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WILDFIRE:

Dangers grow as more housing developments sprawl into woodlands

April Reese, E&E reporter

Published: Thursday, July 11, 2013

"Be firewise. Create defensible space."

About 50 signs carrying that message are found all over the city of Prescott, Ariz., and in surrounding communities, reminding residents that they live in one of the most fire-prone areas of the West.

The signs have been in place for about a decade. Yet many homes in the Prescott area still have trees brushing against rooftops, shrubs hugging walls and firewood stacked by the back door -- all of which can help a wildfire jump from forest to house or vice versa.

Despite the long-running campaign to make homeowners more aware of wildfire risk in the area, which is surrounded by the nation's largest ponderosa pine forest as well as hills studded with manzanita shrubs, many residents have been slow to embrace "firewise" measures such as clearing brush, cutting trees growing too close to homes and installing metal fire-resistant roofs.

Last week during the Yarnell Hill fire, 19 firefighters from the Prescott Fire Department died defending homes in a housing development built amid manzanita shrubs that had become shriveled by drought. A total of 114 homes and other structures burned in the 8,400-acre blaze, which officials say is now 100 percent contained.

Some who study the wildland-urban interface -- where forests and woodlands meet homes -- say the increasing incursion of homes into wildlands may be putting firefighters at greater risk.

The Granite Mountain Hotshots crew was assigned to cut a firebreak to protect an unincorporated community near the small town of Yarnell, about a half-hour's drive from Prescott in west-central Arizona. Unpredictable winds stirred up by a sudden storm turned what was expected to be a relatively easy-to-manage fire into the Hotshots' last stand.

"The Granite Mountain Hotshots lost their lives trying to defend communities that were not firewise and that had yet to fully implement their community wildfire protection plans," said Lloyd Burton, who teaches environmental law and policy at the University of Colorado, Boulder, with an emphasis on wildfires in the wildland-urban interface. Firefighters often take his classes, he said. "To me, it doesn't seem right to ask the best and bravest of our wildland firefighters -- the Hotshots -- to risk their lives trying to protect communities that have made little or no effort to protect themselves," he said.

While the investigation of the tragedy just began last week, and a report isn't due for 60 days, some fire experts say it's possible that the crew members, all of whom were part of the Prescott Fire Department, felt a special obligation to protect the community in which they lived.

"There's a lot of social and media pressure on these firefighters," said Dick Mangan, a retired Forest Service fire expert who now runs Blackbull Wildfire Services, which provides support for wildland fire management operations. "It's OK to step back and say, 'I don't have enough information to make a good decision, I'm going to do nothing.' But that's not an easy thing to do -- everyone expects to you to protect

their homes." It's also possible, he added, that the crew didn't realize the danger it was in and that the winds simply changed too quickly for the firefighters to move to their established safety zone.

Carrie Bennett, a fire prevention specialist with the Arizona State Forestry Division, said the expansion of subdivisions into forested areas is a growing problem in the state. "Definitely the wildland-urban interface is increasing as people move into the wildlands," she said. "Ten or 15 years ago, it wasn't as much as an issue in Arizona as it was in California, but it's becoming more of an issue. We have more people living in the state, and a lot of people want to live in nature."

But she questioned the suggestion that firefighters might be tempted to stay in an unsafe situation to guard homes. They know better than to keep defending a home if it would put their own lives at risk, she added. "We are well aware of the issues related to urban interface fires. We do have procedures in place, and we don't violate those procedures when structures are there."

Drier fuels, more homes

The combination of drought, decades of fire suppression resulting in thicker-than-usual forests and woodlands, and a growing population has created a perfect storm of wildfire risk at the wildland-urban interface in many parts of Arizona.

In 2009, the Forestry Division issued a "Communities at Risk" report warning that 80 communities in the state -- including Prescott -- were at high risk from wildfires.

With all that in mind, communities in the Prescott area have stepped up efforts to reduce fire risk at the wildland-urban interface. The area now boasts more subdivisions and communities that have earned the "firewise" designation from the National Fire Protection Association than any other region of the country. Some of the homes that are now firewise can thank the Granite Mountain Hotshots. In addition to fighting fires, the crew also helped landowners create defensible space around their homes and reduced the risk of unnaturally superhot wildfires on city and national forestland by setting prescribed burns, according to the Prescott Fire Department's website.

Despite the proactive efforts of the Hotshots and others, homes in the Prescott area continue to burn. Before lightning struck Yarnell Hill in late June to ignite this latest fire, a wildfire in the spring of last year in the community of Crown King destroyed five homes and 16,240 acres, mostly within Prescott National Forest. According to the Prescott Area Wildland Urban Interface Commission, about 7,500 homes have defensible space in communities around Prescott. But thousands more do not.

It can cost hundreds of dollars to undertake firewise projects. Federal and state agencies provide some financial assistance, but not all homeowners take advantage of it, and plummeting budgets have some observers worried that there won't be enough funding available for those programs.

Burton of CU Boulder said communities can lessen the risk of disasters like the Yarnell Hill fire by becoming more aware of the need to create defensible space around homes and tackle the problem strategically. The Division of Forestry has developed a database that rates communities based on how at risk they are and whether they've completed protection measures, and other states would be wise to follow suit, he said. "Then firefighter deployment decisions could be based in part on whether a threatened community had taken any steps to protect itself (which is definitely not what happened in Yarnell)," he said in an email.

A growing problem across the West

Risk to firefighters at the wildland-urban interface is a Westwide problem that many of those in the wildland firefighting community have been aware of for decades. In 1990, during his tenure with the Forest Service's Missoula Technology and Development Center, Mangan wrote a report warning that "each year, the incursion of private residences in wildland increases the chance that wildland and

structural firefighters will battle an uncontrolled fire in the 'wildland-urban intermix,' where homes and naturally occurring vegetation are the fuels at risk."

Under safeguards strengthened after six firefighters died battling the Dude fire in northern Arizona in 1990 -- also while defending homes -- crews are instructed to follow the LCES system: Lookout, Communication, Escape and Safety. That means they need to post lookouts, stay in close communication, identify escape routes and safe zones, and monitor the weather forecast.

But experts say the Yarnell fire tragedy is all too similar to the Colorado fire on Storm King Mountain in 1994, which killed 14 firefighters after a quick change in weather trapped the men.

"We've learned a lot, but you have new firefighters coming in all the time," Mangan said in his email. "The leader on this crew [the Granite Mountain Hotshots] had 12 years' experience, which is good, but the Storm King fire happened 19 years ago."

Despite the proliferation of "superfires" in the West in the past decade, the construction of homes in forested areas does not seem to be slowing. A Forest Service **report** issued in 2007 estimated that almost 22 million acres of private rural lands near national forests and grasslands would see substantially more home construction by 2030. Most of that development was expected to be near national forests in California, Idaho, Montana and the Southeast.

And 57 million acres of private forestlands could see sizable increases in housing density by 2030, according to the report, part of the agency's "Forests on the Edge" series.

Some officials are not only urging residents to create defensible space, they're beginning to encourage people to reconsider building homes in forested areas in the first place. The Colorado State Forest Service warns on its website that "due to Colorado's arid climate and fire-dependent forests, many homeowners and landowners may be particularly vulnerable to wildfires. It is important to keep this threat in mind when buying or building a home."

E & E PUBLISHING, LLC (ENVIRONMENT & ENERGY)

WILDFIRES:

Warming, homebuilding patterns mean fires could eat entire Forest Service budget

Scott Streater, E&E reporter

Published: Wednesday, July 17, 2013

Extreme droughts and higher temperatures due to a warming climate are killing trees and driving the threat of wildfires across the West to the point that the costs to suppress the blazes and protect structures will consume the Forest Service's entire annual budget in the coming years.

That's according to some members of a panel of Forest Service, U.S. Geological Survey and academic researchers who held a conference call today to discuss climate change and its impacts on wildfires, sponsored by the Union of Concerned Scientists.

One of the experts cautioned that rising temperatures coupled with increased development in the so-called wildland-urban interface (WUI), which is supposed to buffer urban areas from forestland, could make the costs to suppress increased wildfire activities so expensive that it could soon swallow the Forest Service's entire \$4.5 billion budget.

Even as rising temperatures shorten winters and extend fire seasons, more and more homes are being rebuilt either in already-burned areas or in sections of the WUI that are most vulnerable to the large-scale fires that in the past few years have burned millions of acres and hundreds of homes.

Nearly one-third of what the Forest Service spends each year to fight forest fires goes to resources and manpower to protect homes and structures, equating to more than \$1 billion per year, said Ray Rasker, executive director of Bozeman, Mont.-based Headwaters Economics, a nonprofit research group. In some years, more than half the cost is spent to protect homes and other structures, Rasker said.

That trend is likely to continue, he said, as only 16 percent of WUI lands have been developed. There are hundreds of square miles of highly sought-after land within the WUI in Oregon, California, Montana and Washington. If half that acreage is developed, the Forest Service's total wildfire suppression costs could reach \$4.5 billion, or more than the service's total annual budget.

When exactly that happens depends entirely on when that much buildout occurs, Rasker said during the conference call. "We do know the housing market is picking up again, and people are building right back in the same places, and new residential developments are being permitted in areas that burn. It's not

promising," he said. "If the pattern of development is anything like the late 1990s or early 2000s, we might see that situation very soon."

The warming climate and drought conditions from the Greater Yellowstone ecosystem to the central and southern Rocky Mountain region already are killing trees, the experts said, creating flammable fuel for wildfires to burn with more intensity over a much larger area than typical.

The warming winters are creating hotter weather conditions that over the coming decades will wipe out native tree species across the Rockies, literally transforming entire ecosystems, said Anthony Westerling, an associate professor of environmental engineering and geography at the University of California. That is exacerbated by the increase in wildfires killing all tree-seed sources across thousands of acres, converting once forested areas into shrubland, said Craig Allen, a research ecologist with the Geological Survey. The conditions, Allen added, mean forestland in the Southwest may be reaching a tipping point that's unprecedented in the historical record.

In the past, Westerling said, the climate in areas like the northern Rocky Mountains had cooler and wetter conditions that could be counted on to limit fires. "We're moving instead more and more where climate is not a limitation on the capacity of these systems to burn, and they have plenty of fuel [to burn], so there's plenty of opportunity for longer fire seasons," he said. "We know we are warming the climate. So we are looking at a situation where pretty soon, in the next few decades, we anticipate the systems being as warm and dry as any of the major fire seasons in the past century on a regular basis."

Search for answers

Today's conference call comes as about 24,000 wildfires this summer have burned roughly 2 million acres. The number of wildfires so far this year is far less than the 10-year average of 39,000 fires. But the 2 million acres burned this year nearly equals the 10-year average of 2.6 million acres, demonstrating that the recent wildfires are larger and more destructive.

This summer's fires have also been deadly. A fast-moving blaze near Yarnell, Ariz., last month killed 19 firefighters, marking the deadliest day for firefighters since the Sept. 11, 2001, terrorist attacks in New York ([Greenwire](#), July 1). But as more fires burn and the costs to suppress them chew up much of the Forest Service's budget, money intended for forest health programs such as thinning has had to be transferred to firefighting efforts, said Dave Cleaves, the Forest Service's climate change adviser.

"Climate change was an issue of the future 10 years ago, but we are finding more and more that it is an issue of the present and the future," Cleaves said.

And not enough is being done, particularly as it relates to keeping development activity out of the most fire-prone areas, the experts said.

