. "You mean... me?"

The Keeper dipped its head solemnly. "But first, you must pass a test."

Before Cody could ask what that meant, the Keeper turned and glided silently into the trees. A moment later, the wind kicked up, and a burst of pine needles swirled around Cody's feet. The path ahead, once overgrown and hidden, was suddenly clear—and glowing faintly with golden light.

Cody took a deep breath and stepped onto it. Behind him, the forest whispered, "Choose wisely." Ahead, the mountain held its breath.

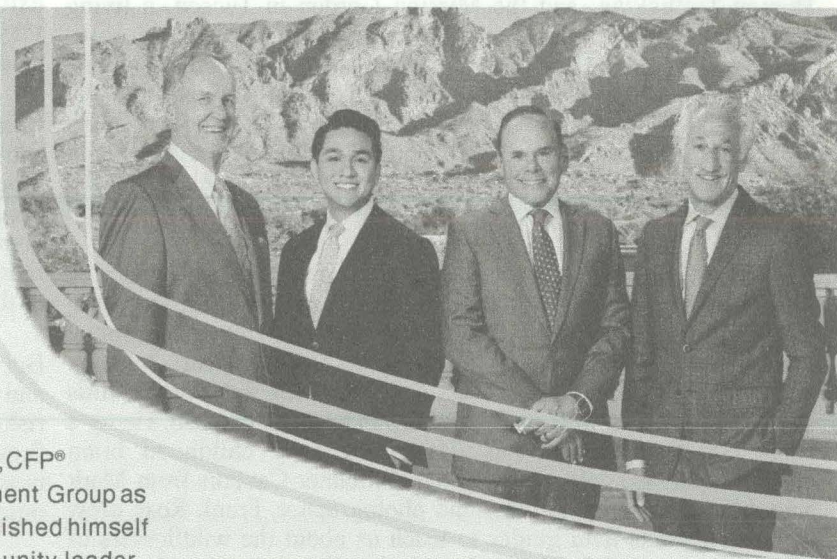
To be continued next month... when Cody takes the first steps on his test—and finds himself caught up in a most unexpected adventure that will lead him right into Summerhaven's Fourth of July Parade!

Welcome to the team!

We are honored to announce that Doug Mance, AWM,CFP® has joined the Schaefer PresentCorte Mance Investment Group as a full partner and financial advisor. Doug has distinguished himself as a top industry wealth advisor for 43 years, a community leader and a friend. Together, we offer diverse talent and perspectives, providing our clients with decades of experience and knowledge. We remain focused on creating lasting relationships built on trust, commitment and integrity.

Join us in welcoming Doug to the team.

(520) 615-4324 | www.spcinvestmentgroup.com



**Wealth
Management**

Schaefer PresentCorte
Mance Investment Group

Investment and insurance products: • Not insured by the FDIC or any other federal government agency
• Not a deposit of, or guaranteed by, the bank or an affiliate of the bank • May lose value

© 2024 RBC Wealth Management, a division of RBC Capital Markets, LLC, registered investment adviser and Member NYSE/FINRA/SIPC.
All rights reserved.

24-TU-02340 (08/24)

Robin Kirk's Efforts Appreciated by Community

Over the last 10 summers, the MLWC featured a speaker program after the Saturday club meeting. This project was organized by club member Robin Kirk, a former pharmaceutical regional manager, who had organized scientific and medical presentations for physicians and their staff. After attending speaker programs at several community organizations she belonged to, Robin decided to use her skills to build the speakers' series.



Robin Kirk

Robin focused on people who were experts on topics related to Mt. Lemmon and southern Arizona. Many speakers were part of the mountain community, others came from academia, the Forest Service or related organizations such as the Southern Arizona Search and Rescue. One outstanding program featured mushroom foraging on Mt. Lemmon by a local mushroom specialist, Hernan Castro, who had been studying and foraging for mushrooms for 10 years. A few weeks later, Hernan guided a mushroom hike.

Two 2024 presentations focused on heritage plants. One featured a Mt. Lemmon resident, Don Hickman, who is dedicated to the heritage Paradise Apple tree which has grown on Mt. Lemmon since the 1800s. This threatened species has been 'adopted' by him and his wife, Vonnice, and they work diligently to plant more Paradise Apple trees on Mt. Lemmon. Following their presentation many residents received free trees and help planting them.

