City of Louisville
COLORADO ▪ SINCE 1878

# City of Louisville
# Marshall Fire Recovery Needs
**February 3, 2022**

On December 30, 2021 the Marshall Fire destroyed more than 6,000 acres in Boulder County, the City of Louisville and Town of Superior. The confirmed countywide residential losses are 1084 residential structures destroyed and 149 residential structures damaged, with 550 structures destroyed, 43 structures damaged in the City of Louisville. There are likely many additional structures that are smoke and wind damaged being remediated individually that have been not been reported to FEMA. In addition, the City estimates over $15 million of impact to public infrastructure, including water infrastructure (pipelines, hydrants, water takes, pump/lift stations, etc.), roads and sidewalks, streetlights, and other public infrastructure, some of which may be reimbursable through FEMA. While the City and other impacted agencies are working directly with federal agencies on disaster recovery funding, there will continue to be many needs associated with recovery.

The City is seeking the assistance of the State and Legislature in addressing the following immediate needs:

- Ensure FEMA provides full funding for recovery activities such as debris removal and public infrastructure rebuilding. Given the scale of the damage, the nature of the neighborhoods, and the significant public health threat, the City is seeking 100% reimbursement for all eligible expenses.
- Ensure FEMA covers the costs of removal of the foundations of destroyed homes. The dense neighborhoods and quantity of fully destroyed foundations which will require removal presents a safety and public health risk for homeowners and surrounding communities.
  - If FEMA does not cover the foundation removal, the City will be seeking financial assistance from the state and other sources to address the consistent and safe removal of foundations across the burn area.
  - COVID 19 has impacted the economic landscape. State or Federal Government support is needed to ensure that the foundation removal can occur in a coordinated timely fashion. Absent this intervention, the recovery for many homes will be entirely halted because families will not be able to manage the escalating costs. This simple first step will keep working Coloradans in their homes and will keep investors from over-taking the housing market for our bedroom communities that support both the Boulder and Denver employment market.
- Financial assistance and policy reform to address homeowner underinsurance issues, this may include:

  - Minimum requirements for coverage, such as coverage amounts, duration of coverage, etc.
  - Exploration of public insurance for disaster impacts, including wildfires.
  - Fixed coverage for contents without itemization.
  - Regulate the loss ratio for property insurance (e.g. set the loss ratio at 85%).
  - Strict State minimum requirements for insurance companies that favor positive outcomes for community members over cooperate profits.
- Provide financial assistance to support sustainable and resilient rebuilding. Homes destroyed are more than 30 years old and were not built to current energy efficiency or wildfire resistant standards. The City has in place the most up to date energy efficiency building codes, which were adopted in October 2021. However, with high levels of underinsurance additional funding will be needed to build back better.
- Assist low and moderate-income residents who are uninsured and underinsured with the cost of rebuilding.
- Identify opportunities to secure affordable housing through the rebuilding process. Potential approaches could include:
  - Land purchase/land banking of lots where homeowners do not plan to rebuild, for affordable housing development with deed restricted affordability.
  - Financial assistance for rebuilding with a deed restriction for affordability upon resale.
  - Land purchase for low cost resale back to low-income owner with deed restriction.