Rasker today said one answer is to shift the financial burden to fight these fires onto local governments and homeowners who chose to build and live in the most fire-prone areas. Headwaters Economics has

done research that shows that in Montana alone, as the summer temperature rises an average of 1 degree Fahrenheit, the cost to defend homes in the pathway of the fires rises from \$28 million a year to more than \$84 million a year, he said.

The cost to protect homes from wildfires "is growing exponentially," he said. "It's not until we transfer the cost responsibility to the local level that we'll see a pattern of change where homes are built."

Congressional committees in recent weeks have held hearings aimed at trying to find solutions on how to protect against wildfires and strategies to mitigate the impacts of the fires. Much of the congressional focus has been aimed at forest thinning to remove dead trees, many killed by bark beetles, that help fuel the spread of wildfires.

Several expert witnesses last week told members of the House Natural Resources Subcommittee on Public Lands and Environmental Regulation that the federal government must accelerate the thinning and restoration of the nation's forests to reduce the threat of catastrophic wildfires ([E&E Daily](#), July 12). And Senate Energy and Natural Resources Chairman Ron Wyden (D-Ore.) said at a separate hearing last month that his committee would look at amending the National Environmental Policy Act to streamline the process for thinning and logging projects and to reduce the volume of litigation that can stall such projects ([E&E Daily](#), June 26).



Wildfires Will Worsen, And Further Strain The Forest Service

by CHRISTOPHER JOYCE

July 18, 2013 4:22 PM

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Tom Tingle/AP

The deaths of 19 firefighters near Yarnell, Ariz., this summer have focused a lot of attention on just how bad wildfire has become in the West. And research predicts the situation is going to get worse.

Over the past decade, the region has seen some of the worst fire seasons on record. In addition to lives lost, the fires have cost billions in terms of lost property and in taxpayer money spent fighting the blazes.

Ray Rasker, an economist who lives in the fire country of southwestern Montana, tracks fire records the way other economists study business cycles or commodity prices. He's seen a disturbing trend.

First, he says, "the fires are twice as large, they're burning twice as long, and the season is starting earlier and ending later." Second: More homes are being built right next to national forests, and when

those forests burn, firefighters have to defend those homes.

“The fires are twice as large, they're burning twice as long, and the season is starting earlier and ending later.

- *Ray Rasker, executive director,
Headwater Economics*

And Rasker, who is the executive director of Headwaters Economics, noticed that when it's unusually warm, things get worse. In Montana, when it's just one degree warmer than average, 35 percent more land burns. That costs money.

"The really interesting thing is that when the average summertime temperature is just one degree Fahrenheit warmer, the cost of defending these homes doubles," he says. Rasker says these numbers are similar in California and Oregon.

He notes that about 84 percent of the private land around national forests is open to development, versus 14 percent of surrounding land that's already built up with housing developments, resorts and vacation homes. With an improving economy, and no restrictions on where people can build, he's worried.

"We're on a growth trajectory that is very scary," he says. "And you know, if we think it's expensive and dangerous now, we're just now seeing the very beginnings of how big this problem is going to be very soon."

Already, the firefighting portion of the Forest Service's budget is higher than ever. "In 2012 [the share of budget] was over 47 percent," says David Cleaves, the service's climate and fire expert. That's tripled over the past decade or so.

Cleaves says it's not a crisis now, but "economically, and in a policy sense, you could call it a crisis in the future." That's because more money that goes to firefighting means there's less money available for prevention.

"We're burning many times as much acreage as we burned in the past," says Elizabeth Reinhardt, assistant director for fire management for the Forest Service. "And also we have many times more large fires. So when you have individual fires that cost \$30 million and \$50 million and \$10 million, then if you just have a few more of them, all of a sudden you're gobbling up your budget."



John Wark/AP

Nowadays, the U.S. Forest Service has less money to spend on trimming back or burning undergrowth and trees to prevent bigger fires in the future. Estimates put the area of forest that needs fire prevention work performed on it at over 200 million acres, but the service is only able to treat about 3 million acres a year.

One solution is to let some natural fires burn longer instead of putting them out right away. That gets rid of built-up fuel, and it's cheaper than mechanically thinning forests or doing prescribed burns. But this tactic isn't popular with homeowners nearby.

"So many of the places where we have fire are near where people live," says Reinhardt. "Or, say it's early in the fire season and you have months of fire season ahead of you, and you just don't feel like you can take the risk of having a big fire out there in the backcountry."

And climate scientists don't expect things to improve on their own. Over the past century, average global temperature has gone up more than one degree Fahrenheit. Scientists say climate change is likely to keep pushing temperatures up.

Climate scientist Anthony Westerling explains that in the West, heat dries up the land. Think of a bathtub, he says. "The more you warm it up, the more the moisture is leaving the bathtub. It's coming out as steam off the top." When combined with drought, high heat increases the "vapor pressure deficit" — the potential the atmosphere has to suck moisture out of the ground. Under those conditions, trees and grass and bushes turn into dry tinder.

Westerling works at the University of California in Merced but he's been watching the Rocky Mountains a lot. He says spring is coming earlier, and it's hotter. Many forests there are near their heat and drought limit.

A decade of wet weather could turn things around, he says, but he adds that computer models show a rockier long-term trend. "By the time you get to mid-century in the northern Rockies, temperatures in most years and droughts in most years are far more extreme than the most extreme historical events."

And that will mean more firefighting, especially if people continue to build homes and subdivisions in fire-prone regions.



Darrell Spangler/AP

Economist Ray Rasker says that's likely to continue if communities and developers who decide to build are not paying for their fire protection. "They don't bear the full cost of that decision," Rasker says. "The cost is borne by the federal taxpayer, by the rest of us."

Instead, he says, "part of the calculation should be whether the local government can afford their share of the firefighting costs." If they can't pay, he says, then they shouldn't allow more development in fire-prone areas.

And Rasker says there are ethical as well as economic reasons to limit development near forests — the lives of firefighters are at stake.

"It's a tough thing to see people go in, to have to risk their lives" to defend structures in towns that have been evacuated, he says. "Empty

structures."

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After big Colorado burns, homeowners, communities try to fire-proof

By Bruce Finley *The Denver Post* *The Denver Post*

Posted:

DenverPost.com

FRISCO —Coloradans living in forests are trying to fireproof their communities as larger and hotter wildfires destroy more homes and firefighting costs grow intolerable.

Increasing numbers of burn-zone residents are finding they have little choice but to coexist with wildfire — part of the natural environment and crucial to keeping forests healthy.

County authorities and local fire chiefs are encouraging the shift toward greater self-protection, aided by the federally backed Fire Adapted Communities program.

The latest fireproofing efforts include:

- Stashing water for firefighters in underground concrete cisterns;
- Installing fire-protection sprinklers indoors and out;
- Creating vegetation-free firebreaks around homes;
- Replacing wood siding with non-flammable products;
- Re-imagining mountain subdivisions using parks as buffers.

It is an approach that has gained momentum as a practical way — short of banning building in burn zones — to deal with the worsening wildfire dilemma.

A 2012 CoreLogic study of 13 Western states for insurers shows that after California and Texas, [Colorado has more high-risk homes](#) than any other state. At a time when dense forests and drought lead to high-speed wildfires, [the study found 121,249 Colorado homes at very high risk for wildfire damage](#).

Since 2002, wildfires have destroyed roughly 2,000 structures in Colorado, federal fire data show. The U.S. Forest Service already spends more than \$2 billion a year nationwide trying to suppress wildfires, Agriculture Secretary Tom Vilsack said Friday.

Yet Colorado development that today covers 355 square miles of forest — with another 1,423 square miles of forest privately owned — is intensifying with population growth. In 2010, there were 556,000 homes in the wildfire "red zone," up from 464,000 in 2000.

State government officials for the most part have left it to counties and local fire chiefs to deal with the problem.

Minimize destructionCommunity fireproofing avoids the core issue of building in burn zones and, fire chiefs warn, is powerless against wind-driven super fires, such as the [High Park, Waldo Canyon and Black Forest fires that destroyed more than 1,000 homes](#) this year and last.

Yet proponents contend that better community self-protection will minimize destruction.

"If it is a big crowning fire, we know what could happen. But if it is a moderate fire, we will have a fair chance of surviving," said retiree Jim Lee, 69, who installed a rooftop sprinkler on his house in the woods near Frisco.

Lee also ripped cedar panels off the house and replaced them with nonflammable cement siding and switched roofing to fire-resistant shingles. He cleared a firebreak around the house, and got a special permit to thin dead pines 100 feet into the adjacent national forest.

Lake Dillon Fire Rescue District Deputy Chief Jeff Berino called Lee's home "incredibly well-defended" — the gold standard as Summit County girds against wildfires likely to ignite on 156,000 acres of beetle-killed forest.

Dealing with Colorado's wildfire problem more aggressively — by banning new building in burn zones — would probably be impossible, state natural resources officials say.

"It's extremely hard to say to an individual who has bought land in the mountains that they cannot build on it. They may even have a legal right to develop it," said Colorado Counties Inc. lobbyist Andy Karsian. "Development in the wildland-urban interface is going to happen. The question is how we find that balance between the personal responsibility for living in an area that will have fire and having good regulations."

Strategies evolving While fireproofing must not substitute for wise planning, it makes sense, said Scott Fitzwilliams, supervisor of the White River National Forest, which spans an area from Meeker to Breckenridge and is plagued by a beetle epidemic.

"More and more of the risk associated with wildland firefighting is in the protection of homes and other structures," Fitzwilliams said. "When we have these communities built right up against the National Forest boundary, we have a challenge to ensure we can manage or at least try to fight fire in a safe manner."

Strategies for dealing with wildfire risk have evolved.

After the Black Tiger fire burned 44 structures west of Boulder in 1989, fire ecologists called for clearing "defensible space" around houses. Most counties have implemented codes that require trimming trees and driveways wide enough for firefighting vehicles.

Now there's a growing emphasis on ensuring adequate water supplies, so that firefighters can try to neutralize embers rocketing out of wildfires. After the 2002 Hayman fire burned 132 homes and 466 outbuildings, hundreds of underground cisterns were installed in the foothills west of Denver, in Boulder County and near high-value homes in Eagle County.

County authorities and fire chiefs typically require people building new homes in forests far from municipal water to install a cistern or provide another water supply. (Since 2003, the state has issued 29 permits for firefighting-only wells.)

This year, Boulder County authorities also began requiring builders to install heat-activated indoor sprinklers. They also must install 3- to 5-foot- wide firebreaks covered by 1-inch-diameter stones around houses.

Some residents are given the option to work with local fire officials to help install community cisterns, which can cost up to \$45,000 and store more than 20,000 gallons of water.

In Black Forest, where fire burned 486 homes last month, there were 18 community cisterns in place, each holding 30,000 gallons, Black Forest Fire Rescue Chief Bob Harvey said.

Contemporary code in the area requires new houses to have a cistern within 1,000 feet. However, 90 percent of homes in the burn areas were not near a cistern, Harvey said. Firefighters had to haul in water.

Summit County authorities this summer installed four cisterns to help protect high-value houses overlooking Breckenridge.

"A continuous water supply is best, but this is a very good alternative," Red White and Blue Fire Rescue Battalion Chief Dan Bergbauer said. "All the recent fires are telling us that preparation is key."

But fireproofing has limits.

Policy debate"We can make the mountains safe by paving them. That's not why we live in Colorado," state emergency management director Kevin Klein said. "What level of protection are we going to be able to afford and still enjoy what makes many people want to live in Colorado? That's what policymakers are going to debate."

Klein serves on a state task force charged with recommending state-level action to help deal with building in burn zones.