Other 2024 speaker topics included the Domestic Violence & Human Trafficking, and the Mission Garden in Tucson, a living agricultural museum of Sonoran Desert-adapted heritage fruit-trees, traditional local heirloom crops and edible native plants, whose primary mission is to preserve, transmit and revive the region's rich agricultural heritage by growing garden plots representative of more than 4,000 years of continuous cultivation in the Tucson Basin. The speaker, Jesús Garcia, emphasized the importance of the culture in which plants are grown.

The MLWC speaker program has drawn on many local experts to inform us on a variety of topics that touch on the environmental, historical, and cultural features of southern Arizona, and social justice issues. A sampling of those experts include Henry Johnson who has, at various times, shared his bird photography of the birds of Mt. Lemmon as well as Patagonia and Madera Canyon. Henry's wife, Dorothy Johnson has spoken on early childhood brain development. We got to learn about Kartchner Caverns from Mark Kartchner. The late naturalist and photographer, Frank Rose drew from his various field guides to teach us about the wildflowers of Mt. Lemmon, and Suzanne Hensel shared information from her book, *Look to The Mountains*, about the lives and times of the people who shaped the history of the Santa Catalinas.

Last October Robin ended the MLWC community programs by showcasing 8 local artists: Pam Haskell, Thompson Hughes, Carol Niehoff, Jeanne Hartman, Lindy & Steve Brigham, Mary Torrance, and Donna Schotter. We are so grateful for Robin's dedication and years of managing the MLWC's outstanding speakers' series..

Thank you Robin!

Wildfire Risk and Insurance Premiums: Why Modeling Matters

We attended the recent Mitigation and Resiliency Council meeting and listened to three different companies discuss software products and services that may be used by insurance providers to finely tune risk assessments and determine fair premiums based on fact.

As wildfires grow more frequent and severe, insurance companies are under pressure to price risk more accurately. To do this, they rely on two main tools: historical models and catastrophe (cat) models. Both are used to assess the likelihood of future damage and determine insurance premiums, but they work in very different ways.

Historical models use past data—such as decades of wildfire losses—to predict future risk. These models assume that tomorrow will look like yesterday, basing premiums on long-term averages. This approach works well for stable, predictable risks but falls short when hazards evolve.

Catastrophe models, by contrast, simulate thousands of possible wildfire scenarios using scientific data, including weather trends, vegetation, topography, and the construction details of homes. These models estimate how severe a fire could be, how likely it is to happen, and how much damage it might cause.

The key difference is that cat models are forward-looking, while historical models look backward. In today's changing climate, that distinction matters. Wildfire seasons are longer, fuels are drier, and extreme heat is more common. Relying only on historical losses may underestimate the true risk. Interestingly, historical models actually overstate the risk and result in higher insurance premiums!

Evidence from risk modeling firms like Verisk and CoreLogic shows cat models are better at capturing dynamic conditions from thousands of data points. This helps insurers price premiums more accurately, assess where coverage is viable, and make decisions about reinsurance. State regulators and industry experts increasingly recognize these models are essential tools in adapting to the new wildfire reality.

But data alone isn't enough. If we want to keep insurance available and affordable, communities must take collective action to reduce risk. This means embracing defensible space practices, supporting firewise education, and participating in local mitigation efforts. The more we do to make our communities safer, the better the outcome—for residents and insurers alike.

Deadline for submission to the July issue of *The Echoes* is June 20

The *Mt. Lemmon Echoes* is a publication of the Mt. Lemmon Homeowners' Association. *The Echoes* is published monthly February through November.

Reader submitted stories, letters, photos, ideas, and comments are always welcome.

You may submit submissions or comments to:

mtlemmonechoes@gmail.com

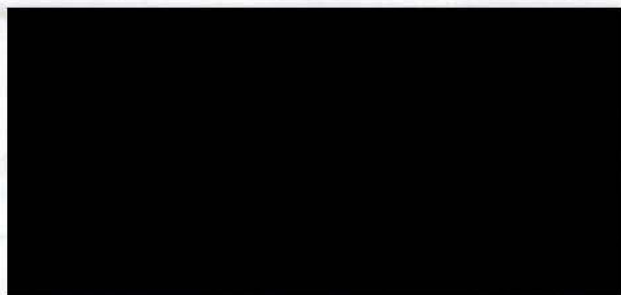
Were you at the Firewise Block Party?



Mt. Lemmon Homeowner's Association
P.O. Box 699
Mt. Lemmon, AZ 85619

7900 9095306258

PRST STD
US POSTAGE
PAID
TUCSON, AZ
APS DIGITAL PRINT
85713



happy **FATHER'S** day