



Marshall Fire Recovery Advisory Services Panel (ASP)

MARCH 14 - 17, 2023

ONE
Community
TOGETHER WE WILL
RECOVER & REBUILD

City of Louisville Boulder County Town of Superior



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The Town of Superior and the City of Louisville thank Clarion Associates for their work supporting the creation of this Briefing Book.

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PROBLEM STATEMENT



In the Rocky Mountain west, wildfires in forested areas are a relatively common occurrence. The Marshall Fire event was unusual with respect to the significant property loss due to a grassland fire within suburban communities. Neither the Town of Superior (Superior) nor the City of Louisville (Louisville) had adopted or really contemplated Wildland Urban Interface (WUI) building requirements prior to the fire. Elected officials in each jurisdiction contemplated WUI requirements to varying degrees in the months immediately after the fire, but have yet to adopt WUI requirements.

Through the Marshall Fire Recovery Advisory Services Panel (ASP), Louisville and Superior are interested in:

- Exploring WUI best practices and receiving guidance on implementation strategies;
- Understanding and better preparing for disaster impacts on housing, as Colorado's Front Range, and the Boulder County area in particular, were already faced with housing shortages and affordable housing challenges prior to the Marshall Fire; and
- Exploring common mid- and long-term disaster recovery issues and challenges, while focusing on fire resiliency and our communities' changing housing needs.

QUESTIONS FOR THE PANEL

1. How will climate change continue to impact wildfire risk in grassland environments? What Wildland Urban Interface (WUI) best practices apply within these areas and what efforts in the built environment will be most effective in reducing risk from grassland wildfires in areas like Colorado's Front Range that are also susceptible to high winds? What strategies are recommended for effective adoption and implementation of WUI codes? Elected officials in each jurisdiction contemplated WUI codes to varying degrees in the months immediately after the fire but have yet to adopt WUI requirements.
2. How did the Marshall Fire impact housing and housing affordability in the short term? What is the anticipated effect on housing affordability from the Marshall Fire in the long term? What steps can the communities take in response to the Marshall Fire that would reduce the negative impact on housing affordability in terms of both rentals and for-sale products?
3. Each jurisdiction is also interested in applying the lessons learned from the Marshall Fire to inform the development of recovery and resiliency plans and better position our communities for future risks. What mid-term and long-term recovery and resiliency challenges should we expect?
4. Several factors played a role in considering adoption of WUI codes, including underinsurance and rebuilding costs, and other community-driven discussions around rebuilding regulations such as energy codes and fire sprinklers. Each jurisdiction felt pressure to both alleviate rebuilding costs and the need to quickly provide direction on rebuilding requirements so residents could have predictability. Consequently, decisions were not always made with complete information. How would having a specific wildland fire component within a recovery plan have potentially improved outcomes in recovery efforts?
5. Resident engagement has been critical to decision-making, but engagement with displaced residents has also been challenging and participation levels have varied. What level of engagement is reasonable post disaster? How might decision-making be impacted post-disaster and what steps can be taken to ensure community-wide decisions receive the attention of the broader community?



ADDITIONAL CONTEXT

Several of the topics both Superior and Louisville tackled immediately after the Marshall Fire were either subjects that were relatively new (like energy goals, WUI regulations and affordable housing) or topics that had not been vetted recently (like fire sprinkling or construction costs). The fire changed the lens through which these topics were viewed. Context like construction costs, which may not have had a significant impact to energy code discussions in 2021 became paramount to conversations in 2022. Though new to each municipality, energy codes were also not a regulation either jurisdiction was willing to defer holistically to another year. Panel questions 4 & 5 request feedback on how both additional information and the timing of community engagement may have changed the nature of certain conversations. It still may be too early to fully assess these questions, but they remain important. Not having much familiarity with WUI best practices required both real-time education and application to the unique circumstances of the Marshall Fire. For Superior, having recently studied the Northwest Area of Superior certainly facilitated the zoning amendments contemplated for Original Town and Sagamore. Education was less of an issue and staff and elected officials were able to focus on applying the knowledge and community sentiments that had been shared in 2018-2019. In other instances, unknowns were simply unknowns. For communities concerned with the costs of rebuilding and insurance coverage shortfalls, absorbing unknown additional costs to meet energy goals was not supported. The fact that Xcel was working on rebate programs to incentivize energy efficiency, but had not adopted them or set dollar figures on rebates, did not alleviate resident concerns or uncertainty.

The above context dovetails with question 5 on community engagement and preparing a response plan that helps meet residents where they are at in the process. Simply an early awareness that not all residents were at the same place on a given day, week or month would have been helpful for both staff and elected officials. In retrospect, it's clear that the uncertainty of our circumstances made it more difficult for residents. For instance, it may not have been helpful to them to hear we needed a focused debris removal effort to address contaminated soils, but did not have requirements or compliancy steps to relay early on. That's not to say that taking the time to properly clean sites wasn't the right call, but rather an endorsement of having comprehensive recovery plans in place to better respond to disasters.

For both Panel Questions 4 & 5, panelists should be encouraged to explore where guidance should come from (Federal, State, County, or local levels) and the pros and cons of each. In California, for example, building code regulations are largely set by the state. Neither Superior or Louisville may have had as much latitude with energy code or fire sprinkling opt-outs if Colorado operated similarly. And again the timing of these decisions to allow for opt outs to ensure rebuilding costs were as tempered as possible occurred before construction costs, rebates, other funding sources were fully known. Both Louisville and Superior ultimately adopted building review rebate programs of their own to help alleviate costs. The Xcel rebates noted above were ultimately approved and afford residents between \$7,500 and \$37,500 in rebates, depending on energy efficiency of their rebuilding project. These rebates were initially announced during the Energy Code conversations in February and March 2022 and were finalized shortly thereafter.



OVERVIEW OF MARSHALL FIRE EVENT, RESPONSE, AND REPORTS TO DATE



EVENT TIMELINE AND EXTENT

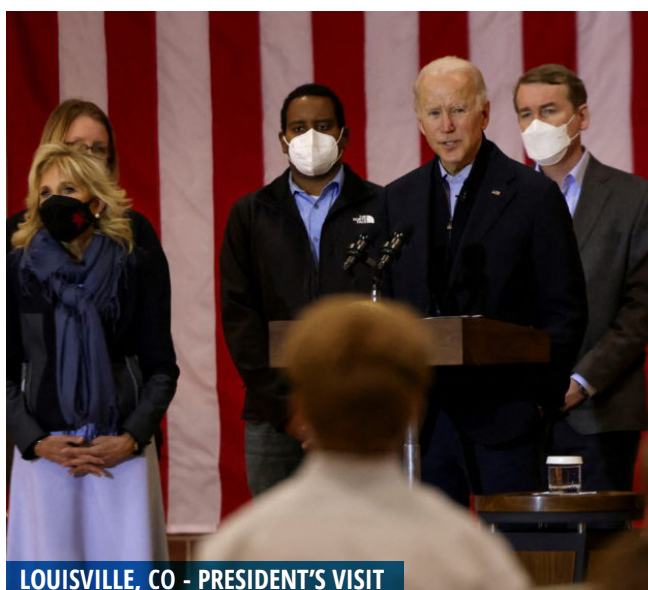
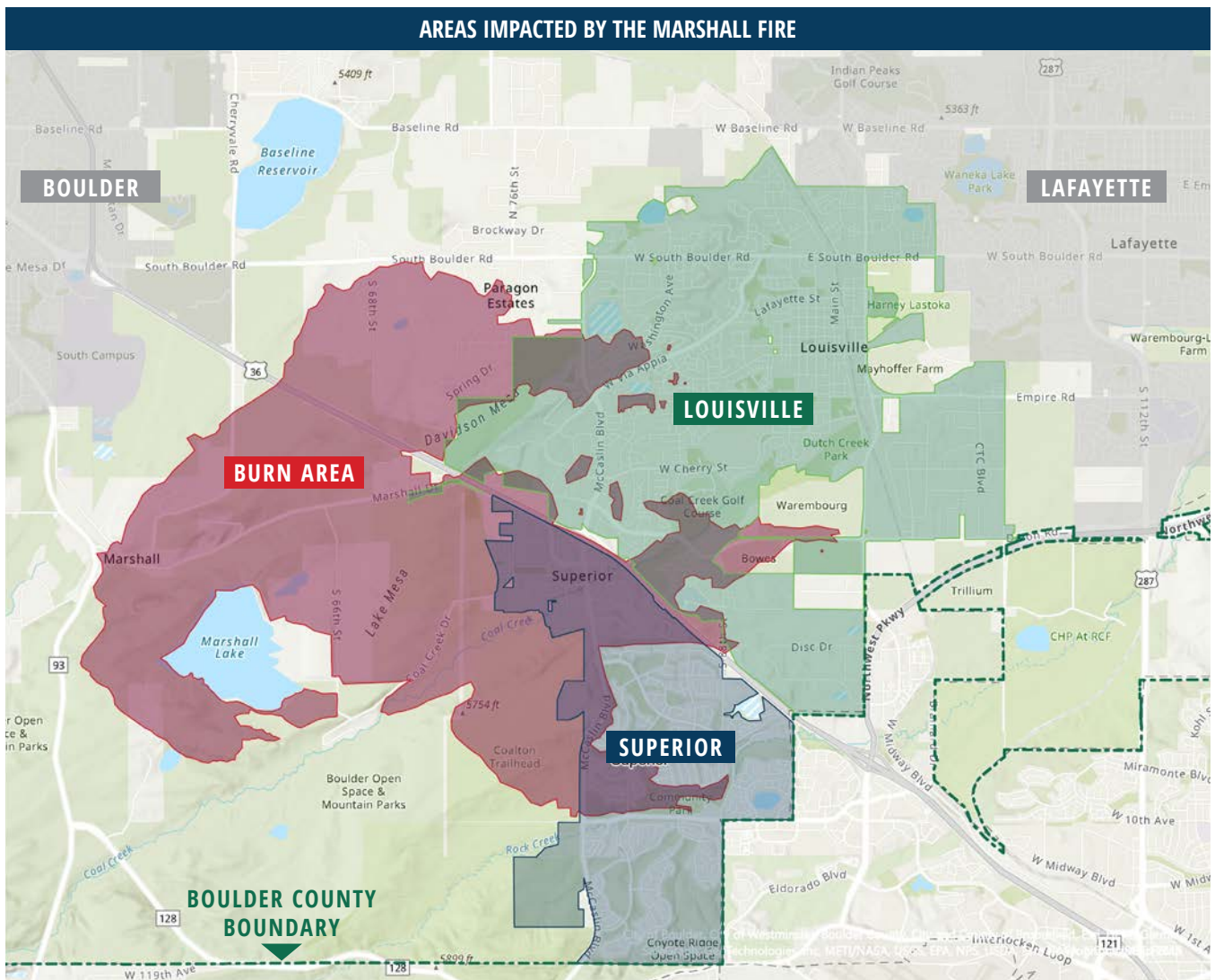
Following a very dry fall and early winter, the conditions in Boulder County on December 30, 2021, posed unusual fire risks given the time of year. Extremely high winds, with gusts up to 115 mph, began early in the morning and continued throughout the day. The fire began just past 11:00 am near Highway 93 and Marshall Road in unincorporated Boulder County and quickly spread to structures in historic Marshall. Emergency responders were on the ground within minutes of the first report, however the winds created challenging conditions to fight the fire. Within an hour, the fire raced to the western edge of the Town of Superior (Superior), into the Sagamore neighborhood and the Superior Marketplace commercial area that includes Target and Costco. By 1:30 pm, fire had spread into Louisville neighborhoods along Hillside Lane and into neighborhoods across McCaslin Blvd by 2:00 pm. Ultimately, 35,000 residents in the area and 51 patients and around 100 staff members at the Avista Hospital in Louisville were evacuated. By that evening, over 6,000 acres were burned, and nearly 1,100 structures were destroyed or sustained significant damage. The fire was only able to be controlled once winds died down that evening and when snow arrived the next day. Cold temperatures over the following days caused a secondary impact from frozen pipes in many structures. Natural gas was turned off in many neighborhoods around the burn area, and it took several days for every property to have their heat source restored.

The event caused the loss of two lives, and given the speed and spread of the fire, it is astonishing that there was not more loss of life. A contributing factor

was the fact that the event occurred on a holiday weekend when kids were not at school, and during daylight hours. The loss of homes deeply affected the communities. An estimated 2,862 residents have been displaced (1,375 in Louisville and 1,109 in Superior, and 378 in unincorporated Boulder County), either due to the outright loss of their homes or due to the significant smoke damage that made many remaining homes uninhabitable for an extended period of time.¹ While some were able to relocate within the communities, others moved to Boulder, Denver, and other nearby communities, and some moved to other states or countries and are unlikely to return. Many residents in both communities were also impacted for days by power outages and compromised water systems. Local businesses and services were also impacted by the fire, some of which have yet to be rebuilt or reopen.