Beyond fireproofing houses and towns, "we have to look at where we are allowing new development to occur," said Summit County Commissioner Dan Gibbs, who works as a wildland firefighter. "I don't want to be voting for new development in areas where I think there's going to be a major, catastrophic fire."

Dealing with existing development looms largely unaddressed. Fireproofing tens of thousands of homes in forests could cost homeowners millions. An indoor water sprinkler system or underground cistern can raise house-building costs by more than \$10,000.

In Black Forest, chief Harvey said "it would be extremely unfair" to saddle residents who are rebuilding with tough new requirements. Low-cost measures, such as requiring metal mesh across attic vents to stop embers, seem reasonable, Harvey said.

"But we're not going to be as demanding on those who are rebuilding" because now that Black Forest has burned, "it's going to be a long time before there's truly a fire threat," he said. "We don't mandate sprinklers. We're not going to make them put in a new cistern."

Even as counties tighten fire codes, enforcement remains "one of the shortcomings of our regulations," said Eagle County fire mitigation manager Eric Lovgren, who faced homeowners who broke out crying when he suggested removing beloved pines around decks.

Once county inspectors review fireproofing and sign off on a building permit, "we cannot issue a ticket" if requirements aren't met, Lovgren said.

"If you want folks to really buy in," Lovgren said, "incentives should be out there — tax breaks, insurance reductions, grant money. That stuff gets folks moving."

More than a dozen [neighborhoods in Summit and Boulder counties have earned a "firewise" designation](#) for their fire-proofing efforts. [Local, state and federal grants are available to help support the projects.](#)

Force of nature However, fire experts say the extent to which expanding forest communities can coexist with wildfire will depend on the raw force of nature.

Boulder County officials, analyzing data from the 2010 Fourmile Canyon fire that burned 169 of 474 homes in its path, have found that 83 percent of the homes where inspectors had done fireproofing reviews survived, compared with 63 percent of homes that were not inspected.

Yet sprinklers, stashed water, stone firelines and nonflammable building materials cannot defeat a wind-whipped wildfire with temperatures topping 2,000 degrees, Boulder County fire mitigation specialist Andrew Notbohm said.

"All your preventative measures can be there and it is, honestly, still a 50-50 shot that your home will survive," Notbohm said. "Because of the existing conditions in Colorado — old housing stock, overgrown forests, inadequate water supply — it's likely we'll continue to see significant home loss."

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Online. Man rebuilding in Black Forest likes the idea of fireproofing but not the cost. denverpost.com

Numbers

3

Colorado's ranking among states that have the most high-risk homes, behind California and Texas, according to a 2012 CoreLogic study for insurers

121,249

The number of homes in Colorado identified in the study as very high risk

Black Forest fire caused \$85 million in damage to homes, assessor says

By Sadie Gurman *The Denver Post* *The Denver Post*

Posted:

DenverPost.com

Last month's Black Forest fire caused more than \$85 million in damage, a number that is sure to rise as El Paso County assessors tally the devastation to outbuildings, commercial structures and trees.

The blaze that started June 11 destroyed 486 homes — fewer than the sheriff's department's initial estimate of 511 — and damaged 37, county assessor Mark Lowderman said Tuesday.

The fire — which killed two people and charred more than 14,000 acres, also caused \$85,444,052 in damage to homes, Lowderman said in announcing the completion of the first of four parts of the Black Forest assessment. Sixteen members of his office, who have been working full-time on the fire, must now put dollar amounts to lost outbuildings, commercial structures and, perhaps most costly, trees. A treeless lot sells for about 30 percent less than one with pristine trees, and buyers will pay about 15 percent less for a lot with damaged trees, Lowderman said.

"We will probably have to review Black Forest in a year or two because we have no guarantee that those trees that were damaged are going to make it," he said.

The assessor's office came up with its totals after on-site inspections of 2,400 parcels.

"It could have been a lot worse," Lowderman said.

His office has not yet begun to estimate the "stigma," or the impact on the values of homes that were untouched by the blaze. Those numbers could take years to pinpoint.

"Only time will tell," Lowderman said.

Authorities continue to investigate the cause of the fire, which killed a married couple, Marc Allen Herklotz, 52, and his wife, Robin Luran Herklotz, 50. The sheriff's office, which said the fire's cause was not natural, has executed search warrants and conducted interviews.

Lt. Jeff Kramer said Tuesday that investigators are awaiting the results of some lab tests before they can move forward.

"They're making progress," he said.

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Insurance Group: Colorado's Black Forest Fire Likely to Top \$100M

The official count on total insured losses from the Black Forest Fire in Colorado should be released soon, and the single most destructive wildfire in the state's history is likely to exceed \$100 million – marking two years in a row the area has experienced fires on such a massive scale, according to the Rocky Mountain Insurance Information Association.

Insured loss estimates for the fire are in the works as adjusters continue hammering out the numbers for a fire that destroyed more than 500 homes, RMIIA officials said Tuesday.

The \$100 million figure is far from being a stretch, and may be well on the conservative side, considering county assessors told the Denver Post newspaper on Tuesday that the fire caused more than \$85 million in damage. The fire killed two people and burned more than 14,000 acres, causing \$85,444,052 in damage to homes, [El Paso County Assessor Mark Lowderman told the Post](#).

However, when adding in damages to outbuildings, living expenses and other losses from the fire, the figure should far exceed that estimate, according to RMIIA Executive Director Carole Walker.

"It will likely reach upwards of \$100 million in insured losses," Walker said. "It is our most destructive wildfire in state history with the number of homes."

Walker said a preliminary snapshot is due soon, and possibly the numbers could be released around the time of next week's one-year anniversary of the Waldo Canyon Fire, which was previously Colorado's most devastating and costly wildfire.

Walker wouldn't commit to a specific time frame for releasing the loss figures, saying there are several insurance companies collecting data and noting "it was a large scale fire."

She did say insurance carriers have been able to commit more resources to dealing with the aftermath of the Black Forest fire, unlike last year when two major fires occurred in Colorado back-to-back along with a hail storm that wreaked more than \$321 million in insured losses on the state.

"At least that's our only large scale event that we have right now," Walker said of the Black Forest fire. "What was unique and devastating about the Waldo Canyon fire was it was a city neighborhood. It was an urban fire. With the Black Forest fire you have a more rural area. I think you have a wider range of types of homes. Everything from single-family dwellings that are decades old to large horse properties."

RMIIA recently updated insured damage estimates for both the Waldo Canyon and High Park Fires. The back-to-back fires combined for a total of \$567.4 million in losses from 7,941 homeowner and auto claims. The previous combined [insured losses were estimated at \\$449.7 million](#).

The Waldo Canyon fire accounted for 6,648 claims adding up to \$453.7 million, and the High Park Fire insured loss estimate is now \$113.7 million from 1,293 homeowner and auto claims, according to RMIA.

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Wildfires, Hail Take Toll on Colorado Homeowners Insurance

It's safe to say there's a lot going on in the homeowners insurance scene in Colorado, where homeowners insurance rates are likely to be on the rise for some time.

Insured losses from the recently doused Black Forest fire [should easily exceed \\$100 million](#), making it the third time in four years that losses from wildfires went over that mark. Last year saw the state's fourth most costly hail storm wreak in excess of \$321 million in damage, and those hail storms follow several years in which the state has been treated to hail events that have put insured losses well into the hundred-millions.

Then in May the Homeowners Insurance Reform Act of 2013 was signed by Colorado Gov. John Hickenlooper. The act allows wildfire victims more time to make claims, it enables the opportunity for increased living expenses, it requires mandatory policy updates every two years and it mandates that policies be written in plain language.



Colorado Gov. John
Hickenlooper
(AP Photo)

That's one among several ongoing government steps to address rising rates and tighter underwriting standards in place by Colorado insurers, but there are those who worry the new regulations combined with the increased catastrophe losses are part of a growing problem facing Colorado homeowners and agents who say they are struggling to write insurance in an increasing number of areas in the state.

"I think rates in Colorado are going to go up significantly over the next several years," said Shane Christley, a personal lines producer with Denver-based Van Gilder Insurance Corp.

Christley believes those hikes will be driven by losses from the wildfires and storms that plagued the state over the last several years, and by the act as well.

For Carole Walker, executive director of the Rocky Mountain Insurance Information Association, it has been a busy handful of years for her and her members.

She said that while it's not uncommon for Colorado to experience hail storms each year that result in \$100 million-plus in damage, when the plague of wildfires the state has experienced in recent years is added to the mix, "it's starting to play itself out."

"Unfortunately we have been in cycle of catastrophes," she said. "Unfortunately, in Colorado, we are seeing homeowners insurance premiums rise at a higher rate than we are nationally."

Averages vary widely, but according to the National Association of Insurance Commissioners, an average homeowners premium of \$926 in 2010 ranked Colorado as 18th highest in the nation.

More recently, an Insurance Research Council study issued last fall shows that for first time Colorado now ranks among the top 10 states with catastrophe-related claims. Catastrophe related claims as a percentage of all claims in the state in 2011 was 39 percent, and it was 50 percent in 2010 and 64 percent in 2010, the report shows. The average claim severity, while on the rise nationally, rose 258 percent in Colorado to \$7,819 from 1997 to 2011.

The Colorado Division of Insurance has been reporting recent filings by homeowners insurers that reflect roughly a 15 percent overall increase in premiums.

"There are some people who we know are experiencing double-digit increases," Walker said.

Driving those increases is six-year run of extremely bad weather, bad luck, or both.

By RMIA's count: In 2008 an EF3 tornado and hail storm struck Windsor in May causing \$206.9 million in insured losses; in 2009 three major storms totaled for \$1.4 billion in insured losses; the Fourmile Canyon fire northwest of Boulder in 2010 resulted in \$217 million in insured losses; a July hail storm across the Colorado Front Range in 2011 is credited with \$164 million in insured losses; the Waldo Canyon and High Park fires of 2012 combined for a total of \$567 million in losses, and the hail storm in June of that year caused \$321 million in insured losses.

"It's year-over-year of having these large scale losses," Walker said, adding those losses have made it less than profitable to be a homeowners insurer in Colorado, she said.

As an example she offered up 2009, considered the state's worst year in terms of insured losses.

"Two-thousand-nine was Colorado's most costly catastrophe season," Walker said. "Three major storms caused \$1.4 billion in insured losses. That year insurers paid out about \$1.69 for every dollar in premiums they took in in Colorado. Year-after-year, insurers have had years in which they paid out more claims than they took in in premiums."

For agents like Christley the wildfires have made their job much more difficult, especially when they clients who live in or around a high fire danger area.

"It makes it a little bit more difficult to place that business," Christley said. "I worry at some point where people in those areas won't be able to get coverage any longer and have to go into the substandard market where they pay more."

Christley added: "I see Colorado being similar to Florida. How they're looked at for hurricanes, we're going to be looked at the same way in terms of hail damage and fire."

The rising premiums are already getting close scrutiny from the government. Hickenlooper in January signed an executive order creating the Task Force on Wildfire Insurance and Forest Health. The topics being tackled by the task force include reviewing issues regarding insurance coverage on the 2012 wildfires, including replacement costs for homes, relocation assistance, accounting for lost personal property, the timing of insurance benefits and exploring how to give policyholders a better understanding of insurance coverage.

The task force has also considered calling for a state fund of sorts to help broaden the availability of homeowners insurance in Colorado.

Having such a state fund is not an idea Walker is a big fan of, as she believes it could further reduce insurers' appetite for writing in Colorado.

