

## Learning from Local Wildfires 10 Months Later

By Thomas Beck, AIA, NCARB

“The Cameron Peak Fire was reported on Thursday, August 13 [2020] at approximately 1:48 PM. The fire was burning in steep, rugged terrain, approximately 25 miles east of Walden and 15 miles southwest of Red Feather Lakes near Cameron Pass.” (<https://www.larimer.org/cameron-peak-fire>) The Cameron Peak Fire grew to be the largest in Colorado’s history, followed shortly afterwards by the second largest fire, the East Troublesome Fire. The Cameron Peak Fire destroyed 461 structures, 224 of which were homes in Larimer County. 42 of the Larimer County homes destroyed were primary residences. The East Troublesome destroyed 366 homes in Grand County.

On the west slope of Colorado and including Grand County the drought is ongoing. On the east side of the divide we have been more fortunate with moisture this year. But we could easily experience similar fires in the future. We live in the Wildland Urban Interface (W.U.I.) Our Estes Valley Library helped produce an excellent 19-minute video in May 2020 explaining the W.U.I., discussing issues and what individuals can do to mitigate the risk. This video and a wealth of resources can be found on the Estes Valley Fire Protection District website <https://www.estesvalleyfire.org/living-in-the-wui>.

As an architect I would like to remind homeowners of some important things to prioritize, whether the natural disaster is a flood or a fire:

- Many families do not have existing plans of their homes and lists of contents. Take pictures inside & out of your home and contents. Save drawings and digital documents offsite or have the backup drive packed in your to go bag.
- Most owners have their home under-insured. Resale or purchase price are not necessarily an indication of replacement costs. If your policy limits are less than \$325 to \$350 per sq ft you should talk to your insurance agent about increasing coverage.
- Many insurance policies have minimal types of coverage. A good policy will include replacement costs for your house and contents. Good policies also include coverage for other structures, living expenses, code upgrades, debris removal, and landscape replacement.
- Many insurance adjusters are not local and have no idea of our local construction costs. Do you have the experience to review a detailed construction estimate and know what is missing? Or know what errors there are? Local professional engineers and architects can help with these insurance estimates. Failure to catch errors and omissions by adjuster estimates can reduce the insurance proceeds you are entitled to.

According to the fire department website “Our local Fire Department can help you with fire mitigation assessment which is a free service. To schedule a property assessment, email us at [prevention@estesvalleyfire.org](mailto:prevention@estesvalleyfire.org) “ (<https://www.estesvalleyfire.org/wildfire-home-assessments>) The site also includes a Self-assessment form. Many more resources can be found at <https://www.estesvalleyfire.org/wildfire>. The American Red Cross also has very good fire safety resources on their website <https://www.redcross.org/get-help/how-to-prepare-for-emergencies/types-of-emergencies/fire.html>.

I hope we will not have another flood like 2013 or fires like those of 2012 or 2020. As we build closer and closer to the forest, we are going to have some forest fires, hopefully not as large as 2020. We can use the available resources to help minimize fire impact on our homes.

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