This briefing book cannot begin to cover all of the stories and heroic actions by the first responders, water and utility teams, and residents helping one another that day. Rather than describe these actions and the Marshall Fire in full here, we encourage you to spend time reviewing the following resources to understand more about what happened that day.

- [Marshall Fire Facilitated Learning Assessment.](#)
- [Marshall Fire After Action Report](#)
- [9News "Burned: The Marshall Fire" Story Map](#)
- [9News "Water Supplies in Louisville, Superior Almost Ran Dry as Firefighters Battled Marshall Fire Flames"](#)



DISASTER RESPONSE AND RELIEF FUNDING

Due to the scope of the fire, both Governor Polis and President Biden issued disaster declarations on December 31, 2021, opening up access to state and federal funds for the event and the recovery. The event itself was initially under command by local fire districts, but was rapidly escalated to federal command, with an operations center established the afternoon of December 30 at a vacant Nordstrom's store at Flatiron Crossing Mall in nearby Broomfield. Damage assessments began the morning of December 31 by a mix of local, county, state, and federal teams, and formed the basis for understanding the final impact.

LOUISVILLE NEIGHBORHOOD - CREDIT ELLIE HASSAN



PRIVATE DEBRIS REMOVAL



A Disaster Assistance Center (DAC) was opened at a Boulder County office building in nearby Lafayette on January 3, 2022, to begin providing resources and support to affected families. These centers were operating in-person even while the County was experiencing a holiday surge of COVID-19. Following closure of the DAC, Boulder County established a Recovery Navigator program on behalf of all jurisdictions, which is intended to be a centralized resource for information and access to relief funds. The Boulder Community Foundation was the primary recipient of donations for support of affected families. To date, more than \$40 million has been given to the foundation to provide relief. The foundation is focusing the majority of funds to support rebuilding, with each household receiving roughly \$20,000 to rebuild, with more available for families with children and with lower incomes.

Colorado Department of Local Affairs (DOLA) will be responsible for the distribution of approximately \$30 million State and Federal disaster-relief funds through the Housing Recovery Program. The program itself contains three different funding sources including: the State Disaster Resilience Rebuilding (DRR) program, the Federal Community Development Block Grant (CDBG), and the Federal Community Development Block Grant for Disaster

Recovery (CDBG-DR). The purpose of the Program is to provide additional rebuilding resources those in need of additional assistance to remain in their communities. Additionally, these funds are intended to reduce the extreme financial hardship of rebuilding, particularly for those households on the margin. The program also aims to promote rebuilding in accordance with high performance building standards adopted by local communities and voluntary sustainable building elements that exceed local code requirements, including the incorporation of fire-, wind-, and water-resistant building materials and energy efficiency measures. In addition to home rebuilding funds, three mitigation programs will be included for home-hardening, infrastructure, and planning and education.

The Program allows up to \$150,000 in assistance to affected homeowners in the form of grants (in the form of forgivable loans) and traditional loans. The amount of grant assistance available is dependent on the income level of each household, with lower-income households eligible for more grant funding. The maximum traditional loan is \$50,000, and the maximum grant in the form of a forgivable loan is \$100,000. Applications for the Housing Recovery Program opened on December 8, 2022.



DEBRIS REMOVAL AND RECOVERY EFFORTS

The magnitude of the loss resulted in Colorado’s first ever coordinated Private Property Debris Removal Program (PPDRP) for residential clean up. FEMA covered 90 percent of the roughly \$60 million project, with the State of Colorado covering five percent and Louisville, Superior, and Boulder County covering the rest.² Boulder County managed the program on behalf of all affected areas, with the local communities providing oversight through permitting. This optional program offered initial hydromulching of destroyed structures shortly after the fire to limit contamination from wind and water, and debris removal of burned material, including foundations, on each property. Significant challenges had to be worked through, including establishment of permitting processes and testing standards to ensure each site was left clean and safe for rebuilding.

Community concerns were expressed regarding both air and soil quality. Removal of contaminated soils ran risk of re-introducing ash and contaminants into air, while protocols to mitigate airborne concerns (wetting of soil) presented competing concerns of increasing depth of soil contamination. Costs of debris and contaminated soil removal was also unknown in the early stages. It also became evident early on that most building foundations were not going to be salvagable, which would significantly increase debris removal and demolition costs. As smaller municipalities, neither Louisville nor Superior had health departments, a responsibility that generally falls to the county or state. However, neither the state nor the county had established soil testing standards in place following wildfire events, and the local jurisdictions were

ultimately responsible for making these determinations. Roughly 50 percent of homeowners participated in the program, while the remaining homeowners coordinated their own debris removal with private contractors, with both clean up options held to the same standards. By September 2022, both communities achieved completion of debris removal on most every property. This was a significant milestone in the recovery process.

Many grass roots leaders stepped up following the fire to provide support and connections for affected families. [Marshall Together](#), [Superior Rising](#), and UBC (Unincorporated Boulder County) are the primary groups established after the fire. These community leaders centralized communication channels and identified and voiced common concerns. These groups were effective in organizing and lobbying for change before elected officials, and continue to be active in the recovery process. In Louisville, City staff and the Marshall Together neighborhood liaisons established regular meetings, initially on a weekly basis, now meeting monthly, for information sharing and to discuss issues together. This proved to be an effective strategy to develop positive relationships between the City and affected residents. It also offered a direct way for the city to communicate with residents and limit the spread of rumors and incorrect information that circulated during the recovery and rebuilding efforts.



HYDRO MULCH, LOUISVILLE - CREDIT COLORADO SUN

PROPERTY DAMAGE

RESIDENTIAL PROPERTIES

Residential properties sustained the majority of the impact from the fire. Most of the residential properties that were destroyed were single-family detached homes; however, some townhomes and duplexes were also destroyed. Combined, these losses amounted to a loss of nearly seven percent of the total housing stock in the two communities.

Affected neighborhoods in Louisville were generally established in the mid-1980s through the mid-1990s, with the average home built in 1992. The affected neighborhoods in Louisville were primarily constructed by production builders, with some custom homes located in the Enclave neighborhood. The largest cluster of homes lost is located near McCaslin Blvd and Via Appia, near the City’s Recreation and Senior Center. A second cluster was impacted further south, along Coal Creek and surrounding the City-owned Coal Creek Golf Course.

Superior had a broader mix of neighborhoods affected by the fire and a wider impact on the age of its housing stock. Impacted neighborhoods are concentrated in Northwest Superior. A brief overview of each neighborhood is provided below.

TABLE 1: RESIDENTIAL PROPERTY LOSSES (LOUISVILLE AND SUPERIOR)

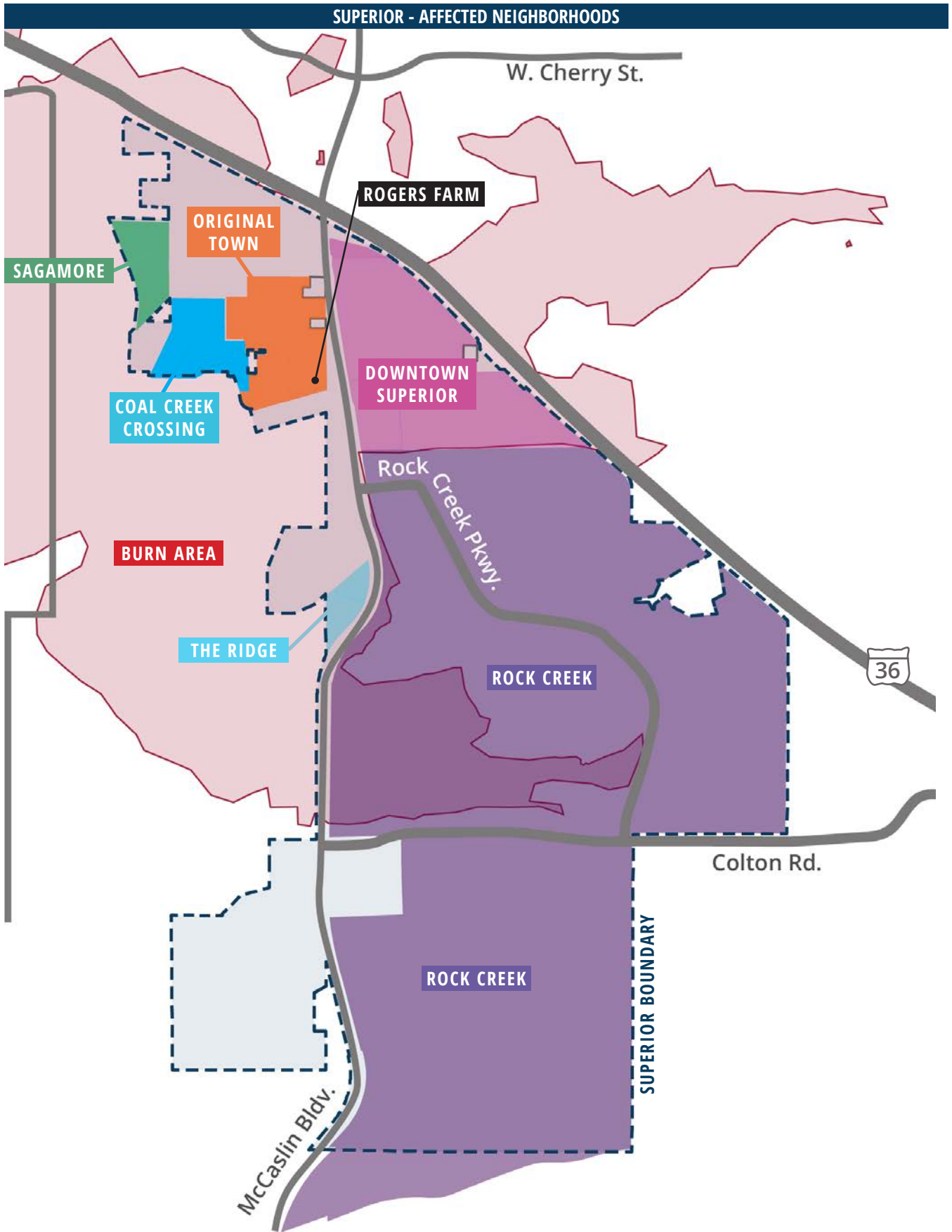
	TOTAL UNITS	RESIDENTIAL PROPERTIES DESTROYED	PROPERTY TYPE		PERCENT LOST
			Detached Single-Family	Attached SF and Multi-Family	
Louisville	8,668	549	519	30	6.3%
Superior	4,790	389	372	17	12.3%
Total	13,458	938	891	47	6.8%

Sources: U.S. Census, 2020 (Total Units), all other data City of Louisville and Town of Superior, 2023.

Original Superior (Original Town). Platted in the early 1900s, Original Town contained the oldest housing stock in Superior, and the only homes in Superior that were built before 1960. Of the 121 homes that existed in Original Town before the fire, only 10 homes survived. Due to a smaller average home size and older age of construction, homes in Original Town were generally more affordable than homes elsewhere in Superior. Original Town was also one of the most diverse neighborhoods in Superior in terms of its housing stock—including a mix of historic mining cottages (many of which had been expanded over time), mobile homes, newer manufactured homes, and more recently constructed stick-built homes. The neighborhood

was also home to many of Superior’s long-time residents, who valued the close-knit community and unique character of the area and had expressed a strong desire to maintain both the area’s eclectic and historic characteristic through prior community engagement efforts

Sagamore. The Sagamore neighborhood, which abuts Boulder County Open Space on its western edge, was a complete loss. Approved as a Planned Development (PD) in 1997, the neighborhood included 171 single-family detached homes on small lots (~3500 SF). Given both the age of this development and the smaller lot sizes, Sagamore was also considered to be one of Superior’s more affordable neighborhoods.



Overview of Marshall Fire Event, Response, and Reports to Date

Downtown Superior. This active development spans 157 acres and comprised both densely occupied blocks of development and active construction sites at the time of the fire. Given the density of development and proximity of homes it is remarkable that only 18 homes in Downtown Superior were lost. Like Rogers Farm, these homes may have benefited from more current construction practices including the use of cement board siding (vs. wood). Emergency responders also deserve tremendous credit for their efforts in this area, which features tall buildings (<40') and significant topography.