"We've still been able to keep insurers in this market," she said. "That is the key. By allowing them to compete and adequately adjust premiums, we can keep them there."

The Homeowners Insurance Reform Act is another effort by government to address the problems created by the losses that have recently been experienced in the state.

Most of the provisions won't be effective till Jan. 1, 2014, and they are viewed largely as positives in that they require insurers to offer additional living expenses and plainer language in policies – also many of the carriers already offer coverages mandated by the act.

However, there is still concern that any type of regulation can negatively impact carriers that area already coping with consecutive losing years in Colorado.

"There are still some concerns that the act will put pressure on premiums," Walker said. "For legislators it was an attempt to put into statute best practices, but there are some requirements for an expansion in coverage in there that could affect what we pay for insurance."

Many of the carriers that Christley of Van Gilder works with already have coverage options in place that reflect what's required in the act, but some of the provisions of the act will likely take up time and resources for companies that need to make some adjustments, he said.

"We're able to create some better solutions for people, but I really see it causing some heartburn for the big box carriers with cookie-cutter coverage who beat each other up for price," Christley added.

Aside from some of the possible ramifications of the act, Chirstely said he doesn't mind it too much.

"I think if anything it's just that much more education," he said. "We'll have to teach policyholders more about their policies."

In fact, more education is exactly what's needed in high fire risk areas, where much of the pressure in premiums is being seen, according to Walker, who said the biggest emphasis from insurers lately has been on more mitigation.

More insurance companies are requiring mitigation, such as requiring homeowners to create defensible space, moving potential fuels away from the home and ensuring emergency vehicle road access, she said.

"We are seeing companies weigh their risks in those wildfire areas and trying to manage that on a case-by-case basis," Walker said. "On a case-by-case basis, companies have gotten stricter about properties they're willing to insure in the case of wildfire risks."

Christley echoed Walker's sentiments about insurers' willingness for certain high fire areas and for homeowners with anything but a stellar claims history.

Christley recently worked with a client who bought a condominium in Aspen who was seeking insurance, but after striking out in the standard markets he was forced to take the client to wholesaler Burns & Wilcox to find insurance, because his client was buying in a higher risk area and had two previous claims.

"They're becoming so risk adverse for homeowners in Colorado that we're having to take our clients to the substandard market," said Christley, who specializes in the middle to affluent markets – \$300,000 up to the low seven figures.

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Property Casualty 360

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Colorado's Black Forest Fire Could Top \$100M in Insured Losses

BY ANYA KHALAMAYZER, PROPERTYCASUALTY360.COM

July 11, 2013 • Reprints

Although official loss numbers have not yet been released for Colorado's Black Forest Fire, the state's insurance association says the record-setting blaze may cost insurers more than \$100 million.

"Adjusters have been in the process of compiling losses for several weeks now, and with about 486 homes burned according to El Paso County, it certainly is the most destructive in [state] history in terms of structures burned in one fire," Carole Walker, executive director of the Rocky Mountain Insurance Information Association (RMIIA), tells *PC360*. "Initial estimates show that damage can be upwards of \$100 million in losses."

On Tuesday, El Paso County assessor Mark Lowderman told the *Denver Post* that the fire, which started on June 11, burned more than 14,000 acres, caused about \$85 million in damage to homes. The total was given after the assessor's office conducted on-site inspections of 2,400 parcels.

According to news sources, there are about 200 large and small companies selling homeowner's insurance in Colorado. Walker says that typical claims will include partial and total property loss, additional living expenses (ALE), content replacement and smoke damage. She says that while Colorado is more accustomed to widespread and costly hailstorm damage that involves vehicle and roof replacement, wildfires are "more personally devastating."

The estimate comes a little more than a year after the anniversary of the Waldo Canyon Fire, Colorado's previously most-damaging fire. The fire, combined with its sister High Park Fire, both of which occurred in late June 2012, caused a combined \$567.4 million in insured losses- about \$117 million more than initially estimated last year.

The Waldo Canyon Fire, the costlier of the two, triggered 6,648 homeowner and auto claims, and the High Park Fire triggered 1,293 claims.

"[The Black Forest Fire] is somewhat different to the Waldo Canyon Fire, which was unique to Colorado; while most of our large-scale fires occur in mountainous areas, this affected city blocks and left what looked like tornado damage, with some structures untouched and others burned to their foundation," says Walker. "The Black Forest Fire damaged decades-old single-family dwellings and many outbuildings containing horses and barns."

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Black Forest fire insurance claims nearing \$300 million

By Aldo Svaldi *The Denver Post* *The Denver Post*

Posted:

DenverPost.com

The Waldo Canyon fire in 2012 remains the state's most destructive wildfire in dollar terms, despite the larger number of structures lost in last month's Black Forest fire.

So far, the Black Forest fire has generated 3,630 claims worth \$292.8 million on home and auto insurance policies, according to an initial count released Monday by the Rocky Mountain Insurance Information Association.

That lags the 6,648 claims costing \$453.7 million from the Waldo Canyon fire, which [destroyed 347 structures](#) versus 486 in the Black Forest fire.

"Insured losses have so much to do with where a fire occurred and what type of properties were in that area," said Carole Walker, executive director of the RMIIA.

The [Black Forest fire hit](#) a more rural area containing a wide range of homes, ranging from high-end spreads worth millions to dilapidated cabins.

The Waldo Canyon fire focused its wrath on the denser Mountain Shadows subdivision, where a majority of homes were in the \$300,000 to \$400,000 range, according to City-Data.com

Property owners have a year to file claims against their policies, and just as they did after the Waldo Canyon and High Park fires, claims from the Black Forest fire are expected to rise in coming months.

The value of claims from the Waldo Canyon fire rose 28.7 percent from the preliminary estimate to a year after the fire. The updated losses on the High Park fire were \$113.7 million, a 17.1 percent increase from the initial tally.

Walker said insurers think they have heard from those customers facing a total loss in Black Forest by now, given that they need reimbursement for living expenses.

If the Black Forest fire generates a similar increase in claim value that the Waldo Canyon fire did one year out, then claims would come in around \$376.7 million. That would rank it as the second most destructive wildfire in state history in dollar terms.

Compared to last year, the expectation is that both homeowners and insurers are better prepared to handle the catastrophic losses.

Walker said so far there haven't been many complaints filed with the Colorado Division of Insurance over how Black Forest fire claims are being handled.

One area of contention could be the value of landscaping. Although homeowners may consider trees an important contributor to a property's overall value, they aren't covered at replacement cost.

Some insurers provide a flat rate for landscaping, while some pay a small percentage of overall value of the structure, often with a cap on each individual tree or plant.

"Generally it is not a large amount," Walker said.

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WILDFIRES

Black Forest Fire Preliminary Insurance Costs Total \$300 Million

By [Grace Hood \(people/grace-hood\)](#)



http://mediad.publicbroadcasting.net/kunc/files/201307/black_forest_us_a
[Photo: KUNC](#)

Credit: [Sullivan, David, and G. C. Tribelak](#) / [The Oregonian](#) / [West 2013](#) / [Black Forest Affair](#) / [OJ Type](#) / 4th Infantry Division

Pilots and crewmembers of the 2nd General Support Aviation Battalion, 4th Aviation Regiment, 4th Combat Aviation Brigade, 4th Infantry Division, go into the thick smoke to release water onto the Black Forest Fire June 12, 2013.

3,630 auto and insurance claims have been filed since the June wildfire according to the [Rocky Mountain Insurance Information Association](#), <http://www.miiia.org/index.asp>. Executive Director Carole Walker expects that number will grow.

"People have most times up to a year or more to file claims. So we will continue to see claims to come in and certainly insured losses continue to go up," she said.

This estimate makes the Black Forest Fire the second most expensive in state history, exceeded by the 2012 [Waldo Canyon Fire](#), <http://www.kunc.org/term/waldo-canyon-fire>

Walker says there are a number of factors that could explain this. Waldo Canyon is a more densely populated suburban area where the number of structures lost (347) translated closely to homes. In Black Forest, which is more rural, there is more variance among the 486 structures lost, which includes barns, outbuildings and other structures that aren't primary residences.

"I think you're going to see a bigger variance in that when it comes to Black Forest compared to Waldo Canyon," she said.

In Northern Colorado, the [High Park Fire](http://kunc.org/term/high-park-fire) last June had an insured loss damage estimate of almost \$115 million, making it 4th among Colorado's most expensive wildfires.

Tags:

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Damage assessment grows for Black Forest fire

By [Ryan Handy \(/author/ryan-handy\)](#) Modified: July 17, 2013 at 7:17 am • Published: July 16, 2013 | 3:50 pm • [2](#)

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Photos from the media tour in the Black Forest burn area, Friday, June 21, 2013. Junfu Han, The Gazette

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The ponderosa pine of the Black Forest were many things - they were majestic, sheltering, old and dense - but they were also what gave parcels in Black Forest their value, both emotionally and financially.

After the fire, the trees now represent a large portion of market value loss to the forest - all told, \$29 million worth of trees were incinerated by the fire.

That number, based upon decreased property values and computed by the El Paso County Assessor's Office, was one of many updated damage numbers released on Tuesday, among them the total number of homes, outbuildings, garages and commercial buildings destroyed or damaged in the fire. As homeowners file insurance claims and damage assessors gain access to properties, the financial toll of the Black Forest fire has begun to take shape. The fire, which raged for two weeks and killed two people, has yet to surpass the most expensive fire in Colorado history - last summer's Waldo Canyon fire remains the most costly, in terms of firefighting as well as insured damages. Thus far, the Black Forest fire has generated nearly \$300 million in insurance claims. It also brought \$116,308,348 of market value loss to area that was mostly dependent upon trees for its appeal.

Homeowners' reactions to properties destroyed by fire have been different - some have chosen to stay, others will likely leave. If a crown fire roared through a property, incinerating the trees from top to bottom, property value was instantly decreased by 30 percent, which accounts for the \$29 million in tree damage, said El Paso County Assessor Mark Lowderman. But those homeowners will still have to pay taxes on their properties, regardless of how transfigured the land might be.

"That's kind of a shock for people," Lowderman said of the strange realization that rubble, black trees and soot are still worth something.

El Paso County Commissioner Dennis Hisey expects a few homeowners to walk away from those totally burned parcels of land, rather than rebuild amid a literally black forest.

"We are worried about a lot of abandoned property," Hisey said last week. "We would probably just put a lien on the property and let it work its way through the regular tax and sale process."

But Hisey doesn't expect many of those scenarios; even if homeowners abandon their land, it will be of value to someone, he said.

"That property out there still has value. Even if it ends up in bank ownership, eventually someone will buy it," he added.

Since the fire's start, the estimates of homes destroyed have been in constant flux. Last week, the official El Paso County Sheriff's Office number of 511 was adjusted to 486 homes, a number that the assessor's office came up with using parcel data. On Tuesday, Lowderman updated that number to 488, issued with the caveat that it too could change over the coming months.

Unlike the Waldo Canyon fire, which destroyed 347 homes, the Black Forest fire raged through an eclectic, old community, a mixture of newer developments and older homes, some of which were simple homesteading cabins built nearly a century ago. The fire destroyed 464 single-family homes or duplexes, according to the assessor's office. It melted 24 mobile homes, and damaged one; it destroyed eight garages, destroyed one commercial building, the Black Forest Veterinary Clinic.

Many properties that were spared lost outbuildings; in many cases these were more than sheds. Homeowners lost historic barns, sheds, and some homes that had been sitting on their properties for decades, filled with antiques and family treasured collected over the years. Lowderman counted 188 destroyed outbuildings.

