

Larimer County Damage Assessment Report

2020 Cameron Peak Fire

By Assessor Bob Overbeck



Community Gratitude



Damage Assessment team morning check-in



Assessing & recording the damage



Impact of the fire

Larimer County Assessor Report

2020 Cameron Peak Fire

Numbers at a Glance

The Cameron Peak Fire (CPF) ignited on August 13 and burned nearly 209k acres until it was 100% contained on December 2, 2020.

469 damaged and destroyed structures

243 destroyed structures on county records

1,200 hours of office and fieldwork

First recorded date of structures destroyed: **September 6, 2020**

Last recorded date of structures destroyed: **November 2, 2020**

Assessed Value

The total Assessed value of property on January 1, 2020 = **\$2,014,242**

The total Prorated value after loss of structures = **\$1,541,709**

Market Value

The total improvement 'Market' value of property on January 1, 2020 = **\$27,315,158**

The improvement 'Market' value loss of property destroyed = **\$6,385,058**

Report from Assessor Bob Overbeck

The Larimer County Assessor's Office has completed its assessment, review, and Destroyed Property Report regarding the Cameron Peak Fire event that began on August 13, 2020. Assessor Bob Overbeck's office conducted damage assessment oversight, inspections, and management fieldwork every day for 111 days during this major fire event. Collaborating with multiple county departments and community partners within the Emergency Operations Center (EOC) and Larimer County Building Department and Emergency Services Personnel, the Assessor's office accounted for approximately 1,200 hours that involved EOC meeting participation, performing on-site damage assessment fieldwork, appraisal review, valuation, data management, training staff, providing GIS support for the incident management team and the call center during evacuations. To ensure the safety of our staff while working in hazardous areas and in shifting and challenging conditions, the Assessor's office purchased Nomex gear and personal protection equipment normally used by firefighters.

In the event of a natural disaster, it is the primary responsibility of the damage assessment team to record, document, and photograph each structure on the property that had been damaged or destroyed by the fire. A two-member damage assessment team was composed of Assessor's Office and county Building Department staff, and when in the field they were escorted and supported by emergency services and Sheriff Office personnel.



Teams had ‘spotters’ who assessed and mitigated hazardous conditions by cutting or removing fallen trees due to the fire or strong winds to allow safe access to affected properties via local roads and to seek out unstable/shifting ground or other potentially hazardous conditions.

Special health and safety protocols were established to not only ensure the team’s safety while conducting field inspections in hazardous areas and conditions, but to also reduce the risk of contracting the COVID-19 virus. Local winter storms presented an additional challenge, limiting the ability to quickly move in and out of snow-packed areas, as members navigated the mountain terrain while searching for destroyed structures that were now buried under the cover of snow.

Our team focused on implementing proactive measures that included the effects of climate dynamics, and in June 2020 an Intergovernmental Agreement (IGA) was established between Arapahoe and Larimer counties to support each other in the event of mega fire or flood. The IGA allows for each jurisdiction to depend on their counterpart for damage assessment work to ensure continuity of government and operations and to also work with other experienced staff in damage assessment and appraisal to avoid the high cost associated with hiring outside contractors. Our proactive approach included reaching out and meeting with the Town of Estes Park administration, weeks in advance before the town had received evacuation orders, to implement effective collaboration between the damage assessment team and the municipality’s building contractors if this large-scale fire event were to have had a devastating impact on the Estes Park community.

After the damage assessment team submitted their daily fieldwork reports, the EOC would then take the information and contact the property owners impacted by the fire to inform them of damages and loss of buildings or homes. As of December 15, it was reported that 469 properties were impacted; however, the damage assessment team discovered and documented 243 structures that were listed in the official county record. The structures that were destroyed were then removed from the tax roll and the respective valuations were prorated and adjusted for the loss of the improvement value to the land (because land almost never is destroyed and retains a value).



**Assessor Bob Overbeck reviewing
damage assessment data**

On December 15, the Assessor’s Office filed its timely Destroyed Property Report to the Treasurer, and in accordance with House Bill 14-1001 the State of Colorado will begin the process to reimburse affected Larimer County property owners in the amount of around \$123,000 total.

Assessor Bob Overbeck gives a big thanks to his staff and damage assessment teams for their professionalism, teamwork, and dedication, and he expresses his gratitude to the hundreds of first responders, EOC members, Larimer County Building Department, firefighters, Sheriff's Office, County Commissioners, Incident Management Teams, nonprofits, and community partners that worked very hard to protect life and property and to shelter and feed hundreds of people and animals during this major natural disaster.

Provided in the chart below is a breakdown of loss of Market value and Assessed value to the county from the Cameron Peak Fire.

Structure Type	# Destroyed	Market Value Loss	Assessed Value loss
Single Family Residential (includes cabins)	184	\$6,214,529	\$454,918
Farm Utility Building	18	\$12,586	\$2,124
Shed - Tool/Equipment/Loafing	17	\$6,052	\$853
Residential Mobile Home	8	\$101,214	\$7,238
Detached Garage	5	\$22,231	\$1,589
Barn	4	\$11,793	\$2,874
Equipment Building & Storage	5	\$14,627	\$2,793
Nursery/Greenhouse	1	\$356	\$25
Stable	1	\$1,670	\$119
Total	243	\$6,385,058	\$472,533

Market Value Loss

The affected properties have a combination of assessment rates, both 7.15% (residential) and 29%, (commercial).

The Assessed Value is the result of applying the respective assessment rates, 7.15% for residential and 29% for non-residential to the previously estimated Market Value loss. The total prorated Assessed Value loss is \$472,533.00. Statutorily, all damaged or destroyed properties must be pro-rated, with properties being on the tax roll at full value until the date of the fire and reduced for the remainder of the year.

Respectfully submitted,



Assessor Bob Overbeck
January 7, 2021