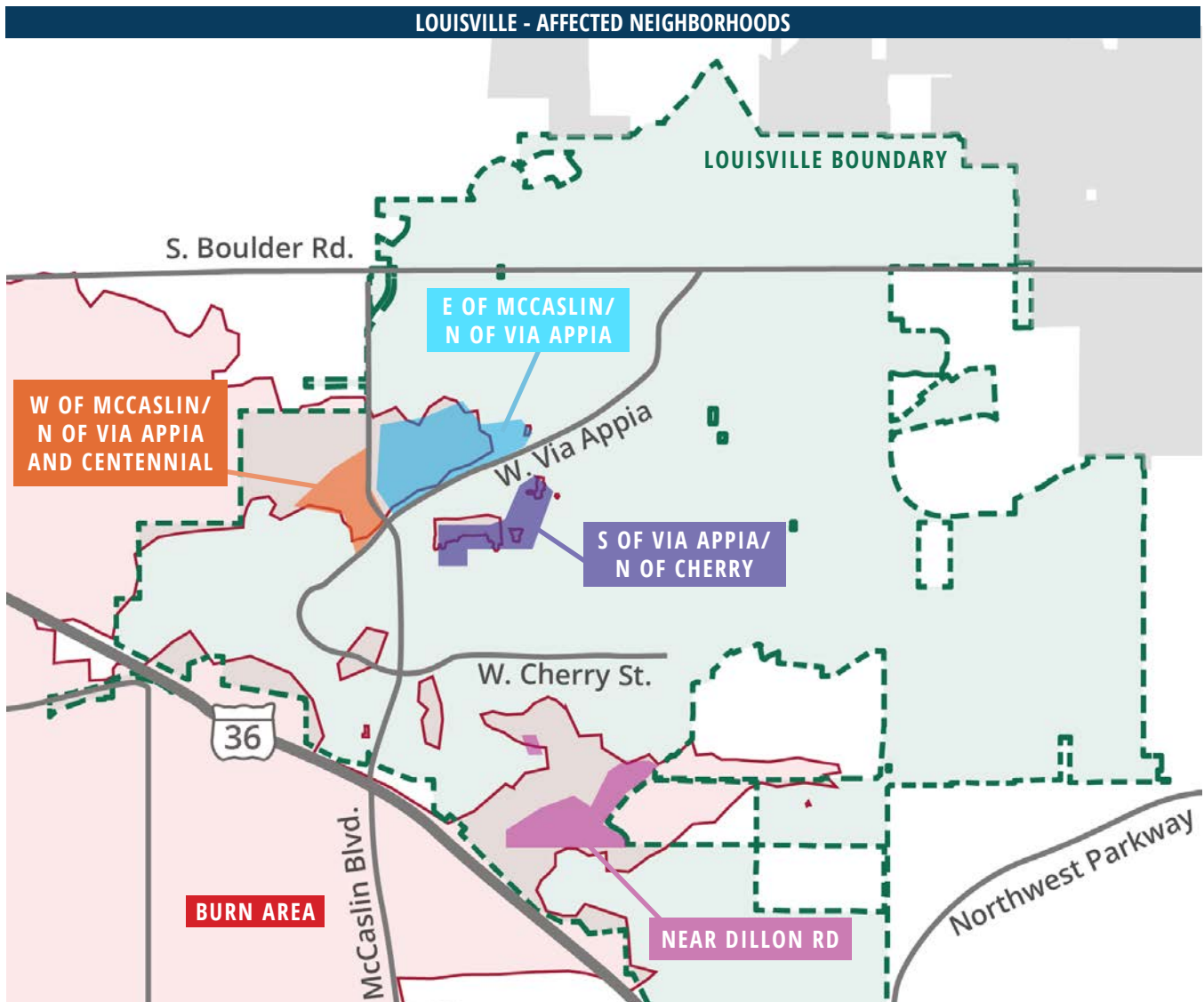
The Ridge. Adjacent to Superior's Water Treatment facility, the Ridge Townhomes, built in the 1990s also suffered both fire damage and some home losses. Six of the 81 homes were lost.

Coal Creek Crossing. Developed in 2013, Coal Creek Crossing includes 53 homes. Eight homes were destroyed. Coal Creek Crossing, along with Sagamore

and Original Town, by WUI experts following the Marshall Fire and generally viewed as a developed that followed many of WUI's best practices.

Rogers Farm. Built in 2018, phase one of Rogers Farm includes 34 single family homes. Damage to homes was relatively limited and no structures were completely lost to the fire. This phase of development lies east of 2nd Ave in Superior's Original Town. All of the older Original Town homes immediately west of 2nd Ave. were destroyed by the fire.

Rock Creek Ranch – The Rock Creek Ranch subdivision lies east of McCaslin and south of Downtown Superior. The Marshall Fire crossed McCaslin north of Coalton Road in a few locations, resulting in the loss of 74 single-family homes within this Subdivision. The fire's impact was much more sporadic in this area of Superior in terms of home loss, while the impact to Superior's open spaces thread through this development was more uniform.



COMMERCIAL PROPERTIES

Of the 943 properties that were destroyed or sustained major damage, only six were commercial properties—four in Superior and two in Louisville. While the number of commercial properties that were destroyed or sustained major damage in the fire was relatively small, these losses had lasting impacts on local sales tax revenue (particularly in Superior). The two commercial properties lost in Louisville were located in the Colony Square development near McCaslin Blvd and US 36, while Superior lost the Element Hotel and the Tesla service and sales center (both in Downtown Superior). A number of other commercial structures sustained damage to varying degrees. The Target in Superior, while not completely destroyed, was damaged so severely it required complete reconstruction of the roof and interior and remained closed for eight months. As of February 2023, Target and Tesla are the only destroyed commercial structures in Superior to receive certificates of occupancy after the fire.

Superior estimates roughly 2 million in sales tax losses for 2022. The Element Hotel that was lost may not be rebuilt. Superior projects yearly loss of \$85,000 as a result of this site remaining vacant vs. the revenue the hotel was generating.

Louisville did not sustain the magnitude of commercial structure loss as in Superior. The two destroyed structures roughly totaled 11,000 square feet and contained personal service, retail, and restaurant uses. While the City only sustained the two complete structure losses, the City estimates a business income loss of approximately \$1.9 million as a result of the fire. Smoke and fire damage impacted some businesses ability to while cleaning and repairs were completed. Additionally, the City’s water system was affected for a period of approximately seven days after the fire which impacted restaurants and other businesses.

PUBLIC PROPERTY

Compared to the impact on private properties, the communities did not sustain the same level of damage to city-owned structures. The only structure that was a complete loss was the Town of Superior’s Historical Museum, located in Original Superior. There was significant damage to roads and streets from burning vehicles. Hundreds of trees in each community were lost in the fire, along with hundreds of linear feet of fence surrounding parks and open space properties.

While not the focus of this study, both municipalities are also coping with losses and rebuilding efforts for public property. For Superior, public property losses included two neighborhood parks in Sagamore, the loss of Children’s park in Original Town and damage

	LOUISVILLE	SUPERIOR
PPDR	\$845,600	\$644,804
Uninsured Losses	\$1,270,735	\$3,600,337
Business Income Loss	\$1,932,377	\$2,000,000
FEMA Match	\$183,766	309,165
Total	\$4,232,478	\$6,554,306

Source: City of Louisville and Town of Superior, February 2023. *Numbers are based on preliminary estimates and are not inclusive of all long-term impacts

to Founder’s Park which lies just north of Coal Creek Crossing. Public infrastructure was also damaged, including sidewalks, streets, and utility lines. The alleys within Superior’s Original Town, for example, are constructed of asphalt millings, which the Town is preparing to remove and replace. A more complete picture infrastructure costs will not be known until rebuilding is more complete. Replacing or repairing water and sewer lines have impacts to streets and sidewalks. While limited construction impacts may patch and repair sections of roads, multiple impacts could force more comprehensive repaving needs.

Superior’s other big ticket public property expense involved the mitigation efforts related to the fire’s impact on the water treatment facility west of McCaslin, which was contaminated with ash and smoke. Residents’ concerns over water tastes and smells following the fire prompted the Town to purchase and install a granular activated carbon (GAC) to treat Superior’s potable water.

Because of the disaster declaration, the communities were eligible for funds through Federal Emergency Management Agency (FEMA) Public Assistance, the Hazard Mitigation Grant Program (HMGP), and the Community Development Block Grant Disaster Recovery Program (CDBG-DR), and are in early stages of requesting reimbursement from FEMA and applying for mitigation and recovery grants. Like private property owners, the communities are continuing to work with their insurers on eligible damages.

In addition to the direct losses, both communities provided a rebate or credit of City Use Taxes associated with rebuilding permits, and Superior also provided a partial rebate of the building permit fee. To date, this has given back more than \$3 million to Louisville residents and \$1.6 million to Superior residents. These initial estimates also do not include all financial impacts, such as the need to repave streets due to impacts from construction. While final loss amounts and reimbursement totals are not complete, losses are estimated to total \$10.78 million. A breakdown of loss amounts is provided in Table 2.



COST OF REBUILDING

Cost of rebuilding was a question raised frequently early in the recovery process, with the price per square foot ranging pretty wildly from roughly \$250 to over \$400. This was a question that was difficult to answer as building permit data tend to be undervalued and costs of materials have varied pretty widely in recent years. Both Louisville and Superior are still in a position where building permit construction cost data can be shared, but it may not reflect finishes or total construction costs.

UNDERINSURANCE ESTIMATES

In the aftermath of the Marshall Fire, many homeowners learned that they were underinsured when it came to that actual cost of replacing their homes. Underinsurance is when the amount of money a homeowner will receive from their insurance company is not enough to repair or replace the home. To understand the scope of the underinsurance problem, the Colorado Division of Insurance (DOI), part of the Department of Regulatory Agencies (DORA), has collected claims data from the insurance companies with claims from the Marshall Fire and Straight Line Winds disaster. DOI released a preliminary analysis in April 2022 based on 951 loss claims. Of the 951 loss claims analyzed, DOI estimated that 76 (8 percent) of the homes had guaranteed replacement coverage, meaning that the insurance policy on these homes provides coverage for replacement of the home with similar quality, square footage, finishes, etc. without a cap—meaning underinsur-



ance is not a problem for these homes. Determining the extent of the underinsurance issue is largely dependent on the anticipated rebuilding costs. DOI analyzed underinsurance using various rebuilding costs—\$250, \$300 and \$350 per square foot. Of the 951 policies, DOI estimated that between 36 percent and 67 percent of policies are underinsured.³

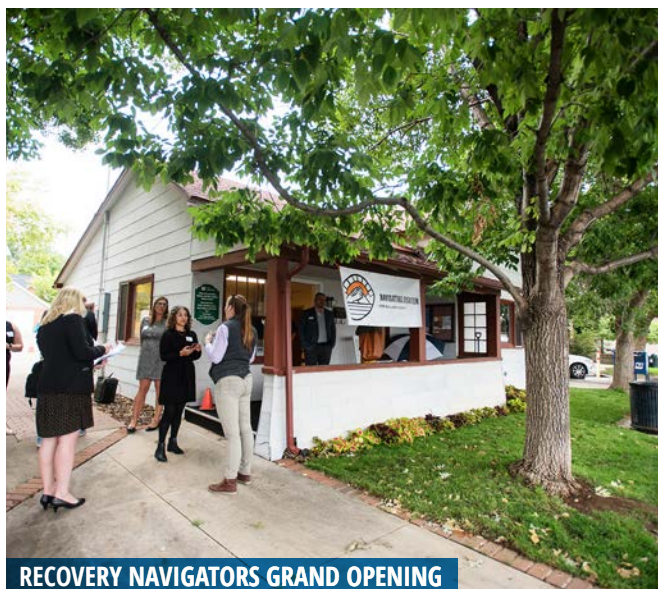
The underinsurance issue has caused significant stress among affected communities, and has resulted in many financial programs, such as city use tax credits, financial incentives offered through DOLA, Xcel Energy, and the Colorado Energy Office, to be offered to try and offset the impact of underinsurance for those rebuilding.

RESEARCH AND ADVOCACY

Some of the many research and advocacy efforts conducted by non-profits and individuals in the wake of the Marshall Fire are referenced below:

RENTER SURVEY

After the Marshall fire, the East County Housing Opportunity Coalition (ECHO) sought to understand the experience of renters who were displaced through a total loss, or through smoke and ash damage. ECHO identified three major policy issue areas that repeatedly surfaced through in-person and on-line surveys and the facilitation of legal services for fire survivors who were renters: habitability, retaliation, and price gouging. A brief report that details ECHO's findings, *Survey of Renters Affected by the Marshall Fire*, is available [online](#).