Although the Black Forest fire destroyed more homes than last summer's Waldo Canyon fire, the damage to Mountain Shadows was greater because the median home values were higher, Lowderman said.

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Man's homeowner insurance cancelled because he lives in brush fire area in southeast Aurora

Colorado seeing trend of cancellations

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• [Jaclyn Allen](#) | [Email Me](#)

Aurora, Colo. - An Aurora man's homeowners insurance policy is being canceled because his insurance company says he lives in a "brush fire area" in southeast Aurora.

Chris Spears takes pride in his roses and his home.

"I've never filed a claim. My insurance is paid on time," said Spears.

So when he got this letter from Sentry Insurance Saturday, cancelling his policy because the company said he is in a "brush fire area," he was burned up.

"I do my job to protect my home, and I pay my dues, and I feel like that's just all for naught," said Spears. "They're not doing their job to protect me. They're getting rid of me."

His development backs to a small greenbelt with a winding creek, but he has had the same insurance for years and said it is only a problem now because of major payouts to wildfire victims.

In recent months, 7NEWS has been tracking similar trends in Colorado, from skyrocketing insurance premiums to people in mountain communities being dropped out of the blue.

Carole Walker, a spokeswoman for the state insurance industry, said the insurance

industry is under pressure because of the wildfires, and people in high-risk areas will have to find high-risk carriers.

"We have over 200 insurance companies that sell insurance, so people likely can shop and find insurance somewhere else. This is still a competitive market," said Walker.

Spears is shopping around, but said if homeowners in suburban neighborhoods like his are considered high-risk, no one's policy is safe.

"There are three fire stations within three miles in each direction from here. There's a fire hydrant in front of my house," said Spears. "I was baffled. I didn't understand."

Spears said he received another letter in the mail from Sentry the same day thanking him for renewing his auto insurance.

He said that's not going to happen -- he will take all his policies to another carrier, although he rates may end up nearly doubling.

7NEWS' attempts to contact Sentry Insurance were unsuccessful Sunday.

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The Black Forest Fire has attracted insurance pros — for better and worse

Adjusting expectations

by [J. Adrian Stanley](#)

The flier called it a "Town Hall Meeting for Black Forest Fire Residents."

But this wasn't a town hall in the traditional sense. No elected official or governmental staff member was scheduled to speak. El Paso County officials, in fact, say they had nothing to do with meetings scheduled for earlier this month at La Foret Conference Center, nor did any nonprofit, or even an insurance company.

Rather, the "town halls" were put on by Florida-based Loss Analytics, a private company offering "public adjusters" paid to represent disaster victims to their insurance companies. (Loss Analytics did not return phone calls seeking comment. A La Foret spokesperson says his staff originally thought the meetings were being hosted by a nonprofit.)

Public adjusters — who work on behalf of victims, as opposed to "insurance adjusters" or "claims adjusters," who work for insurance companies — tend to flock to disaster areas, eager to sign up clients who will fork over a percentage of their insurance claim in exchange for services. At times, adjusters host meetings that victims may mistake for official affairs, a practice that's drawn criticism.

"There are people [who hold meetings] that have been reported to insurance commissioners," says County Commissioner Darryl Glenn, not speaking specifically of Loss Analytics.

In fact, back in November, the Denver Post did an exposé on public adjusters targeting victims of the Waldo Canyon Fire. It mainly focused on Pete Romero, a public adjuster who ran a nonprofit on the side that held meetings locally to "help" victims. Romero defended his nonprofit, but others quoted in the article saw it as a less-than-honest way to drum up business.

Glenn says some Waldo victims feel they were ripped off by such adjusters, often due to excessive fees or poor service. And he's worried about a repeat in Black Forest.

Sorting it out

After Waldo, the city set up Colorado Springs Together, a nonprofit dedicated to helping those who had suffered losses. While it offered some meetings on insurance, the group refused to host United Policyholders, a well-known nonprofit that has provided assistance to disaster victims nationwide.

"What we've tried to do is kind of keep a distance, avoid getting in the middle of the policyholder-insurance discussion," executive director Bob Cutter said at the time.

El Paso County has had to strike a similar balance since the Black Forest Fire. Glenn says that early on, Commissioner Peggy Littleton wanted to organize a meeting with people in the insurance/adjusting business. But the Board of County Commissioners decided to stick to meetings featuring government experts and United Policyholders representatives.

Amy Bach, executive director of United Policyholders, says she's often concerned about for-profit businesses trying to "masquerade" themselves.

"It's black and white," she says. "You're either in business to make a profit — and just flat out admit it — or you're in business as a nonprofit."

Bach says that ultimately, victims need to be their own advocates. "It's absolutely heartbreaking that there are business people that think it's OK to deceive disaster victims to get business," she says. "But wake up and smell the coffee — that's the modern world."

Not all bad

Of course, Bach notes, if some public adjusters are rotten, that doesn't mean they all are.

In some cases, ethical, qualified public adjusters can be invaluable. For one thing, they can attend meetings with insurance providers, read contracts, organize claims, and take phone calls. A good adjuster can't act as a lawyer, but will be well-schooled in insurance-policy intricacies, and able to pinpoint exactly how much money is due to the homeowner and advocate for every cent.

That said, Bach believes many people can get a fair settlement from their insurance company on their own. She adds that people ought to try to handle the situation themselves — or at least allow a few weeks to pass after a disaster — before they seek an adjuster.

If they do, Bach says, they should look for one who's bonded and licensed. (The Colorado Division of Insurance should reveal any complaints and the status of the license.) She also finds local adjusters to often be a better choice, and recommends homeowners ask for at least two recent references.

Bach's also a fan of the Rocky Mountain Association of Public Insurance Adjusters, a trade group created to bring more rules and standards to Colorado public adjusters. President Scott deLuise (who is also the president and CEO of Matrix Business Consulting in Broomfield), says group members already meet the strict ethical standards that will become law in 2014, due to state legislation pushed for by the Association.

"When we formed the organization we immediately started working with the Colorado Division of Insurance to reform public adjuster laws because of what happened in Waldo Canyon," he says, noting that Colorado's existing regulations are lax.

DeLuise says he was saddened to hear of unethical practices during that fire, especially because he believes public adjusters can be wonderful advocates for victims. In fact, when he was a college

student, an arsonist burned down his fraternity house. He hired a public adjuster to help him settle the claim, and was so impressed by his work that he bought the man's business. He's been a public adjuster ever since.

"I would say one out of 20 homeowners gets through the insurance process without pulling their hair out," he says, adding, "We help people."

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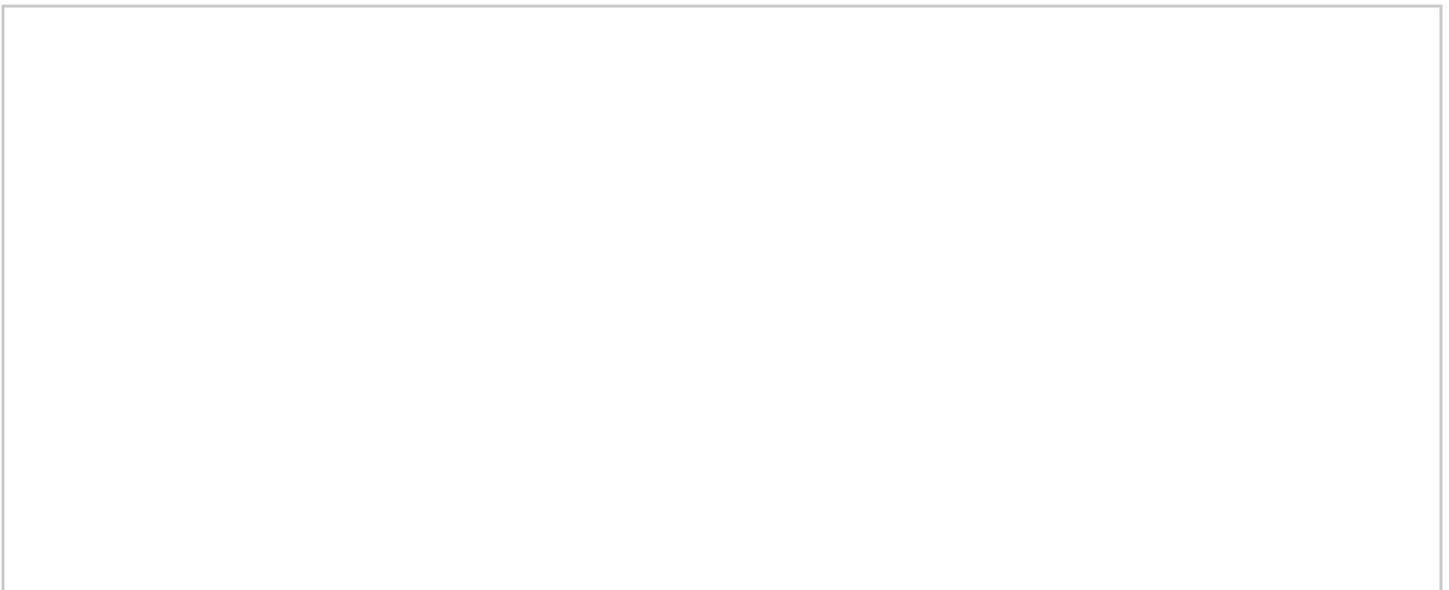


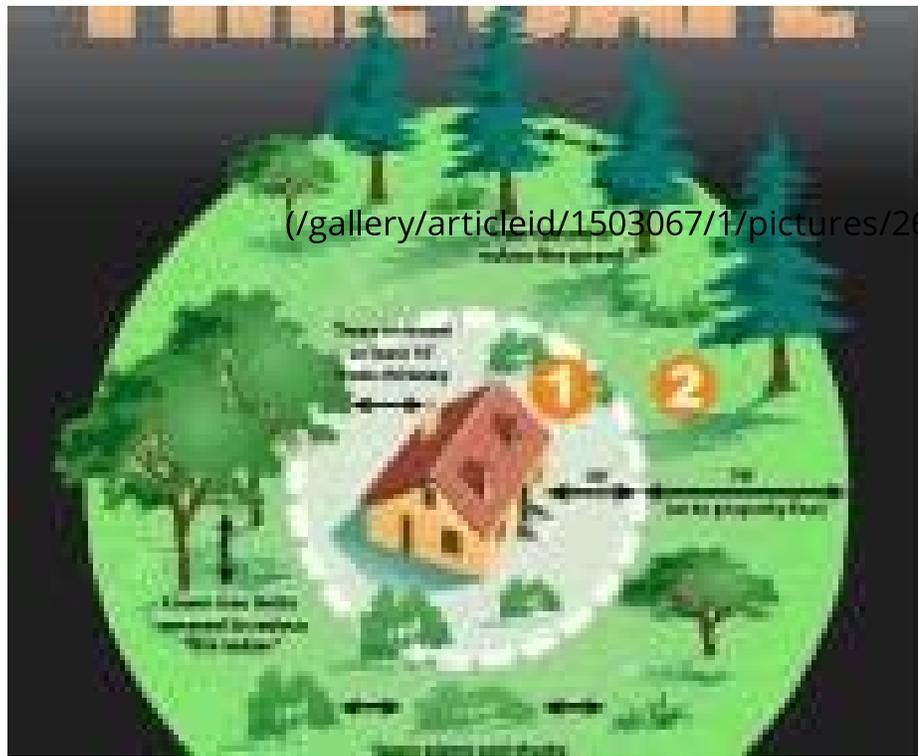
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providing a safe area for firefighters.

