

Pepper Tree HOA

C/O Heritage Property Management
2650 North Ave Suite 116 Grand Junction CO 81501
970-243-3186 | info@hpmgj.com

August 31, 2026

Dear Pepper Tree Homeowners & Residents,

Pepper Tree HOA has recently been notified of new requirements from the HOA's insurance provider (Farmers). These requirements are meant to serve as fire risk mitigation. We understand that these are big changes however, compliance is critical to maintaining the insurability of the property. Please review carefully. These items will need to be addressed within 30 days of this notice.

1. Prohibition of Open Flame Devices & Flammable Materials
 - The HOA is now required to have a policy that prohibits the use of open flame devices & flammable materials within 10 feet of any structure or overhang.
 - Please carefully review the details in the included policy. It will become effective on 10/01/2026.
2. Property Maintenance – Housekeeping
 - Trash, debris, and accumulated parts/equipment/containers must be removed from around the buildings.

If you have any questions or concerns, please contact Heritage Property Management at 970-243-3186 or info@hpmgj.com.

Sincerely,

Heritage Property Management for the Board of Directors

Pepper Tree Homeowners Association

Open Flame Devices and Flammable Materials Policy

For the purpose of maintaining safety within the Association and complying with insurance requirements the following rules shall be effective as of 10/01/2026.

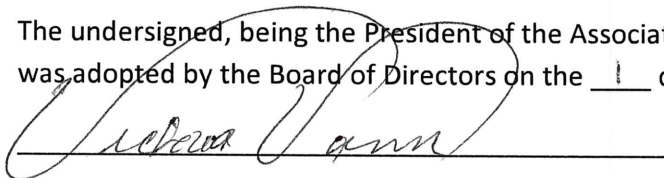
1. All open flame devices, including but not limited to BBQ grills, clay chimneys, and fire pits, and any flammable materials (charcoal, propane, gasoline, etc.) must be stored and used at least 10 feet away from any structure. These devices and materials are prohibited on decks, balconies, elevated walkways, kitchens, or any other location near or in a structure. Furthermore, these devices and materials are also prohibited under umbrellas or any shade providing structure. Additionally, flames should not exceed 6 inches in height.

Some of the many fire hazards associated with open flame devices include:

- Windblown grill embers near structures, especially roofs.
- Careless disposal of charcoal briquettes.
- Flame-ups from igniting lighter fluid under porch overhangs.
- Unattended grills that tip over.
- Proximity to structures or combustibles, such as draperies and window coverings, around open doors or windows.
- Part failures, gas leaks, blocked tubes, cracked and brittle hoses, and overfilled propane tanks.
- Fires from open flame devices cause more than property loss – they can result in severe injury or even death.

The Pepper Tree Homeowners Association appreciates the participation and compliance with this policy by all Owners and Residents.

The undersigned, being the President of the Association, certifies that the foregoing resolution was adopted by the Board of Directors on the 1 day of September, 2026.



President of Pepper Tree Homeowners Association

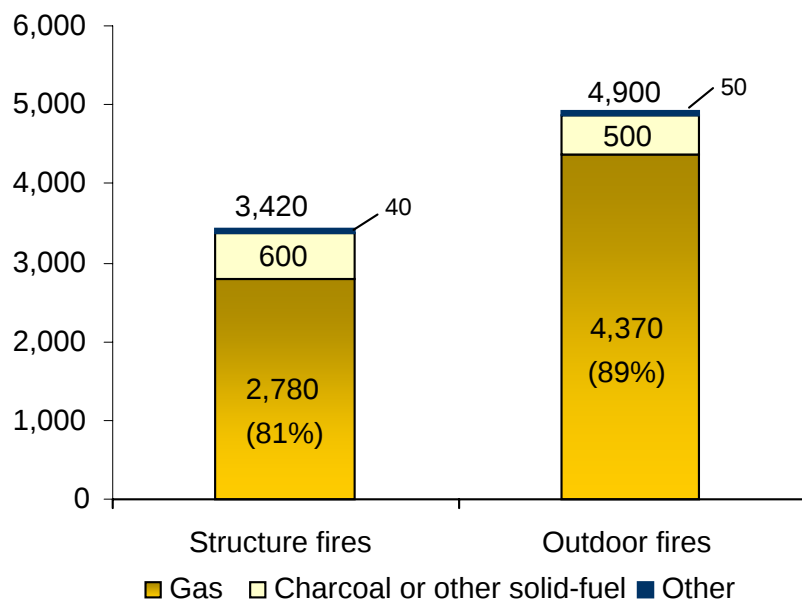


Home Fires Involving Grills

In 2005, U.S. fire departments responded to an estimated **8,300** home¹ fires involving grills, hibachis or barbecues, including 3,400 structure fires and 4,900 outside fires. These 8,200 fires caused 10 civilian deaths (to the nearest ten), 110 reported injuries and \$137 million in direct property damage.

- Almost all the losses occurred in structure fires.
- The 3,400 home structure fires involving grills accounted for 2% of the reported home cooking equipment fires, 3% of associated civilian deaths, and 2% of associated civilian injuries, but 16% of the associated property damage.
- One-third (35%) of the non-confined² home structure fires involving grills started on an exterior balcony or unenclosed porch, 18% started on a courtyard, terrace or patio, and 11% started on an exterior wall surface.

2005 Home Grill Fires by Power Type



Fires rounded to the nearest 10.

- Gas grills were involved in a total of 7,200 home fires, including 2,800 structure fires and 4,400 outdoor fires.
 - Leak or break was the leading factor contributing to gas grill fires.
 - Flammable or combustible gas or liquid was the leading item first ignited in gas grill fires.
- Charcoal or other solid-fueled grills were involved in a total 1,100 home fires, including 600 structure fires and 500 outside fires.
 - The leading cause was something that could burn being too close to the grill.
 - Structural member or framing was first ignited in one-fifth of the charcoal-or other solid-fueled grill non-confined structure fires. Exterior wall covering or finish was first ignited in another one-fifth.

An estimated 8,610 people were seen at hospital emergency rooms for thermal burns caused by grills.³ Most of these burns were due to contact with the grill, not fire.

1. Homes include one- and two-family dwellings, apartments, town houses, row houses, and manufactured housing.

2. Little causal detail is required about certain categories of minor fires, identified by incident type and collectively called confined fires, by the U.S. Fire Administration's National Fire Incident Reporting System (NFIRS). See the full report for more details.

3. U.S. Consumer Product Safety Commission's National Electronic Injury Surveillance System.

Source: *Home Fires Involving Cooking Equipment*, John R. Hall, Jr., NFPA, Quincy, MA, February 2008