RECOVERY NAVIGATORS GRAND OPENING



REBUILDING IN LOUISVILLE

LEGAL ADVOCACY

A separate report was released in September 2022 by a local attorney with prior disaster recovery experience, Stephen H. Hennessy. The report, [The Marshall Fire: Legal Remedies for Colorado Disaster Survivors](#), outlining common challenges in the wake of a disaster—unreasonable delay or denial of insurance benefits, underinsurance, deceptive trade practices, price gouging, habitability, and retaliation—and potential remedies under Colorado law. This report is attached to this Briefing Booklet.

REBUILDING

BUILDING PERMITS ISSUED TO DATE

Rebuilding is underway in both communities. The first rebuilding permits were issued in May 2022, and each community has already issued a handful of certificates of occupancy with families moving back home. Only a few local (Colorado-based) production builders are rebuilding in these neighborhoods, with the majority of property owners hiring an architect to design a custom or semi-custom home along with a general contractor to manage the construction project. One home builder specializing in wildfire recovery in California has entered the market, but generally the national home builders are not participating in the rebuilding process.

Homes under construction are, on average, larger than was on the property previously. Reconciling total square footage and lot coverage that existed pre-fire with proposed square footage and lot coverage has proven challenging for staff, as

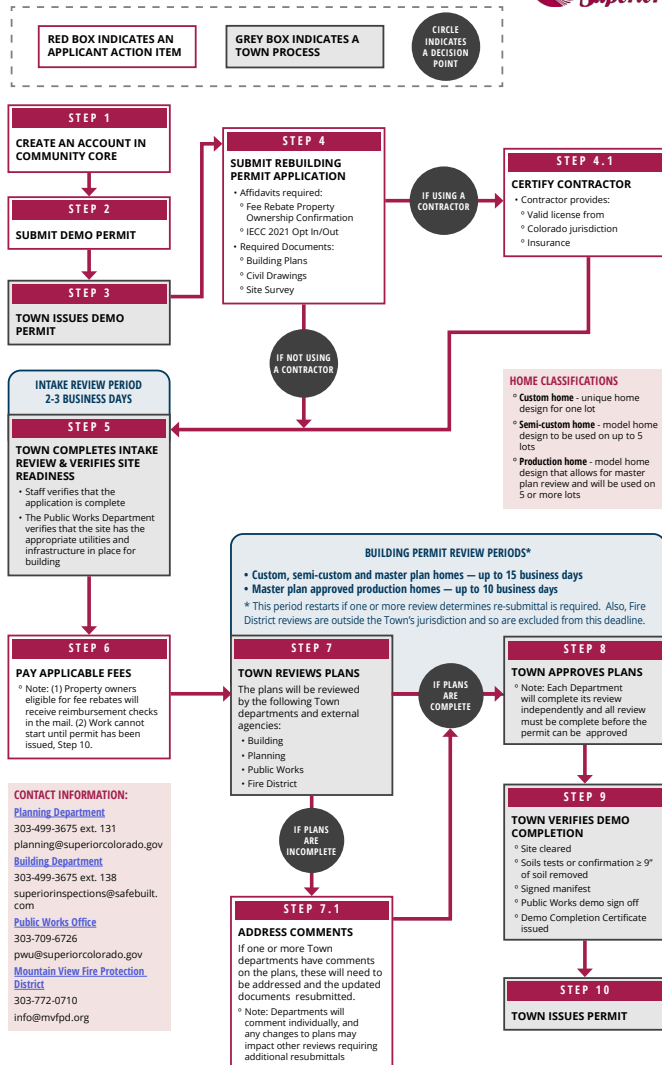
TABLE 3: BUILDING PERMITS ISSUED TO DATE			
	PERMITS ISSUED	PERMITS UNDER REVIEW	C.O.s ISSUED
Louisville	184	59	2
Superior	156	29*	4 (2 residential; 2 commercial)
Total	340	88	6

Source: Recovery dashboards for Louisville and Superior. *As of publication date, an additional ten permits in Superior were ready for pick-up.

assessor data may not reflect prior home size or improvements that don't have associated building permit records. Square footage growth is also likely to be impacted by subdivision. In Sagamore, for example, lot sizes (~3,000 sq. ft.) restrict growth, while the smaller, older housing stock in Original Town were built on 7,000 sq. ft. lots and are more likely to increase in size. Original Town also features many lots that were held in common ownership, and Town staff has processed a number of lot splits/recognitions so density in Original Town may increase as well. In 2018, there were ~100 vacant lots in Original Town. Original Town also features two areas with Medium Density (RM) residential zoning. Three of the 37 lots with RM zoning were developed as duplexes in 2018.

In Louisville, the Boulder County Assessor data reflected an average previous home size of 3,022 finished square feet, and new construction to date is averaging 3,439 finished square feet.

REBUILD PERMIT PROCESS FLOWCHART



Flowchart created for Superior residents to assist in navigating through the rebuilding processes and procedures.

LOT SALES

Some residents have chosen not to rebuild. Since the clean-up process was completed, a number of lots have been listed for sale. As of February 15 there were 37 lots sold, ten under contract and another 66 lots on the market in the burn area in the two communities. The average lot sale price in Louisville to date is approximately \$420,000 and \$377,000 in Superior (One property sold in Superior for \$4,200,000 and is not included in this average).⁴

STANDARDS AND PROCEDURES

Staff in both communities spent significant amounts of time developing new procedures and firming up standards for rebuilding. For example, the debris removal effort required each municipality to established standards for contaminated soils removal and site testing. Following soil removal (generally at 6-9" depths) grading on individual lots and at the neighborhood level was disturbed, which required clear expectations and approvals on how to restore grading through the rebuilding process to ensure everything is built back as originally designed.

Original Superior had additional challenges in this regard due to the age of the area. Many homes sat lower than the surrounding streets, which also do not include curb and gutter. Expectations needed to be set for targeted grade levels. Superior coordinated survey work for Sagamore and Original Town to relate targeted lot elevations. Both communities are requiring that drainage swales be provided to minimize impact of regrading on neighboring lots.

Louisville and Superior have both established user-friendly website dashboards, zoning summary handouts, and other resources to help make rebuilding information easily accessible for applicants:

- [Louisville Rebuilds](#)
- [Superior Recovers](#)

Both communities also prepared handouts tailored to the specific zoning and review requirements of each of the impacted neighborhoods to simplify the rebuilding process. This information is accessible from the dashboards above.



**POLICY DISCUSSIONS,
CODE CHANGES AND LAND
MANAGEMENT PRACTICES
FOLLOWING THE MARSHALL FIRE**

Due to the interconnectedness of the local communities, many of the policy discussions and resulting code amendments focused on similar issues, however there were different arcs of decision making in each community during the months following the fire. Energy codes, Wildland Urban Interface (WUI) Codes, fire sprinklering requirements, wildland fire mitigation, and zoning codes have been a focus in each community to varying degrees over the past year.

ENERGY CODES

Each community expresses support for sustainability goals, including energy efficiency in the built environment. Superior was regulated under the 2018 International Energy Conservation Code (IECC) at the time of Marshall Fire, but was in process of evaluating and adopting the 2021 IECC. In October 2021, Louisville adopted the 2021 IECC with Appendix RC, which requires net-zero construction, for new residential construction. Following the fire, residents quickly organized around this issue to lobby for relief from the net-zero requirements. The City of Louisville conducted a cost evaluation in partnership with local builders to understand the cost difference for an average home, which reflected an overall cost impact of \$20,000-\$40,000, depending on choices, to meet the net-zero code. This study acknowledged, but didn't factor in a cost, related to supply chain issues with sourcing certain building materials and equipment. Due to underinsurance and pressure to build within Additional Living Expenses (ALE)⁵ deadlines, many residents expressed desire to build to less restrictive codes. In response to the concern, Xcel Energy and the Colorado Energy Office announced rebate programs to help offset the cost impact of constructing under the newer codes.

In Superior, the Town Board adopted the 2021 IECC for properties not impacted by the fire on March 28, 2022, and allowed affected residents to choose their energy path, either 2018 or 2021. Louisville took a similar approach on April 5, 2022, allowing residents to choose either the 2018 IECC, or the 2021 IECC with or without Appendix RC. It should be recognized that this topic caused significant stress in the communities, and the resulting code options can be confusing for residents, builders, and building departments to navigate.

WILDLAND URBAN INTERFACE CODES

Neither community had in place, or really considered, any component of Wildland Urban Interface (WUI) codes prior to the fire. There is currently no state level requirement and this decision is left entirely up to the local governments; however, a bill is set to be introduced in February 2023 that would establish a new board that would establish state level requirements within the WUI.⁶ Prior to the Marshall Fire, Boulder County had WUI requirements in place for their mountainous and forested areas, but did not require wildland fire safety measures for single-family residential development on the plains. Boulder County Commissioners approved an update to the ignition-resistant requirements for construction in [Wildfire Zone 2](#), which comprises the Eastern area of unincorporated Boulder County. The approved changes guide the use of approved exterior materials and construction details for inclusion into the Boulder County Building Code Amendments to the currently adopted 2015 International Codes.⁷

As noted above, following the fire, concern over rebuilding costs and underinsurance quickly surfaced as a primary concern, and the energy code discussion noted above consumed a significant amount of community focus. Due to the relatively unique circumstance of a grassland fire impacting suburban neighborhoods, there were mixed opinions of the possible effectiveness of WUI codes to prevent what happened during the Marshall Fire. Generally, the winds and physical closeness of homes are seen as the primary cause of fire spread once it entered the neighborhoods.

Louisville held minimal discussion on this topic, with City Council directing staff to consider adoption of WUI codes if there were financial incentives put in place to offset the cost. In contrast to the efforts that were made to incentivize green building, there didn't/don't appear to be comparable financial resources dedicated to encouraging WUI standards. The only WUI-related code amendment that was adopted in Louisville was to provide a citywide exception to neighborhood requirements for wood fences that connect to homes. Louisville staff is also working with individual neighborhoods to amend their PUDs related to wood fencing requirements. Staff is providing opportunity for collaboration to determine new fence standards for each neighborhood, and if there is consensus to require non-combustible fencing, that standard will be adopted. Some neighborhoods are moving forward with requirements for non-combustible fencing, while others coalesced around a more flexible approach.



NEIGHBORHOOD SUPPORT, THE SUMMIT NEIGHBORHOOD, LOUISVILLE

These amendments are currently in various stages of the public hearing and adoption process.

Superior coordinated with experts to clarify WUI regulations and speak specifically on the Marshall Fire event, but cost concerns and uncertainty about the extent of the application made decisions on implementation difficult. Right-sizing WUI regulations proved to be a sticking point, with best practices suggesting that a holistic approach that included both fire resistant building materials as well as establishing zones that impacted building separation and landscape restrictions was required for WUI to be truly effective.

Superior also missed the opportunity to poll residents on whether WUI regulations were a priority in rebuilding, primarily because WUI issues were being explored through a separate process from potential zoning changes. However, a number of residents did express support for stronger WUI standards through open-ended comments in surveys conducted with each neighborhood — particularly in the Sagamore neighborhood. In July 2022, following several hours of public testimony, the Town of Superior Board of Trustees (BOT) amended the PD for the Sagamore neighborhood to [modify regulations](#) for building and landscape design in the WUI—with an [opt-out](#) clause.

In addition to not wanting to burden Marshall Fire victims within additional costs, the relatively unique circumstance of a grassland fire impacting suburban neighborhoods also resulted in mixed opinions of the possible effectiveness of WUI codes to prevent what happened during the Marshall Fire. Generally, the extreme winds and physical proximity of homes were seen as primary causes of fire spread once it entered the neighborhoods—two causes that were effectively out of either jurisdiction's control. Because the effectiveness of WUI practices relies on uniform regulations in at-risk areas, the ability of Sagamore residents who lost homes in the Marshall Fire to opt-out of following WUI standards could serve as a disincentive to



WATER DISTRIBUTION

others participating. Essentially, deciding to incur the construction costs of fire-resistant building materials, when a neighboring house that sits ten feet away could opt out of the WUI regulations has not been a common choice in rebuilding efforts to date.

WUI practices seem to suggest that restricting wooden fences within 3-4' of a home is the primary need. Other reports on the fire seem to characterize traditional wood fencing as a key conduit to the fire spread. Clear direction on recommendations for fencing is needed, and all recommendations need to consider whether our wind event would impact WUI best practices and result in greater regulations.