1. Lean, Clean and Green Zone

• Clearing an area of 10 feet immediately surrounding your home is critical. This area receives the greatest reduction in fire-related vegetation.

2. Fuel Reduction Zone

• This fuel reduction zone is the remaining 10 feet to its property line and depends on the distance of your property and the vegetation.

Spacing between plants improves the chance of stopping a wildfire before it destroys your home. You have two options in this zone:

• Create horizontal and vertical spacing between plants. The amount of space will depend on how deep the shrub is and the size of the plants.

• If you must do not have to be cut and removed as long as all of the plants between them are removed. This



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Of course, Colorado Springs was rocked in June 2012 by the Waldo Canyon fire, which killed two and destroyed 347 homes in Mountain Shadows. The cost of insured losses because of Waldo Canyon are estimated at \$453.7 million.

So I'm not surprised State Farm, which insures about 22 percent of all Colorado homes, wants to reduce its exposure to future losses.

I noted that several people had called me complaining they'd received inspection letters. A few told me they'd been inspected and were told to cut down every tree, bush and shrub within 100 feet of their homes or face cancellation of their policies.

Others complained they were experiencing increases in their premiums upwards of 30 percent. Those complaints included customers of State Farm as well as USAA, Farmers, American Family and many other companies. A few said they were forced to pay huge premiums to secure insurance from high-risk specialists Lloyds of London.

In response, readers howled about what they perceived as price gouging and heavy-handed tactics by insurance companies.

But reader Bill Guman had a different perspective on the case-by-case analysis being initiated by State Farm and its renewed commitment to persuade red zone property owners to protect their homes.

"How about people taking personal responsibility for a change?" Guman said in comments posted online at Gazette.com. "Insurance companies, fire departments and utility companies have been telling homeowners in forested areas to create defensible space around their homes for decades.

"Yet we still see the limbs and branches of ponderosa pines, scrub oak, and spruce touching the sides of homes, hanging over wood decks and roofs, and lining driveways right up to the front door. Stacks of firewood are still stored under decks and on porches. What part of 'defensible space' do you not understand?"

Guman, a former Colorado Springs city councilman and a landscaping expert, said the companies are simply protecting themselves from huge losses.

"Insurance companies have every right to call the shots on homeowner policies they underwrite," Guman said. "If you don't like it, pay the higher premiums or go without. It's pretty simple."

One reader who was very angry was Alan Buehler, a State Farm agent who insisted the story was wrong and no one had been asked to clear everything within 100 feet of their home.

"If that's true, they should talk to their agent," Buehler said. "That's just not happening."

Marcy Morrison, retired Colorado Insurance Commissioner, called to suggest it may be time for the Division of Insurance or state lawmakers to establish a standard list of fire mitigation criteria for homeowners and insurance companies.

Morrison suggested perhaps insurance companies should take into account homeowners who mitigate fuels and keep a supply of fire retardant spray at their homes for use when a wildfire approaches, for example.

One reader who was not upset was Thorpe, the State Farm spokeswoman, who was pleased the column generated a vigorous community discussion of fire mitigation in red zones.

"It was great," she said. "It really got everyone thinking and talking. That's what is important. They need to take seriously the need for mitigation."

As for the prospect of clearing everything within 100 feet of a house, Thorpe stressed that each property is evaluated "on a case-by-case basis" and mitigation recommendations vary widely by specific properties. She said such a recommendation would be extreme and rare and cautioned customers to wait and see what their inspectors tell them.

"We don't want everyone to start mowing down everything within 100 feet of their homes," she said. "We really want the areas within 30 to 50 feet of their homes to be really tight. We want to eliminate the fuels closest to the house. It's the first 30 feet surrounding the home that requires the most extensive mitigation.

"The 100-foot area is more about cutting limbs and thinning trees."

But Thorpe said the important thing was that people are thinking hard about wildfire, the dangers to their property and the need to reduce losses.

"That is really all that matters," Thorpe said.

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El Paso County is hoping for a potential presidential disaster declaration that state and local officials say would ease the next few months for thousands of residents impacted by the Black Forest fire.

Beyond the 511 homes destroyed, the two deaths and the thousands of acres of blackened trees, the Black Forest fire dealt a heavy blow to many homeowners who were uninsured or underinsured, officials say.

One of the best ways to help them could come from the federal government in the form of a hard-to-get grant.

"Unfortunately, there are a significant number of people in Black Forest who are uninsured," said Jim Riesberg, who attended an insurance meeting Monday night at New Life Church. Riesberg, the soon-to-be former commissioner of Colorado's Division of Insurance, was among those on a panel of insurance experts offering advice about filing claims. More than 100 homeowners attended.

The meeting, hosted by El Paso County commissioners, became an all-inclusive forum for insurance questions, particularly as homeowners are dealing with a changed Colorado: Some insurance companies are dropping clients or raising premiums. Wildfires aren't the only disaster spiking insurance rates, Riesberg said. Flash floods like the one that hit Manitou Springs on Monday night also make Coloradans high-risk clients.

But then, there are those who have no insurance.

The exact number of uninsured homeowners in Black Forest is unknown. But it's a number that Federal Emergency Management Agency and county officials spent the past week trying to nail down, as they combed through the burn area.

Gov. John Hickenlooper's office expects to spend this week finalizing numbers - assessing homes lost, people without insurance and other economic impacts - to make the strongest argument for a federal disaster declaration. A similar petition was made after the Waldo Canyon fire, but the state was only granted certain categories of aid.

This time, El Paso County has its sights set on individual aid for the uninsured.

"We all hope that we get the individual assistance grant," said Carole Walker, executive director of the Rocky Mountain Insurance Information Association.

Colorado has already been given a Fire Management Assistance grant, which will pay for 75 percent of the state's firefighting costs, said Katie Appenrodt, an external affairs specialist with FEMA. But Colorado is now making a pitch to qualify for a more specific aid packages.

There is no specific threshold that El Paso County must meet to qualify for the grant, Appenrodt said. Instead, a disaster-hit region has to prove the broad, "holistic" impacts, she said. Officials from FEMA spent days assessing the number of people displaced by the fire, the number of homes destroyed, and the number of uninsured losses, among other indicators. Although Appenrodt said there is no specific amount of losses the state has to meet, El Paso County commissioners discovered that the county had come up short in one crucial category: uninsured losses. County Commissioner Sallie Clark was told that the county had to prove at least \$6.7

million in uninsured losses, which the area has yet to meet, in order to get the coveted private loss grant. Officials with the Pikes Peak Regional Building Department said at least 78 homeowners were uninsured.

At the suggestion of the Coalition for the Upper South Platte, a nonprofit fire recovery group, the county has expanded its definition of "loss," and began assessing the damage to the land. Many uninsured homes in Black Forest were older, and the structures leaked asbestos, lead and mercury on the ground, which could later affect water quality, said Carol Ekarius, the coalition's director. Commissioners hope that the cost of cleaning that toxic waste will tip the scale for individual-based aid.

In the meantime, the Rocky Mountain Insurance information Association can only report the number of insured losses. Insurance companies reported 368 insured homes were lost, but that number could rise, Walker said. Until the total number losses to the Black Forest fire are accounted for, the Waldo Canyon fire remains the most expensive in state history, at about \$450 million.

Walker expects the Black Forest fire to reach the "hundreds of millions of dollars" mark in terms of loss as well. On Monday, Steve Price, who lost his home in the Waldo Canyon fire, encouraged homeowners to recoup as much of their losses as possible, to "become whole again." It was a message repeated to Waldo fire victims but one that may not be realistic for many Black Forest fire survivors who have discovered that they were grossly underinsured or lacked insurance all together.

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Hickenlooper requests federal aid for wildfire relief

By Ryan Parker *The Denver Post* *The Denver Post*

Posted:

DenverPost.com

Gov. John Hickenlooper requested federal funding on Wednesday for wildfire relief in the form of a presidential major disaster declaration.

The request was to the Federal Emergency Management Agency (FEMA) for El Paso and Fremont counties as a result of the Black Forest and Royal Gorge wildfires, according to a news release from Eric Brown, Hickenlooper spokesman.

In the letter, Hickenlooper outlines how El Paso county was in the process of recovering from last year's wildfires when Black Forest occurred.

"In addition, a severe storm that produced tornadoes, high winds and large hail impacted rural areas of the county, destroying and damaging multiple homes and outbuildings," the letter states.

Fremont County and the City of Canon City are addressed with the physical and economic effects of the Waldo Canyon, Royal Forge and Bull Gulch fires.

"Unemployment in Canon City is higher than the state average and the Royal Gorge Fire caused the immediate unemployment of another 150 persons," The letter states. "Further unemployment will occur as businesses dependent upon Royal Gorge Bridge and Park-related tourism suffer from the closure of the Park."

Requests for support include multiple public assistance categories, individual and households program, crisis counseling program and disaster unemployment assistance among numerous others.

"Without the support and related assistance programs, the additional burdens from these events will further undermine state and local governments' ability to recover from the severe impacts of the Black Forest Fire, the Royal Gorge Fire, and the many other fires and severe storm events that occurred over the past 12 months," the letter states.

Additionally, the governor submitted a request to the Small Business Administration for a disaster declaration to provide economic injury disaster loans for businesses in the counties of Hinsdale, Mineral, and Rio Grande, and the contiguous counties of Archuleta, Alamosa, Conejos, Gunnison, La Plata, Ouray, Saguache and San Juan, according to Brown.

Ryan Parker: 303-954-2409, rparker@denverpost.com or twitter.com/ryanparkerdp

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At its first meeting on Monday, the El Paso County clean-up committee learned one of its first lessons from the Black Forest fire, as it tries to meet the needs of residents who are cleaning up hazardous debris in the burn area.

One of first topics tackled by the committee, a subcommittee of the Black Forest Long Term Recovery Group, was Dumpsters and where to place them throughout the forest area, where at least 511 homes burned in early June. The problem, residents told chairwoman Commissioner Amy Lathen, is that they don't need Dumpsters anymore - they needed them took weeks ago.

The committee that includes including Commissioner Darryl Glenn and Lathen, is working to catch up to the needs of thousands of residents following the catastrophic fire.

The committee will try to set and educate people on standards for debris removal - for instance, what materials can be buried on site - as well future plans for mitigation in the forest. The committee will have regular meetings, the next one set for Friday, and it will report back to the Long Term Recovery committee with suggestions, Lathen said.

Lathen directed the meeting set tasks, most involving clean-up and public health hazards in the burn area. After the committee bagged the idea of dumpsters, at the suggestion of at least 20 residents in the audience, they moved to portable toilets, five of which have been placed throughout the Black Forest neighborhood for residents and volunteers. The portable toilets are ideal for volunteers working in the area, a volunteer coordinator, Rob Martin, told the committee. But Lathen pointed out they come at a price - \$100 a day for each - that "is not sustainable."

Finding alternatives to clean-up efforts, especially as the months go on, is a theme for the committee. Just as the county can't continue to finance the toilets, the "county can't do all of the clean-up," Lathen said. Residents are responsible for cleaning up private property, but the county can assist, the only question is how.

Tom Gonzales, with the county's health department, will help the committee set clean-up standards.

In addition to discussing the burn area's 41 damaged wells, Gonzales warned the committee about the high level of asbestos in Black Forest, left behind when hundreds of older homes burned.

The county learned from the Waldo Canyon fire clean-up, but by and large it will seek to forge its own road to recovery, said Glenn.

