



## **Who is responsible if a tree from the wetlands falls on your property?**

We all know that strong winds can blow through our community, so what happens if a tree falls on your property?

The board consulted a condo attorney, the city of Bellingham, and our association insurance company to find that according to WA State law, **falling trees are the responsibility of the homeowner on the property where the tree falls.**

It is covered under your homeowners insurance and not an association responsibility. However, the association will repair any split rail fence damage. **Please note: Trees cannot be removed from the wetland without a tree assessment done by a certified arborist and a permit from the city.**

**Here are two good and reasonable companies to call if you have a fallen tree, limbs, or debris on your property.**

**RedBeards Tree and Lawn Care**  
Brad Hodgin  
360-220-1237

**Chuck the Tree Guy**  
Chuck Eaton  
360-510-6428  
[www.treeguyandgals.com](http://www.treeguyandgals.com)

**For Split Rail Fence Repair**  
Stephanie Lewis  
[slewis@son-rise.net](mailto:slewis@son-rise.net)

Thank you for your cooperation,  
*The Commons Board of Directors*