FIRE SPRINKLERING

Both communities also heard concerns from residents on the cost of fire sprinklering. Builders and the local fire districts were queried on estimated costs for sprinklers, who indicated the systems could approach \$10,000-\$15,000. In Superior, concerns were also raised about how requiring fire sprinklering could also require larger infrastructure improvements. Specifically, as $\frac{3}{4}$ -inch water lines were traditionally installed to serve single-family homes, would larger 1-inch lines be required if sprinklers were mandated? Cost concerns and infrastructure impacts eventually pushed both communities to roll back sprinkler requirements. Louisville removed them as a requirement for single-family construction city-wide, and Superior made them optional for the residents rebuilding after the fire. Both communities had required sprinklers since 2014. In Louisville, to date 12 single family rebuilding permits include fire sprinklers. The 30 multi-family properties will be required to add them. Superior has received affidavits regarding opt-outs for Fire Sprinklering, but has not compiled this data to date. Residents who have elected to rebuild with sprinklers are the exception and staff estimates fewer than six permits have reflected sprinklers thus far.



PERMIT FEE REBATES

In February 2022, The Town of Superior adopted an Ordinance authorizing a rebate for building permit fees and Town use taxes for residential property impacted by the Marshall Fire. The rebate was adopted to address homeowners' concerns about being underinsured and the cost associated cleanup and rebuilding. The Town sought to mitigate potential additional expenses that might result from updates to building, energy, and WUI requirements. Eligible residents receive rebates based on the valuation of their rebuild. The Town of Superior has issued over \$1.5 million in rebates for Marshall Fire impacted homeowners.

WILDLAND FIRE MITIGATION

Each community is in the early stages of developing wildland fire mitigation plans in response to Marshall Fire. Much of the land surrounding each community is publicly owned open space, with land management under the control of local and county government. The [City of Louisville Parks, Recreation, and Open Space Map](#) provides an overview of publicly owned land surrounding the two communities. The jurisdictions are in the process of reviewing their management practices and are considering new approaches in response to Marshall Fire. Louisville has hired a consultant to develop mitigation strategies and Superior will consider strategies identified in the Louisville study. In November 2022, residents in the county approved a new tax to support wildfire mitigation work. The county and local jurisdictions are still discussing how this new revenue will be distributed and managed throughout the county.

Affected areas in each community were located in relative proximity to Open Space. Superior features both more natural and sodded open space area. The more natural areas typically don't have irrigation systems, but given the time of the fire,



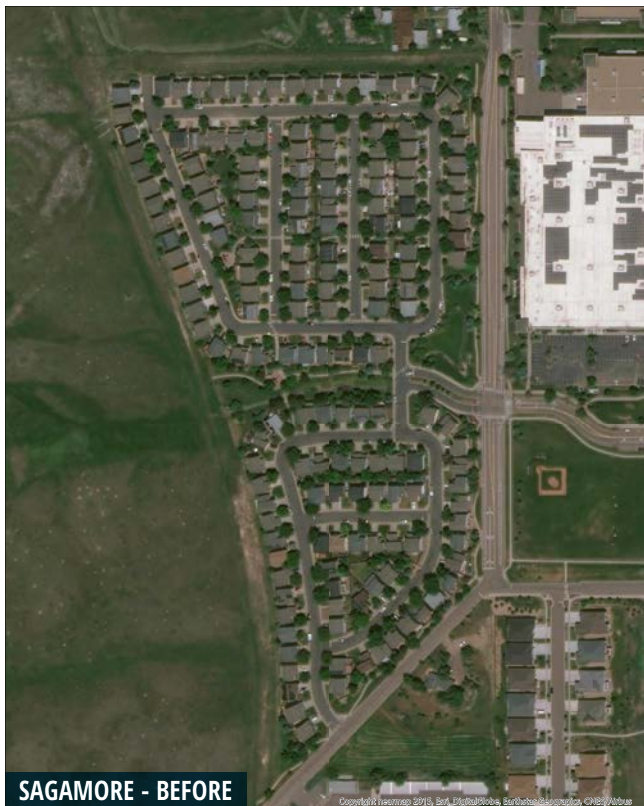
irrigation would have been shut off for 6-8 weeks prior to the fire. Maintenance of areas also varies as some open spaces are entirely within local jurisdiction and others are shared, typically with Boulder County.

ZONING CODES

Each affected neighborhood has unique zoning regulations to some degree, and each community took a different approach to the review and application of current regulations. Overall, a sense of urgency was expressed, and while some desired a comprehensive look at zoning regulations, there was a limited time frame to accomplish this work in order to allow development of plans to start rebuilding.

LOUISVILLE

In Louisville, each affected neighborhood is governed by a Planned Unit Development (PUD), which establish basic development parameters, such as building height and setbacks. The typical home that was lost was a two-story home, and quite a few residents expressed the desire to build back with a different footprint to allow single level living to accommodate aging in place. Additionally,



over time, varying interpretations of the zoning requirements resulted in non-conformities. Rather than considering each non-conformity individually, staff developed a program to allow an administrative relief process, approved through an Ordinance by City Council. This approval created the Recovery Variance, where city staff can approve variances up to ten percent for measurable standards. Many homeowners have taken advantage of this variance to allow flexibility with their rebuilding project.]

SUPERIOR

Zoning in Superior's impacted neighborhoods varies widely. Superior utilized DOLA grant funds to conduct outreach to impacted communities on their rebuilding concerns and desires. Over the course of eight weeks, five virtual community meetings and numerous online surveys were conducted. Engagement efforts occurred for all of the neighborhoods impacted in Superior, but for a number of reasons, including established HOA's, number of homes lost, and recency of construction, limited the need for zoning adjustments to the most impacted neighborhoods, which also happened to have the most unique rebuilding circumstances: Sagamore and Original Town. An overview of the circumstances and resulting changes for each neighborhood is provided below.

Sagamore. Sagamore is governed by a PUD, features small lots, short setbacks, and generous lot coverage allowance. In lieu of specific architectural controls, Sagamore's original developer (KB Homes) included each of their 19 building elevations in their development approval, effectively limiting residents to rebuild what they lost or something comparable. The more Superior's staff reviewed and considered the Sagamore PD requirements, the more problematic the prospect of rebuilding seemed. Although an HOA was intended to be established for Sagamore and covenants were even recorded for an HOA to apply, no HOA was ever formed, so Sagamore also lacked collective representation. For Sagamore, relative consensus (absent an HOA) was needed for the Town to make changes to the existing PD. The general direction was to look to relax development restrictions. The primary change was to eliminate the KB homes elevations from the PD document and adopt some more basic development regulations to substitute. Opinions on this shift ranged drastically. Some residents felt no architectural controls were needed, while others were more cautious and concerned about the PD updates being presented. Ultimately, the architectural elevations were repealed, front setback minimums and building height maximums were relaxed and a handful of architectural controls were implemented based largely on elements of the original PD. Sagamore residents were also polled on



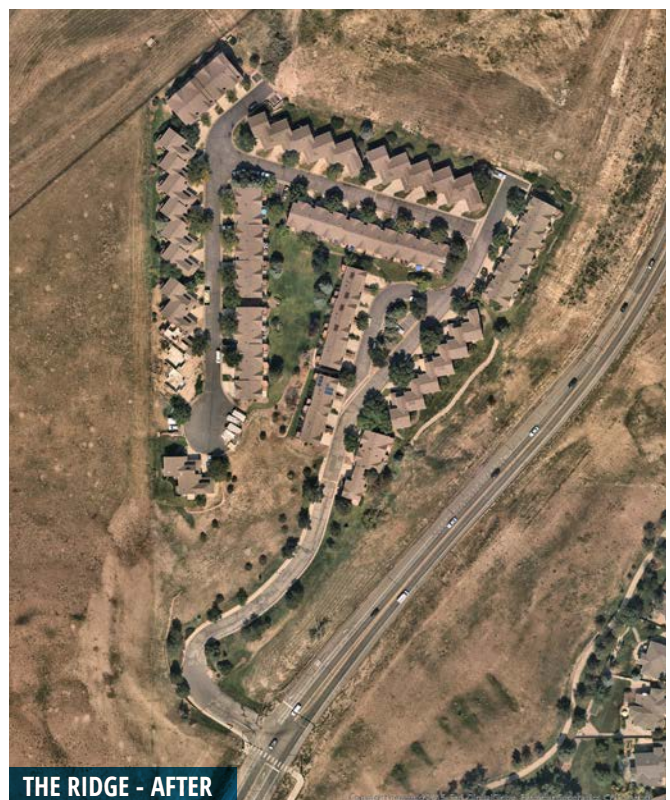
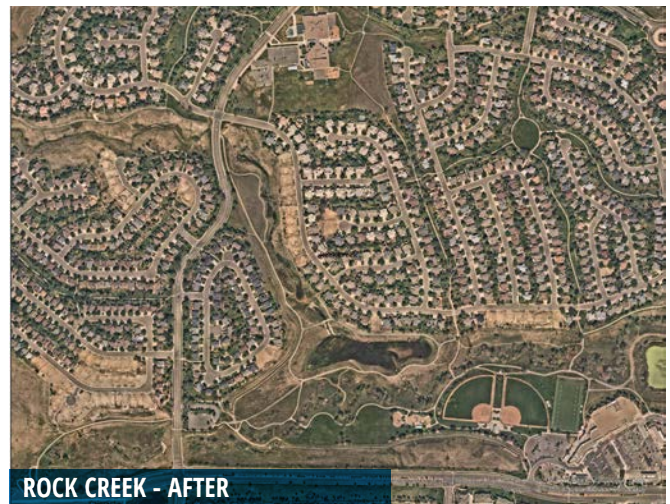
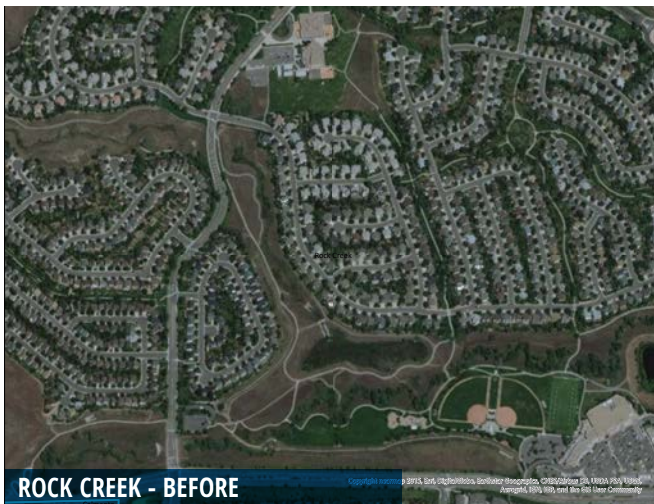
their interest in potentially allowing for introducing duplexes or paired homes on certain lots, as well as the potential to rezone to Residential Medium (R-M) to accommodate an even wider range of housing types. Levels of support were not sufficient to carry these options forward. Concerns ranged from logistical/timing considerations (e.g., it will just delay the building process) to the desire on the part of many to preserve the single-family characteristics of the neighborhood that they had lost to the fire. A summary of the resulting zoning for Sagamore is available [here](#).

Original Town. Superior’s historic Original Town presented another set of circumstances. Staff knew that several properties in Original Town were non-conforming in one regard or another. Original Town featured Low Density (RL) Medium Density (RM), Commercial (BC), and Industrial (I) zone districts. It also featured non-conforming residential uses in both BC and I zoned areas, as well as non-conforming business and industrial uses in the RM zone district. In addition to non-conforming uses, Original Town also featured a number of properties that did not conform with building setbacks.

Outreach was conducted with Original Town residents, with the same objective of exploring potential adjustments to regulations that would provide more flexibility. Virtual meetings and online surveys were conducted to determine what needs

were and where support existed for changes. Superior benefited from having recently studied the zoning regulations for Original Town and examined potential design guidelines in 2018-2019, in partnership with an outside consultant. To help leverage existing information and relationships with the community, the Town engaged the same consultant to assist staff in facilitating the Marshall Fire engagement effort. Original Town was experiencing an uptick in redevelopment prior to the fire, so Town staff was also familiar with the circumstances and challenges of redeveloping in Original Town. For example, the community has made it clear that both the 32-foot height maximum and 40 percent lot coverage allowances in Original Town were sufficiently generous.