The committee specifically addressed Colorado Springs Together, a non-profit recovery group founded after the Waldo Canyon fire, that has offered the county a few suggestions, Glenn said.

"They have reached out several times and there are some things that we are not willing to do," Glenn said, but did not elaborate. "We are not comfortable going down the path that they have chosen."

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Contact Ryan Maye Handy: 636-0261

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Repairing water wells across the Black Forest fire burn area has become one of El Paso County Public Health's main concerns after the blaze left wells exposed to the elements and left some returning residents without a water source.

Nearly one in five of the water wells servicing houses damaged by the Black Forest fire were left exposed, according to an assessment by county employees. Overall, one third of the 522 wells surveyed suffered some form of damage - either through melted wires or exposed well caps.

The damage spotlights an element of the Black Forest fire that was absent from last year's Waldo Canyon fire: The risks to water wells in a rural community, one where residents rely on water sources deep in the ground.

The problem is likely widespread. The health department's survey didn't include houses still standing whose wells were damaged - only those listed on the sheriff's office's initial list of burned homes.

"I have concerns (about aquifer contamination)," said Matt Sares, hydrogeological services manager with the state's Division of Water Resources. "The potential risk, I think, overall to the aquifer is relatively small, but we don't even want to find out."

State and county officials have urged residents to temporarily cap their wells as soon as possible to prevent rain water from flowing inside.

The damage varied.

Well heads built more than 25 years ago were often constructed of plastic pipes. Seventy-one of the exposed wells featured this design, said Tom Gonzales, the county health department's director of environmental health.

Many of those PVC well heads completely melted, some of them six inches into the ground, he said.

Wells built in the last 25 years were required to feature metal casing around the pipes.

The department is researching the exact danger to the wells and underlying aquifer.

Gonzales is organizing teams of county employees to check on how many open well heads have been capped. If the teams find any, Gonzales plans to have them cover the wells.

County employees have handed out free kits for residents to check tap water for bacteria - with 5.6 percent of the 524 tested kits coming back positive. That contamination rate is typical for this time of year, said Danielle Oller, a county spokeswoman.

No tests on the aquifer have been done so far, but Gonzales said he's working on options to do that in the future.

The damage has created a rush of business for well drilling companies. The earliest opening for service for Barnhart Pump Company in Falcon is Aug. 22, said Mark Birkelo, the company's general manager.

Seven or eight wells might need to be re-drilled - at a cost of from \$8,000 to \$15,000 - mostly because parts of the well head fell into the hole.

Most of the repairs consist of pulling pumps, examining the wells and rebuilding well heads - a process that costs about \$500 or \$600, Birkelo said.

He hasn't seen signs of ash water seeping to the bottom of those wells, he said.

"We're seeing it localized," Birkelo said. "Usually we can salvage those."

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Thousands around Colorado Springs must be wary of the big black wave of mud

By Ryan Handy (/author/ryan-handy) Modified: July 12, 2013 at 4:01 pm • Published: July 11, 2013 | 9:25 pm • 8

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When John Schroyer's beat-up Subaru Outback was caught in a swell of black water and sent coursing down U.S. 24 on Wednesday, he was on the edge of panic. His voice, recorded on his video camera, shook.

Schroyer, a Gazette videographer, is deadpan, sarcastic - a no-nonsense kind of guy who, even while flash flood waters threatened to toss him into a swirling vortex, still kept the video camera rolling. At the same time, he was trying to steer and kept pumping the brakes - all pure survival instinct. Really, he was terrified.

"Yeah I was trying," Schroyer said of his efforts to keep the car on course. "I don't know why, because stupid instinct? Somehow. As if that would have helped. It was just adrenaline."

In his video, which by Thursday was aired on local TV stations, CNN and Good Morning America, Schroyer's mud-splattered 1996 Outback rode a black wave and crashed against signs and rocks like a bumper car. He cursed, hyperventilated, and came to rest 200 feet later, an island amid ash-laden water.

He was shocked. The Gazette newsroom was shocked.

But, experts say, no one should be surprised the flood struck where it did.

Schroyer's car was caught in a spot that was targeted a month ago as a vulnerable zone for flood damage on the highway, according to the Colorado Department of Transportation. With the help of hydrologists, the department isolated a few of the Waldo Canyon burn scar's most vulnerable spots along U.S. 24 - one, just west of Manitou Springs near mile marker 296, was where Schroyer's car washed off the westbound lane and was swept down the hill. The department's Waldo Canyon Mitigation Project started a month ago with mile marker 296, expanding culverts, and will continue in August at mile marker 288, near the El Paso-Teller County line, said spokesman Bob Wilson.

Wednesday's storm may have produced cinematic effects, but in the grand scheme of monsoonal flows, it "wasn't even that high on the spectrum," said National Weather Service meteorologist Kathy Torgerson.

"That was just probably a little taste of more to come," Torgerson said.

Colorado is now in its monsoon season, when the sun quickly warms the higher elevations and moisture gathers into towering thunderheads that can burst and pass through an area within minutes. These thunder cells might float over the Front Range every day for the next month, and all it takes is a half-inch of rain for a flood to pour down some portion of the Waldo Canyon fire burn scar.

The hills west of Colorado Springs are in prime thunderstorm territory, "which makes it hard for the Waldo (scar) to escape," Torgerson said.

Wednesday's storm, which lasted only minutes, dumped over an inch in Waldo Canyon and .52 inches of rain in upper Williams Canyon, two of the higher danger zones on the burn scar, Torgerson said on Thursday. Some other danger spots are Wellington Gulch, in the central-south area of the burn scar. Then there are Glen Eyrie and Sand Gulch, by Chipita Park, both of which got minimal amounts of rain on Wednesday.

All those points are mostly along U.S. 24, or else dump into Colorado Springs, and that's no coincidence, Torgerson said.

"Wherever the fire burned the hottest is where the soils end up being the most hydrophobic," she said. Soils on those steep, rugged landscapes have been drained of all moisture; rain glides off them as it would through a bathroom sink, smooth and fast.

Flooding has long been anticipated by the state and county, and by mid-July, floods might even feel like a weekly occurrence.

In fact, cloudy skies likely will linger over El Paso County through the weekend, according to the National Weather Service. Temperatures are expected to reach the lower 90s consistently through the weekend. There's a 30 percent chance of thunderstorms Friday afternoon, and a 20 percent chance of thunderstorms is forecast for Saturday and Sunday, said Makoto Moore, a meteorologist with the weather service.

To lessen the risks of flood, the Department of Transportation last year got \$5 million approved for the Waldo Canyon Mitigation Project, and has been working to improve culverts in that fragile zone along U.S. 24. After the Waldo Canyon fire, the U.S. Geological Survey placed rain gauges throughout the scar to help meteorologists monitor rainfall and predict flash-flooding.

Downslope, the Manitou Springs Fire Department has worked thunderstorm-watch into its daily routine, said spokesman Dave Hunting. When the storm clouds gather, the firefighters move their trucks out of the station on Manitou Avenue. They're trying not to get trapped in a flood zone, Hunting said.

But what happens if the weather this summer necessitates a daily move? Worse yet, can they do it for the 10 years it will take for the burn scar's flood danger to subside?

"Hopefully that won't be the case, but we can activate very, very quickly," Hunting said. "Right now we are doing the best we can."

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 **Dan Dumbert** · Works at Warehouse and management, now retired
colorado seeds to spread a ton of Commercial grade hemp seeds through out the area. Hemp has one of the best anti-erosion rooting systems of any plant, it grows fast, and no one is going to get stoned on Commercial grade hemp.
Reply · Like · July 12 at 8:09am

 **Stacy Slay** · Top Commenter
Absolutely not. Colorado just legalized growing marijuana, the last thing these growers need is garbage pollen flying all over the place.
Reply · Like · July 12 at 10:03am

 **Bryan Kochis** · Top Commenter · UC Davis
Interesting idea, Dan. But the federal gov would never allow it as hemp is non-native.
Reply · 1 Like · July 12 at 10:28am

 **Molly Crawford** · Top Commenter
Stacy, what does hemp have to do with marijuana?
Reply · 1 Like · July 12 at 12:09pm

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 **James Law** · Top Commenter · Colorado Springs, Colorado
Every local news outlet needs to be conveying the dangers of flash floods to our community on a regular basis. The thunderstorms that sent mud into Manitou last week and floated John's car were, meteorologically, nothing special. If large portions of the burn scar were to receive large amounts of rainfall in a short period of time, then Manitou, Old Colorado City, and even Colorado Springs would be looking at a disaster that would easily eclipse the wildfires. Everyone in our community needs to be aware of this potential and prepared should the worst come to pass.
Reply · 5 Like · July 11 at 11:00pm

 **Theresa M Oswalt-Day** · Top Commenter
I understand how damaging this type of rain season can be. We live along side a drainage ditch and every summer our backyard is washed into our front yard and into Chelton Road. We rent and therefore we would have to foot the bill to increase the retaining wall height to prevent this from happening.
Reply · Like · July 15 at 11:54am

 **Bryan Kochis** · Top Commenter · UC Davis
\$5 million sure hasn't bought much, because they have done minimal work up Hwy 24. Concrete barriers and deeper ditches? Why not just build a wall of Legos? It'll be about as effective. Why in the world is it already a year later, and nobody has built any kind of deep retention basins higher up where they have room to work? The most thorough work ANYBODY has done is what Navigators did in Glen Eyrie.
Reply · 4 Like · July 11 at 11:01pm

 **James Law** · Top Commenter · Colorado Springs, Colorado
They haven't built "deep retention basins higher up" because: 1.) the terrain is too rugged and steep, and 2.) the retention basins fill up with sediment and debris after a single storm, giving them an extremely short life span. What little money they do have to work with is probably best used strengthening and streamlining existing infrastructure in the contained conveyance of flood waters. Long term, carefully-planned restoration work aside, there's no easy solution to post-fire flood problem; they're just going to have to make the best out of a bad situation.
Reply · 7 Like · July 11 at 11:11pm

 **Stacy Slay** · Top Commenter
It must be horrifying for a liberal to discover that the government does not spend money effeciently.
Reply · 3 Like · July 12 at 10:01am

 **Bryan Kochis** · Top Commenter · UC Davis
Stacy Slay - Stacy, good government can spend money very efficiently. Just because our particular government is mired in gridlock doesn't mean you give up on the idea of government. I pray I am never as bitter and jaded as you.
Reply · 8 Like · July 12 at 10:30am

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 **William Burke**
" When the storm clouds gather, the firefighters move their trucks out of the station on Manitou Avenue. They're trying not to get trapped in a flood zone, Hunting said."
That's common sense. Placing one's 1997 Subaru in a flood zone... not so much.
Reply · 2 Like · July 14 at 8:41am

 **J.e. Bloodgood** · Top Commenter
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Rain,
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Candance Toscano hangs merchandise in the window of her Manitou Springs business, Toscano Interiors, on Monday, July 15, 2013. Toscano said a neighboring business helps her out by putting sandbags in front of her door at night and then moving them out of the way in the morning . (The Gazette/Jerilee Bennett)

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Fog concealed the top of Mount Manitou on Monday, where winds swirled around the peak and pushed a misting rain into the city.

After two flash floods shoved vehicles into ditches, destroyed homes, closed businesses, and prompted residents and tourists to evacuate the town, some business owners wonder if they can recover lost revenues - and whether the flood's media attention will hurt future income.

Alan Kerns was forced to close his amusement center nearly four hours July 1 when more than 2 inches of water flooded his gaming areas. Kerns owns Arcade Amusement Inc., which sits along Manitou Avenue near Fountain Creek.