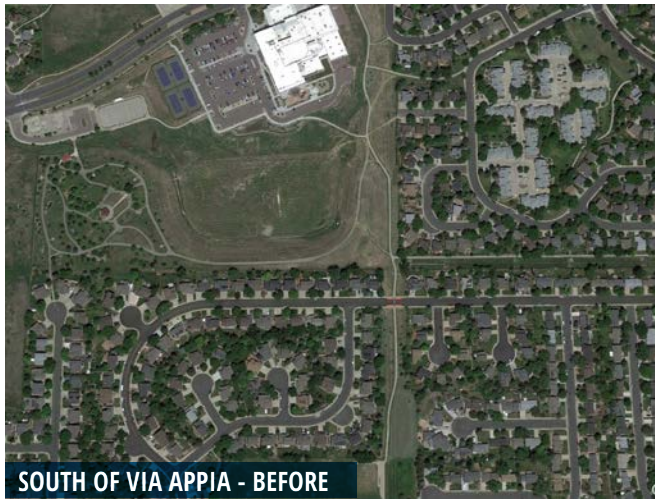
The focus on changes therefore turned to what flexibility was needed in other areas. The primary setback on front property lines was relaxed, but changes were also made to corner lots. Superior’s recently adopted allowances for ADUs (discussed in more detail below) were also adjusted to allow for ADUs to be constructed ahead of primary unit. Original Town residents were also polled on their interest in potentially allowing for the targeted rezoning of non-conforming sites (e.g., those zoned for I-L and B-C) to R-M to expand rebuilding options for those sites and accommodate more diverse housing options, and their interest in exploring the potential role a land trust/housing



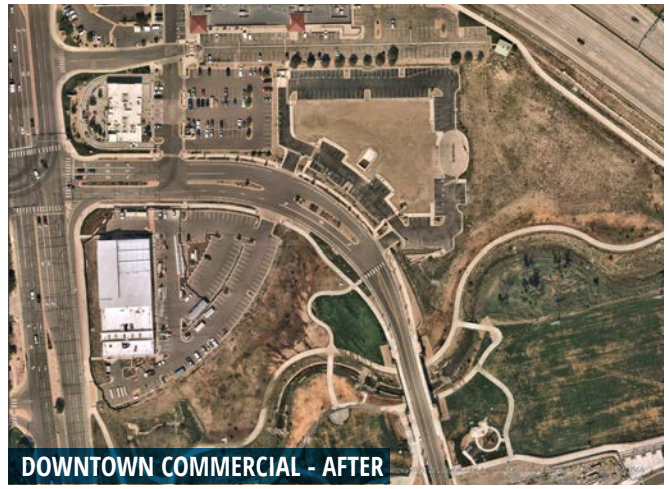
authority could play in providing and maintaining affordable housing options in Original Town. These options were not widely supported and were not carried forward. As with Sagamore, concerns with timing and the impacts of potential changes on the predominantly single-family character of Original Town were cited as concerns. A summary of the resulting Low Density (RL) zoning for Original Town is available [here](#). A summary of the resulting Medium Residential (RM) zoning for Original Town is available [here](#).

Downtown Superior/Rock Creek Ranch/The Ridge. Superior did not undertake zoning update efforts in these areas as initial community outreach indicated that changes were not required or desired. Each of these areas are also impacted by HOA's that play various roles in development review and have other design guidelines to consider. Because Downtown Superior is so new (and confined lot size-wise), the expectation was for rebuilds to largely follow prior approvals. The Rock Creek HOA's development guidelines extend beyond the Town's zoning controls. But neither lot sizes nor setbacks in Rock Creek were viewed as obstacles to redevelopment like they were in Sagamore or Original Town.

LOUISVILLE - ADDITIONAL AERIAL IMAGES



SUPERIOR - ADDITIONAL AERIAL IMAGES





OTHER POLICIES AND REGULATIONS



Comprehensive plans for both Louisville and Superior encourage the diversification of housing options. This section highlights more recent housing-related initiatives in both communities. An overview of housing data and trends is provided as part of the Community Characteristics section of this document.

AFFORDABLE HOUSING

Both communities adopted the [Boulder County Regional Housing Plan](#)⁸ in December 2017—in partnership with Boulder County and seven other communities in the region—with the goal of securing 12 percent of the housing inventory as permanently affordable to low- and middle-income households by 2035. Both rental and ownership opportunities are included in this goal.

Louisville currently has 273 affordable units (3.7% of total units), all managed by Boulder County Housing Authority (BCHA), and adopted its first Inclusionary Housing Ordinance in the summer of 2021, which requires 12 percent of any new residential development be affordable, and that a minimum of half of the affordable units be limited to households at or below 60 percent of the area median income (AMI), with the remainder limited to those persons between 60 percent and 80 percent AMI.

Superior does not currently have any deed restricted affordable units, and also adopted its first Inclusionary Housing Ordinance in 2021, which requires 15 percent of any new residential development of ten units or more in Superior to be leased or sold at 80 percent of the AMI. Neither community has realized any new units as a result of these ordinances at the time of this report.

At the time of the Marshall Fire, Superior was anticipating an affordable housing application at the RTD site in the Marketplace from the BCHA. Superior received this application in January 2022,

[Marshall Fire Recovery Advisory Services Panel](#)



after the fire, but the proposal never reached public hearings. Public concerns arose regarding both the capacity of staff to juggle development applications during the rebuild as well as the ability of this section of the Superior community to engage in the public process while so many of them were displaced. BCHA ultimately withdrew their application in the fall of 2022. 269 units were proposed as part of the application (split between RTD site and Pad site to immediate east). Additional details are available [here](#).

ACCESSORY DWELLING UNITS

Louisville's City Council recently requested staff work with affected neighborhoods to understand if allowing Accessory Dwelling Units (ADUs) is desired. Currently, ADUs are not permitted anywhere within the City of Louisville. At the time this report was published, staff is conducting initial public outreach to understand overall support of the concept and which regulatory structure is most appropriate. During the ASP, staff can provide additional information on this topic as public input is evaluated and next steps are identified.

Superior passed [regulations for ADUs](#) in Original Town in 2021. A link to the allowances is provided below. The opportunity for ADUs was also folded into the zoning updates that were passed following the Marshall Fire. Specifically, Criterion #11 was updated to allow for an ADU to be constructed prior to a primary residence in order to facilitate residents returning home sooner. The public engagement that occurred in February/March of 2022 about zoning measures that might facilitate rebuilding also broached the subject of allowing Original Town to have smaller lots, thereby enabling standard 7,000 SF lots to be split in two. While residents are supportive of ADUs, the notion of more lots (and commensurately smaller homes) did not get much traction.



HOUSING PLANS

Louisville is in early stages of developing a Housing Plan, supported by a grant from DOLA, which will inform the upcoming Comprehensive Plan update kicking off later this spring. The Housing Plan will include a housing needs assessment, identification of regulatory and policy barriers impacting the City's ability to meet its goals, and development of actionable strategies, including incentives, revenue and partnership opportunities, and zoning and policy change recommendations. City Council and the community express support for affordable housing; however, current policy does not support rezonings and residential development potential is limited to roughly 350-400 additional units in the City, far below what is needed to meet the City's affordable housing goal.

Superior also received DOLA grant to develop a Housing Plan, but has yet to kick off this effort.

Both Superior and Louisville are largely built out, and annexations are limited under Intergovernmental Agreements (IGAs) with Boulder County and neighboring communities. Without a housing strategy that includes supportive policies for adding density, rezonings, developer incentives and generally a multi-layered approach, it is unlikely the communities will realize their goals of meeting the housing needs of the area.

SUSTAINABILITY

LOUISVILLE SUSTAINABILITY ACTION PLAN

There are two guiding documents that direct sustainability work within the City of Louisville – the Sustainability Action Plan and the Council adopted renewable energy and carbon emission reduction goals, referred to as climate action goals. The Louisville Sustainability Action Plan, most recently updated in 2020, outlines near- and mid- term goals for both the municipality and the community in six sustainability topic areas – Climate, Energy, Transportation, Waste, Water,



Ecological Health and Local Food & Agriculture. There are 125 goals outlined in the plan. Currently, 59 percent of the plan is either in progress or completed.

The climate action goals, adopted by City Council in 2019, set greenhouse gas reduction and carbon free electricity goals for both the municipality and the community. The four goals are updated annually and goal progress is shared on the [Climate Action Dashboard](#) page of the City website.

SUPERIOR GREEN BUILDING PROGRAM

The Green Building Program is designed to achieve efficient building standards for new construction. This Program establishes green build standards through education, regulation, and incentives, which will promote and encourage high performing, sustainable development and redevelopment within the Town of Superior. Development meeting the Green Building Program standards will create cost-effective, energy efficient residential structures and commercial multi-family structures that reduce both the production of greenhouse gases (GHGs) from buildings and the amount of material sent to landfills, and conserve and protect water and other natural resources. Additional detail is available on the Town's Green Building Program [webpage](#).

SUPERIOR SUSTAINABILITY ACTION PLAN

On January 24, 2022 the Town Board of Trustees approved the Sustainability Action Plan. This dynamic, adaptable plan was developed by Town staff and the Advisory Committee for Environmental Sustainability (ACES) in collaboration with dozens of community partners.

Over 100 actions are proposed within this plan to curb the impacts of climate change and other negative impacts to our health and environment, as well as help our community adapt to the changes we are already experiencing. Learn more on the Town's [Sustainability page](#).



**COMMUNITY
CHARACTERISTICS**



This section provides a brief overview of Superior and Louisville and the surrounding context, as well as supporting demographic, housing, and employment data.

REGIONAL CONTEXT

While Superior and Louisville are distinct and separate, there are many common elements and shared resources between the communities. Both are located within Boulder County and share a border along US 36, with the City of Boulder sitting approximately eight miles to the northwest and Denver 20 miles to the southeast. Both are located in the transition zone between the foothills of the Rocky Mountains and the Great Plains to the east. The area is semi-arid with an average of 18 inches of precipitation each year. Elevations of the communities range from 5,300 ft where Coal Creek flows out of the Louisville toward the east, to almost 6,000 ft on the northern ridge of Superior paralleling State Highway 128.

Rock Creek flows eastward near the geographic center of Superior through the Rock Creek Ranch development. Coal Creek flows through both communities, first through Original Superior and Downtown Superior, then under US 36 and entering Louisville along the Coal Creek Golf Course.



HISTORY

Coal mining is a common thread, with both communities established around this industry; Louisville in 1878 and Superior in 1896. Over time, the influence of mining gradually dissipated, with the final mine within these coal fields closing in 1979.

Louisville was initially settled in 1877 when the Welch mine opened, and was officially established in 1882 when Louis Nawatny incorporated the Town of Louisville. Louisville remained a small, working class town through the 1960s. As Boulder experienced commercial and office growth, and began limiting housing development, Louisville began to grow, spreading outward from its Downtown and Old Town neighborhoods. The older parts of town were developed around the traditional grid system, and adjacent to a railroad line, now operated by BNSF, that travels between Boulder and Denver and beyond. Beginning in the 1970s, new neighborhoods were established with suburban development patterns, resulting in heavy reliance on arterial and collector streets, with limited access points into and out of neighborhoods.

Like Louisville, Superior's roots are also as a working-class mining town. Superior remained very small until 1987, when the Rock Creek Ranch Planned Unit Development (PUD) proposal was submitted to the Town and residents of Original Superior voted to annex Rock Creek Ranch in exchange for improved services and utilities. The first building permit for Rock Creek Ranch was issued in 1990. Ultimately, Rock Creek Ranch grew to cover the largest percentage of land area within the Town, containing roughly 3,000 housing units. A number of smaller housing developments were approved over the following years, including Sagamore, the Ridge, and Coal Creek Crossing.

GROWTH AND DEVELOPMENT

Louisville and Superior each experienced rapid growth in the 1980s and 1990s, with typical suburban development patterns. New neighborhoods were organized around transportation networks that relied heavily on arterial and collector streets, with limited access points into and out of residential neighborhoods. In addition, the shared high school, Monarch High, is situated on a dead end local street. These transportation networks resulted in severe congestion during evacuation from Marshall Fire, and BVSD is now securing and constructing emergency access out of Monarch High School.

Louisville saw significant growth in commercial and residential development in the 1980s and 1990s with the creation of Centennial Valley along McCaslin Boulevard, north of US 36. The commercial developments in this area continue to support the City through sales tax revenue, however over the past decade there has been underutilization of some larger big box stores, including the former Sam's Club, now owned by Ascent Church, and the currently vacant Lowes Home Improvement Store. A Kohls store was vacant for a number of years before undergoing a major renovation to allow life sciences and research office uses.

At the time of Superior's last comprehensive plan update in 2012, the Town had 12 greenfield development sites (Opportunity Areas) totaling nearly 500 acres. As of 2023, six of these sites have projects under construction, three of the properties have been acquired for Parks or Open Space, leaving undeveloped sites remaining, totaling close to 60 acres. Additional opportunities for infill development exist in limited areas.

Both communities are influenced by regional economic trends and growth and development of surrounding area. Development along the U.S. 36 corridor and increasing growth and development in the Denver/Boulder metropolitan area has resulted in an increase in residential and commercial development in the communities adjacent to both Louisville and Superior. Additionally, growth limitations imposed by the City of Boulder prompted increased development in nearby communities.

TABLE 4: BUILDING PERMITS, 2018 - 2022 AVERAGES

	LOUISVILLE	SUPERIOR
Single-Family	8.8	15
Multi-family	20.2	35
Commercial - Core Shell	4.8	3.5

Source: City of Louisville and Town of Superior.

SHARED AMENITIES AND SERVICES

The communities are both located with Boulder Valley School District (BVSD). There are several neighborhood elementary schools, three middle schools and one shared high school. Because BVSD has a fairly flexible open enrollment program, many children attend a different neighborhood school. The City of Louisville operates the only full service Library in the two communities, with the Town of Superior providing financial support and a small satellite library in the Superior Community Center. Many Superior residents visit the Louisville Recreation and Senior Center on a regular basis. The cities share the same zip code, 80027, and post office. The communities enjoy an extensive and well-connected trail and open space network. With these shared amenities comes a shared sense of community.

MIXED-USE AND COMMERCIAL AREAS

Some of the primary mixed-use, commercial, and employment areas that serve residents of the burn area, and the surrounding communities include.

- **Superior Marketplace.** The largest and most established is located near the intersection of McCaslin Blvd and US 36, containing the Costco, Target, Superior Liquor, and a number of other retailers and restaurants.
- **Rock Creek Village.** A smaller commercial area is located near Rock Creek Parkway and Coalton Road, centered around a Safeway grocery and other smaller retailers and restaurants.
- **Downtown Superior.** Finally, Downtown Superior continues to develop. Superior Sports Stable is a regional hub of athletic activity, and additional commercial uses anticipated in the next few years as the complete construction. The Element Hotel and the Tesla structure were both part of the redevelopment of Downtown Superior. The Downtown Superior development has entitlements of up to 1,400 units and represents one of the larger development projects in the Town of Superior and the surrounding area. As of 2022, approximately 1,100 homes have been entitled in Downtown Superior.
- **Downtown Louisville.** Louisville's Downtown remains the heart of the community, with many local restaurants, retailers and businesses calling Main and Front Streets home. City Hall, the Library, and Historical Museum are all located downtown, along with the Steinbaugh pavilion which hosts the Street Faire on summer Friday nights and the Farmers' Market on Saturday mornings.



GOVERNOR POLIS, RECOVERY NAVIGATOR GRAND OPENING

- Downtown East Louisville (DELO).** Located across the tracks from Downtown Louisville is the Downtown East Louisville (DeLo) redevelopment. DELO is a revitalization area that could be the future stop location of passenger rail connecting Longmont and Boulder with downtown Denver. The area includes retail spaces, 180 housing units and 30,000 square feet of Class A office space.
- Flatiron Crossing.** Flatiron Crossing in Broomfield, directly east of the Town, is a regional shopping center that combines retail and restaurant opportunities. It features “The Village,” an outdoor pedestrian-oriented corridor, and a traditional enclosed mall. Adjacent to the shopping center are numerous large retail establishments that include both surface and structured parking.
- Colorado Technology Center (CTC).** The primary employment center in Louisville is the Colorado Technology Center (CTC) which houses nearly six million square feet of light industrial, research, and office development. While situated separately from the rest of Louisville, multiple high profile companies have offices there, including Sierra Space, Lockheed Martin, ESRI, and many others, and it is a vital component of Louisville’s economy.
- McCaslin Corridor.** The commercial sector of the McCaslin Road Corridor in Louisville stretches from Via Appia Way on the North to US36 on the South. The district features many national brand retailers and dining options for residents and visitors alike.
- Avista Hospital.** The largest employer in the City of Louisville is Avista Hospital. This hospital serves both Louisville and Superior, along with the broader surrounding area.

TABLE 5: DEMOGRAPHIC PROFILE			
	LOUISVILLE	SUPERIOR	TOTAL
Population	20,855	13,053	33,908
Households	8,400	4,668	13,068
Avg. Household Size	2.5	2.85	2.63
Median Age	42.5	36.8	40.31
Avg. Household Income	\$131,757	\$125,124	\$129,204
Avg. Median Income	\$92,832	\$86,795	\$90,508
Cost-burdened Households	41%	39.7%	57%

Source: U.S Census Bureau, 2020 American Community Survey

DEMOGRAPHICS

This section provides a brief overview of Louisville and Superior’s demographics, including population, growth rate, diversity, and age distribution.

DEMOGRAPHIC PROFILE

While the communities are somewhat similar in terms of their demographic composition, Louisville has a slightly older overall population, smaller household size, and higher average incomes than Superior and Boulder County.



TABLE 6: POPULATION TRENDS, 2000-2021

YEAR	LOUISVILLE		SUPERIOR		BOULDER COUNTY	
	Total	Annual Growth Rate	Total	Annual Growth Rate	Total	Annual Growth Rate
2000	19,053		9,296		276,255	
2005	18,045	-5.59%	11,223	17.17%	282,910	2.35%
2010	18,406	1.96%	12,497	10.19%	295,605	4.29%
2015	20,254	9.12%	12,782	2.23%	320,352	7.72%
2020	21,169	4.32%	13,098	2.41%	330,814	3.16%
2021	20,855	-1.51%	13,053	-0.34%	329,793	-0.31%

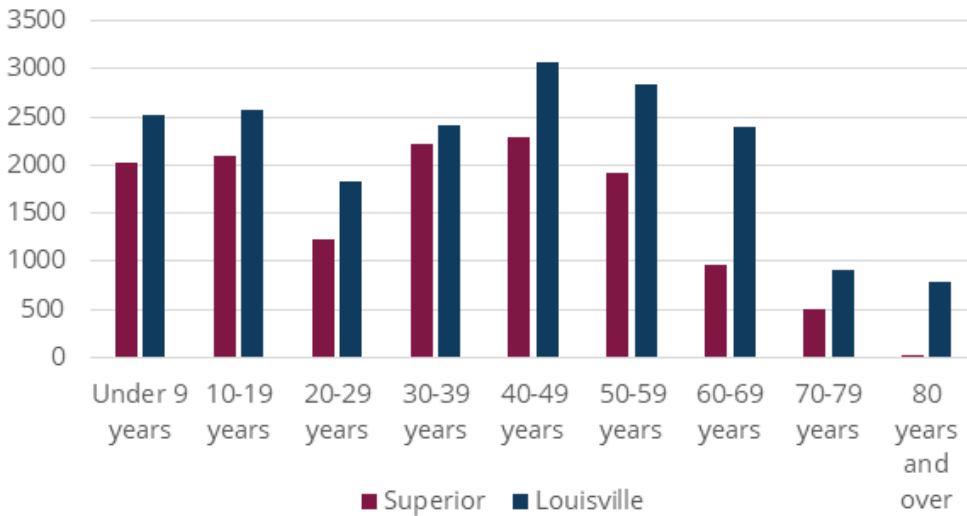
Source: Colorado State Demographer's Office, 2023; DRCOG Community Profiles, 2023

POPULATION TRENDS

In the previous decade, both Superior and Louisville and Superior experienced consistent growth. Superior added 601 new residents between 2010-2020 and reached a population of 13,098. Louisville added 2,763 new residents and rose to a population of 21,169 during the same period. The population of both communities dropped in 2021, consistent with population trends at the county level.



FIGURE 1: DISTRIBUTION OF POPULATION BY AGE



Source: U.S Census Bureau, 2020 American Community Survey

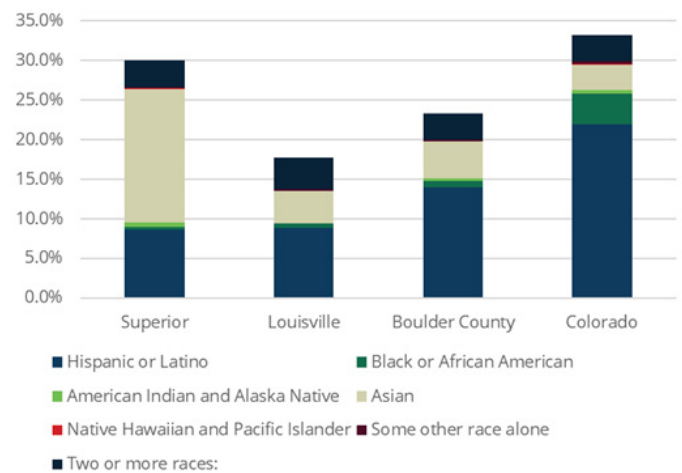
AGE

Figure 1 illustrates the age distribution of the populations for each community. While Louisville and Superior have different total populations, they do have similar distributions in age. Superior has a slightly higher proportion of younger people (40%) and less people retirement age and older (7%).

RACE AND ETHNICITY

Figure 2 illustrates the percentage of the population within these communities that are non-white. Superior’s minority population accounts for 30 percent of the total population, while Louisville’s population is 17.7 percent minority groups.

FIGURE 2: NON-WHITE POPULATION



Source: Census Bureau, 2010 Decennial Census, 2020 ACS 5-year estimate



ROCK CREEK NEIGHBORHOOD, SUPERIOR

TABLE 7: HOUSING STOCK AND TENURE, 2020

	TOTAL HOUSING UNITS	OWNER OCCUPIED	RENTER OCCUPIED	AVG HOUSEHOLD SIZE	HOMEOWNER VACANCY RATE	RENTAL VACANCY RATE	CURRENT MEDIAN PRICE	RENTAL RATES
Louisville	8,665	72%	28%	2.5	0.30%	6.70%	\$677,000	\$1831
Superior	4,790	60%	41%	2.75	0.50%	2.20%	\$660,000	\$2,162
Boulder County	139,302	63%	37%	2.44	0.80%	4.30%	\$575,700	\$1,694
Colorado	2,454,873	66%	34%	2.56	0.90%	5.10%	397,500	\$1,437

Source: U.S. Census Bureau, 2020 American Community Survey

COST BURDENED HOUSEHOLDS

In 2010, over 50 percent of households in both Superior and Louisville were considered cost-burdened, meaning over 30 percent of household income was spent on housing expenditures. Since 2010, both communities have seen decreases in the rate of cost-burdened households. In 2020, Louisville and Superior had cost-burdened household rates of 44.5 percent and 39.2 percent respectively. This is significantly lower than the countywide average of 57.5 percent.

TABLE 8: PERCENTAGE OF COST-BURDENED HOUSEHOLDS

	LOUISVILLE	SUPERIOR	BOULDER COUNTY
2010	53.9%	54.0%	58.5%
2015	55.9%	38.3%	56.8%
2020	44.5%	39.2%	57.5%
2021	42.0%	39.6%	57.0%

Source: Colorado State Demographer's Office, 2023; DRCOG Community Profiles, 2023

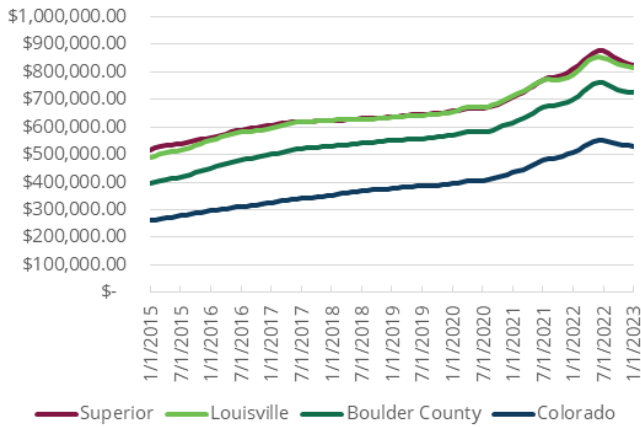
HOUSING

Demand for housing in both communities was high prior to the fire, and demand surged after the fire due to the need to temporary housing for relocating families. This event significantly influenced both rental and for-sale cost of housing in the area in the near-term. This section provides a brief overview of housing trends leading up to and following the fire.

HOUSING PROFILE

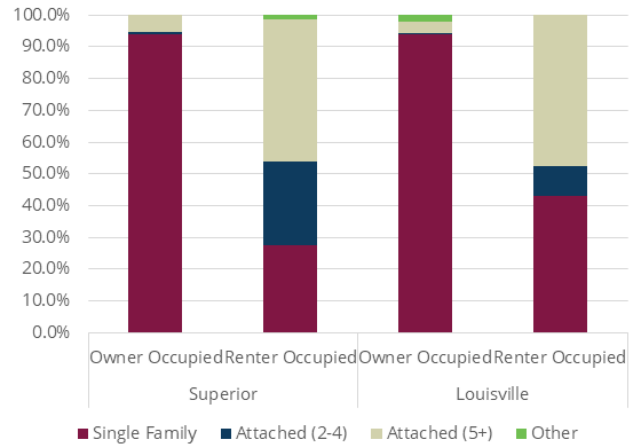
Single-family homes as a percentage of total housing units are significantly higher in Louisville (80%) than in Superior (68%). Home ownership rates in Louisville (70%) are also higher than in Superior (60%). Homeowner vacancy rates in both communities were less than one-half percent in both Louisville and Superior in 2020. Rental vacancy rates in 2020 were lower in Superior (2.20%) than in Louisville (6.70%). Median home prices and rental rates were substantially higher in both Louisville and Superior versus Boulder County and Colorado as a whole. More in-depth data regarding trends in home prices and rental rates is provided below.