He lost another three hours of work Wednesday, when flash flood warnings closed him a second time. That day, a 4-mile stretch of U.S. 24 was closed when a thunderstorm unleashed a cascade of water, rock and mud down the highway.

Just two weeks into July, Kerns estimates the floods and warnings have cost his business at least 5 percent of his normal monthly revenues, not including about \$2,000 in cleanup costs.

"And this is my busy time of year," Kerns said, "when revenue in one hour can match a whole day in winter."

At about noon Monday, the few tourists and residents who braved Manitou's misty morning wore rain slickers and stepped cautiously across slippery cobblestone crosswalks.

Outside Adam's Mountain Cafe, Julie and Brian Williams of Woodland Park waited for a lunch table with their friends Jenny and Jim Miller of Fairfield, Calif. The Millers had not heard about the flood that forced Adam's to set up sandbags around its front deck. But the heavy rains of early July have certainly caused the Williams to pay closer attention to storm alerts received via their mobile phones.

"We just worry that we may not be able to get home through the pass," Brian Williams said.

The Williamses clearly are not the only weather watchers.

Emily Pazera, day manager of Adam's, said rain keeps some tourists from venturing into Manitou. She said several customers have asked if the town floods each time it rains.

"Citizens seem to be nervous to come to Manitou when it rains," she said.

Kerns worries the July 1 flood and subsequent flood watches and warnings will hurt some Manitou businesses well into August.

"People are still calling and asking if the roads are clear," he said.

Even so, few future Manitou tourists canceled reservations at the Cliff House at the corner of Canon and Park avenues after the July 1 flood, said Roland Sardaczuk, front office manager. He said the hotel is 85 percent booked through August.

Less than a quarter-mile down Canon Avenue, Hip Threads remained closed Monday with mounds of sandbags protecting its doorways. Sandbags also sat outside other businesses.

How badly a Manitou business is being affected depends a lot on its location. Businesses at higher elevation than Fountain Creek or far from the Williams Canyon drainage, such as Ruxton's Trading Post, 22 Ruxton Ave., had no flood damage, despite Ruxton Creek running underneath its building, said owner Mike Graham. He said his July business "has been good" ever since the Pikes Peak International Hill Climb. Likewise, Hell's Kitchen Pizza owner, Nelson Rufran, said his business saw about a 30 percent decline in business from July 1 to July 3 as tourists seemed to avoid Manitou. That trend changed on Independence Day.

"On the fourth and fifth I had record numbers," Rufran said.

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Contact Ned Hunter: 636-0275.

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Fire mitigation task force struggles for solutions

By [Ryan Handy \(/author/ryan-handy\)](#) Published: June 27, 2013 | 6:45 pm • [3](#)

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El Paso County Commissioner Sallie Clark (second from right) and representatives of the Colorado Springs Fire Dept. answered questions from a state task force group on mitigation at the Flying W Ranch on Thursday, June 27, 2013. (The Gazette/Jerilee Bennett)

Over the next 17 years, state officials expect more people to move into 2.2 million acres of Colorado's remaining unoccupied territory.

Those thousands of people will find themselves in wildfire danger zones, where homes are more vulnerable, and insurance is either non-existent or expensive. If they lose those homes to wildfire, their struggle will just be beginning. They'll have to rehabilitate the land and consider if and how they will rebuild.

The task of addressing these scenarios has been placed on the shoulders of a statewide task force of insurance, building and forest professionals. Gov. John Hickenlooper created the Wildfire Insurance and Forest Health task force in January, and 18 of its members took a field trip on Thursday to see first-hand what it means to live in a wildfire zone.

"This is one of the steepest learning curves that I've had to endure," said Barbara Kelley, chair of the group. "We've a monumental task before us to come back with recommendations. We can't reinvent the wheel."

Instead, Kelley, who is also the executive director of the Department of Regulatory Agencies, and others spent Thursday learning what resources Colorado has already amassed to aid in fire recovery prevention.

Their day began in the far reaches of western Teller County, where the 2002 Hayman fire, the largest in state history, denuded over 138,000 acres. Led by Carol Ekarius, executive director of the Coalition for the Upper South Platte, they toured flood plains and subdivisions within the burn scar. They ended the multi-county tour at the Flying W Ranch - destroyed by the Waldo Canyon fire - where they pressed Colorado Springs firefighters on fire mitigation, rebuilding, and fire code changes.

On July 1, the task force will report to Hickenlooper with suggestions on how Colorado can better prepare.

After touring a Teller County subdivision, Ridgewood, which has been thoroughly mitigated, the group grappled with how to enforce mitigation and the building of fire-resistant homes at a state-wide level.

While they can impact the subdivisions yet to be rebuilt, it seems they can do little to impact old developments.

"What do you do about the thousands of homes already there?" questioned Lisa Dale, assistant director of the Colorado Department of Natural Resources. "I think that's something this group is really going to struggle with."

In the meantime, persuading homeowners to take fire mitigation seriously is a perpetual struggle. The task force visited Jean Blaisdell in her forested subdivision of Highway 67, where she championed a Firewise Community program after the Hayman fire. Although the blaze just missed the collection of 100 homes in the forest, the community applied for grants to help thin the thick and dangerously dry ponderosa pines around their homes.

When Blaisdell first built her home in the early 1980s, she told builders to "leave as many of the trees as possible." Two decades later the thinking has changed; now, even before residents build in the subdivision, they have their properties mitigated, she said.

"I expect (more) new residents will do the same thing," she told the task force. "Particularly if they've lived in Colorado and watch the news."

Not everyone in Blaisdell's neighborhood has embraced mitigation. Some can't afford it, and there is at least one Wiccan homeowner who values her spiritual connection to the trees over intensive mitigation. One the challenges the task force faces is developing incentives that will encourage mitigation.

But mitigation is not infallible, the task force learned. It can't stop devastating blazes, nor can even the best mitigated homes be guaranteed insurance.

A few homes in Ridgewood have been dropped by their insurance companies, Blaisdell said.

Insurance could become one of the greatest challenges to emerge from the Black Forest fire, the task force was told on Thursday. Ekarius suspects that "a lot of people" who lost homes in the fire were uninsured. No one seems to know exactly how many just yet, she said.

El Paso County and Federal Emergency Management Officials have spent the past week in the Black Forest burn area, assessing the area's potential for a FEMA disaster declaration grant. One grant El Paso County commissioners are hoping for would provide individual assistance to homeowners without insurance.

But the county has to prove that it has \$6.7 million worth of uninsured damages, and as of Thursday it was coming up short.

The Black Forest fire victims could also be caught in another insurance snare. The Colorado Insurance Reform Act of 2013, which was designed to ease the wildfire recovery process, goes into effect on Monday.

Ekarius fears that Black Forest fire, which started on June 11, will be exempted from the law, leaving aid for homeowners in the hands of state and local officials.

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People living in 'red zone' mull task force ideas

6:52 PM, Jul 3, 2013

EVERGREEN - Watching fires burn through overgrown forests this season, claiming lives and homes in Colorado, Al and Jan Buenning think back to warnings they got years ago.

"We moved here from Wisconsin in 1987," Jan Buenning said. "Our neighbor who used to work for the Forest Service said, 'oh, you're moving to Evergreen, Colorado? That's just a fire waiting to happen.'"

The couple lives in what's called the "wildland urban interface," or what's more conversationally referred to as the "red zone," the portion of Colorado where potentially dangerous forest meets populations.

This year, the couple has already helped house friends who were evacuated from their homes nearby.

You don't have to sell the Buennings on the idea that our forests could use some thinning.

Fire managers would like to do a lot more fire prevention work, but thinning forests costs money.

A state wildfire task force appointed by Gov. John Hickenlooper, D-Colo., is thinking about a special property tax for red zone homes to pay for it, but would Al and Jan vote for such a tax?

"I would," Al said. "If it were spent directly for that purpose and not to build more bureaucracy."

"I don't like big government and more taxes," Jan added. "But I do believe that people should be responsible for what affects their lives."

In principle, the Buennings think it's fair to make people in the red zone bear the burden for the red zone's problems, but taxes are never a sure bet at the ballot box.

Most of the area around Al and Jan's house is cleaned up, but they do have a few problem trees right up against the home.

"I don't have an answer for that," said Al. "They shouldn't be that close quite frankly."

Al says he'd be okay with having authorities point out problems with his defensible space and bug him to remedy them.

They bought this house a year ago, and nobody in authority made an issue out of defensible space.

"The home inspector might tell you about faulty plumbing or mold over here, but they'll never say 'you've got some real problems with fire here,'" Al said.

Al and Jan are happy that the task force is thinking about tightening county codes to deal with fire mitigation, or tying mitigation more closely to homeowners insurance.

A little nudge and some good advice could go a long way.

Another idea the task force has is to require home sellers to do the mitigation work before they can transfer the title of the home, so the new owner can move without wondering if there are issues.

If somebody needs to sell a house because they've hit hard times, though, that could put them in a tough spot financially.

It's one of the many issues the task force has left to navigate.

Study: Colorado has soft wildfire regulations

10:15 PM, Jul 16, 2013

DENVER - A [new study by the University of Colorado-Denver](#) finds that Colorado has some of the softest rules when it comes to wildfire safety.

The finding comes at a time when the state is re-thinking how it reduces danger in forest neighborhoods, still reeling from the destruction a second fire season.

Colorado's running list of deadly fires took the lives of eight people this year and last, destroying more than 1,000 homes.

This year's Black Forest Fire destroyed nearly 500 homes, becoming the single most destructive fire in state history in terms of property damage.

To protect neighborhoods, fire managers preach defensible space, which homeowners can create by clearing vegetation from buildings.

However, treatment only works if it's applied to entire neighborhoods and the forest around them.

"If you have half of the members of the community who are doing everything they can to mitigate against wildfire, and the other half could care less, you're all going to go up in flames if a big fire comes," said Lloyd Burton, author of the CU Denver study.

Burton's study found that western states approach that problem differently.

He found that California and Oregon have the strongest laws. They have statewide fire standards that can be enforced on homeowners.

Colorado is in the group of states with the softest laws. We leave the option to set and enforce fire prevention rules up to local government.

That same model is used in New Mexico and Arizona, where 19 firefighters died this year.

"Nearly all the civilian and firefighter fatalities have occurred in local option states," the study concluded.

That doesn't translate into an effort to toss out the concept of local control in Colorado.

"I don't think it's necessary for the state to come in and say we're going to impose one building code on the entire state," said Gov. John Hickenlooper (D-Colorado.)

Hickenlooper has consistently said he doesn't want to take authority away from local governments, but a [wildfire task force](#) he formed is thinking about writing statewide standards.

It seems almost certain those standards will be optional.

"My bias is that we should deliver best practices to the counties, and that commission is a great place to figure out what is a carrot, what is a stick," Hickenlooper said.

That middle ground "carrot and stick" approach would make Colorado more like Utah and Nevada, which have had success with fire standards that aren't forced on people, but encouraged with strong incentives.

Colorado is mulling options that vary from financial incentives to encourage homeowners to clean up vegetation on their properties-to liability for the cost of firefighting on properties that haven't been improved to standards.

"It's all a question of what we call the body politic," Burton said. "What do we and do we not want government to do on our behalf?"

As of yet, it's unclear what exact changes Colorado is willing to make, but the conversation is underway and it could lead to new laws next year.

The governor's wildfire task force will hold its next meeting on July 29, which should be one of its last before submitting recommendations for changes to state laws and recommendations.