FIGURE 4: MEDIAN HOME VALUE, 2015-2023



Source: Zillow Smoothed, Seasonally Adjusted ZHVI.

FIGURE 3: HOUSING TYPE BY TENURE



Source: U.S. Census Bureau, 2020 American Community Survey, Table S2504.

HOUSING TYPE BY TENURE

Figure 3 shows a breakdown of housing types by occupancy, either owner or renter occupied. Most household owners occupy single-family homes, with over 90 percent of owner occupancy occurring in single-family homes. The majority of renters are living in multi-unit housing types of 2 or more household units. In Louisville, over 50 percent of renters are living in multi-unit housing types, and in Superior this number is over 70 percent.

HOME VALUES

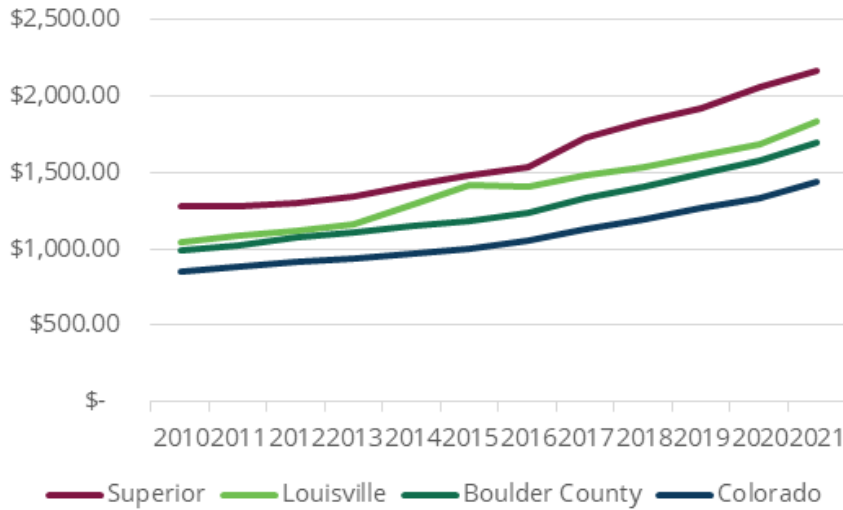
As illustrated by Figure 4, median home values rose consistently from 2015 to 2022, but have recently seen a small decrease. The home value trends of Superior and Louisville have been nearly identical during this time. Median home values in Superior increased from \$518,296 to \$830,528 between 2015 and 2022, while median home values in Louisville increased from \$487,515 to \$820,938 during the same period. Home values in these communities is higher than the average of Boulder County, which is slightly higher than the average of Colorado. As of February, 23, 2023, the average home price in Louisville was \$817,000 and \$823,000 in Superior (Zillow).

RENTAL RATES

Figure 5 illustrates trends in median gross rent in Louisville and Superior between 2010 and 2021. Rent has increased consistently over the past decade, Superior has seen the highest rate of increase, increasing from \$1,275 in 2010 to \$2,162 in 2021. Rent in Louisville increased from \$1,045 in 2010 to \$1,831 in 2021. Both communities have seen rent increase higher than average increases in Boulder County and Colorado as a whole. While current data is not available, the following anecdotal insights were shared by a property management company operating in the area:

- The rental vacancy at the time of the fire was extremely low (less than 5 percent)
- The company operates several short term rentals and several of their clients transitioned these units to longer term rentals to help out their neighbors and communities.
- Demand for housing pushed rental rates up 20-25 percent.
- As long term leases generally are a year-long and most terms start/stop over and around summer months (May-Sept), the company did see more turnover in the market. Some lease rates were during this time. Contracts were not renewed, which lead to both additional units on marker and additional people looking for rentals. Units that were renting for \$3000-3500/month were getting \$5000/month.
- The demand has cooled, but the prices have increased and the rental vacancy rate has increased as well.

FIGURE 5: MEDIAN GROSS RENT



Source: U.S Census Bureau, 2010- 2020 American Community Survey, Table DP04.

EMPLOYMENT

Louisville has a healthy employment sector, providing a variety of jobs to people living in the City and the region. Total employment in Louisville was 17,382 in 2021. Louisville has many competitive advantages that help it attract businesses, including its proximity to Boulder, Bus Rapid Transit (BRT) service along US 36, and high overall quality of life. Louisville’s neighborhoods and workforce are largely single-family, affluent, and educated. This provides a desirable workforce within a small area that supports growing employment. Access to surrounding cities and the overall region is also important for businesses and employees within Louisville.

Superior is largely a bedroom community with a small employment base. Total employment in the Town of Superior was 2,947 in 2021. The largest industries in the Town are Retail Trade, Accommodations and Food Service, and Professional Services. Retail trade and accommodations and food service jobs account for nearly half of employment with many of these jobs located at the Superior Marketplace, which occupy primarily the office space in the Town and some retail spaces with service providing businesses. More detailed data provided by Superior is attached.

	EMPLOYMENT		
	LOUISVILLE	SUPERIOR	BOULDER COUNTY
2011	11,943	3,341	153,011
2021	17,382	2,947	180,535

Source: DRCOG Community Profiles 2021

REFERENCES

MAPS

Both Louisville and Superior maintain online mapping portals, which contain a variety of reference materials that may be of interest to the panel:

LOUISVILLE

Online Mapping Portal

Louisville provides information related to zoning, overlay districts, historic landmarks, subdivision plats, planned unit developments (PUDs), special review uses (SRUs), floodplains, and general property information, current land use cases under review, recently approved development projects, business districts, public works construction projects and trail maps.

<https://www.louisvilleco.gov/living-in-louisville/city-information/online-maps>

Louisville Rebuilds

The City's recovery portal provides additional context within the burn area, along with debris removal, permitting, and certificates of occupancy:

<https://www.louisvilleco.gov/living-in-louisville/residents/louisville-rebuilds-marshall-fire-recovery>

SUPERIOR

PDF Maps

Superior provides PDF maps as well as open data on the Town's website. Some of the more applicable PDF maps include:

- [Development Map](#)
- [Trails, Parks, & Open Space](#)
- [Zoning](#)
- [Comprehensive Plan Map](#)
- [Parcel and Property Data](#)
- [Aerial Imagery Viewer](#)

Superior Recovers

The Town's recovery portal provides additional context within the burn area, along with debris removal, permitting, and certificates of occupancy:

<https://www.arcgis.com/apps/dashboards/b4a7cbaeb4ef43ba9b1e9c3c0f0d8c94>

RELATED PLANS, STUDIES, AND ORDINANCES

CITY OF LOUISVILLE

Related Plans and Studies

- [2013 Comprehensive Plan](#)
- [South Boulder Road Small Area Plan](#)
- [McCaslin Boulevard Small Area Plan](#)
- [Transportation Master Plan](#)
- [Highway 42 Framework Plan](#)
- [Future 42: Connecting People and Places Study](#)
- [Downtown Framework Plan](#)
- [Historic Preservation Master Plan](#)
- [South Boulder Road Connectivity Plan](#)
- [Sustainability Action Plan](#)
- [Equity, Diversity & Inclusion \(EDI\) Task Force Final Report](#)
- [PROST Master Plan](#)

Approved Ordinances

- [Ordinance 1826, Series 2023 – An ordinance removing the city-wide requirement for fire sprinklers for in the International Residential Code](#)
- [Ordinance 1823, Series 2022 – An ordinance suspending and writing off utility charges for structures damaged or destroyed by Marshall Fire](#)
- [Ordinance 1824, Series 2022 – An ordinance addressing zoning determinations to facilitate rebuilding](#)
- [Ordinance 1825, Series 2022 – An ordinance providing energy code options for property owners rebuilding after Marshall Fire](#)
- [Ordinance 1828, Series 2022 – An ordinance regarding EV Charging requirements for rebuilding following Marshall Fire](#)
- [Ordinance 1838, Series 2022 – An ordinance exempting installation of certain wood fences city-wide \(WUI\)](#)
- [Ordinance 1841, Series 2022 – An ordinance authorizing a Use Tax Credit program for homes damaged and destroyed by Marshall Fire](#)

TOWN OF SUPERIOR

Supplemental Briefing Book Information (Attached)

- [Superior Economic Data for TAP, 2023](#)
- [Annual Report for the IRES MLS Area, 2022](#)
- [The Marshall Fire: Legal Remedies for Colorado Disaster Survivors, 2022](#)

Related Plans and Studies

- [Comprehensive Plan - 2012](#)
- [Comprehensive Plan Land Use Map - 2012](#)
- [Transportation Plan - 2014](#)
- [Parks, Recreation, Open Space and Trails Master Plan](#)
- [Open Space Summary Report and Recommendations](#)
- [Northwest Superior Planning Project Summary \(2017\)](#)
- [Superior Municipal Code \(Ch. 16 - Land Use\)](#)

Urban Land Institute Studies: Superior Marketplace

- [Technical Advisory Panel Presentation, October 20 & 21, 2016](#)
- [Final Technical Advisory Panel Report](#)

Approved Ordinances

2022

- [Ordinance 1 - Waive Building Permit Fees and Rebate Town Use Tax](#)
- [Ordinance 2 - 2021 IECC Adoption with Opt-out Provision for Marshall Fire Impacted Properties](#)
- [Ordinance 3 - Amending Article VI of Chapter 16 Municipal Code Modification of Setbacks in the Low Density \(R-L\) and the Medium Density Residential \(R-M\) Zone Districts](#)
- [Ordinance 4 - Amending Section 16-6-160 of the Municipal Code Regarding Accessory Dwelling Units](#)
- [Ordinance 5 - Approving Amendment to the Planned Unit Development/Zone District Plan for Sagamore to Modify Height, Setback, and Remove Elevation Requirements](#)
- [Ordinance 7 - Modifying the Applicability of the 2018 International Energy Conservation Code for the Residential Properties Impacted by the 2021 Marshall Fire](#)

- [Ordinance 8 - Modifying the Applicability of the 2018 International Residential Code Requirement for Automatic Sprinkler Systems for Residential Properties Impacted by the 2021 Marshall Fire](#)
- [Ordinance O-13 Series 2022 to Modify Sagamore Building & Landscape Regulations to Reduce Fire Risk](#)
- [Sprinklering, 2022](#)

2021

- [Ordinance 3 - Amending Article VI of Ch. 16 of SMC by adding Sec. 16-6-160 Entitled Accessory Dwelling Units](#)
- [2020 Ordinance 18 - Amending Chapter 16 of SMC by Addition of New Article XXXVII, Inclusionary Housing Requirements](#)
- [Accessory Dwelling Units, 2021](#)
- [Inclusionary Housing, 2021](#)

Regional

- [Boulder County Regional Housing Partnership \(now Home Wanted\)](#)
- [Survey of Renters Affected by the Marshall Fire, East County Housing Opportunity Coalition \(ECHO\)](#)

ENDNOTES

- 1 Estimate of total displaced residents (2,862) calculated based on the number of destroyed or severely damaged residential properties X average HH size. Louisville (550 x 2.5=1375) and Superior (389 x 2.85=1,109). Unincorporated Boulder County (157 x 2.41= 378). Property numbers reflect those reported on each community's recovery dashboard.
- 2 <https://bouldercounty.gov/news/marshall-fire-debris-removal-program-underway-in-superior-and-louisville/>
- 3 <https://doi.colorado.gov/news-releases-consumer-advisories>.
- 4 Information provided by Mike Malec, ReMax of Boulder.
- 5 Additional Living Expenses (ALE) coverage is a standard component of a homeowners insurance policy that reimburses the insured for extra expenses if you are forced to live elsewhere temporarily after a covered insurance claim. It's meant to cover the difference between normal household expenses and new expenses if you can't live at home during repairs. Extra expenses may include: hotel bills, restaurant meals, replacement clothing, laundry service, pet boarding, storage, and furniture rental. Renters insurance and condo insurance also typically have additional living expenses insurance. (Forbes)
- 6 <https://coloradosun.com/2023/02/14/colorado-building-codes-wildfires-wildland-urban-interface-bill/>
- 7 <https://bouldercounty.gov/property-and-land/land-use/building/building-code-amendments/>
- 8 <https://homewanted.org/issue/plan-goals/>