



## City Council

November 28, 2023  
Packet Addendum #1

**From:** [d.ervin](#)  
**To:** [City Council](#)  
**Subject:** Historic Landmark designation-1045 Front Street-former DeSantis home  
**Date:** Wednesday, November 22, 2023 12:14:02 PM

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Greetings,

We write to support the Historical Landmark designation and Grant application for 1045 Front Street, Louisville 80027.

We have met Jessie the Applicant, and discussed her plans for Dory DeSantis' former home. We believe her to be a fine candidate for approval of this action. The fact that she will not be scraping a charming little house in our neighborhood is extremely important to us. We believe she will honor the history of the DeSantis house and be a great neighbor to boot.

Yes! Please approve the historical landmark designation and grant application for 1045 Front Street, parcel #157508137001/ Caledonia.

Thank you for this consideration.

Debra and Robert Ervin  
1129 Front Street  
Louisville 80027

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**From:** [David Chagala](#)  
**To:** [City Council](#)  
**Subject:** Ordinance Voting  
**Date:** Monday, November 27, 2023 7:25:10 PM

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Dear Mayor Chris Leh and all City Council,

***Please vote yes on the two ordinances:***

1. to open up the use tax credit to smoke impacted households doing repairs on their homes from the Marshall Fire.
2. to exempt smoke impacted homes from rebuilding to the 2021 energy code.

We were the only house left standing on our block. At first we felt something like survival guilt since all our neighbors lost everything, they were happy for us and we very sad for them. Two years later, many of our neighbors have brand new houses and have already moved back. We are left with a house that is gutted to the two by fours. Our ALE is running out, and we have no idea when our home will be reconstructed or when we can live there once again.

As we navigate this uncharted and horrible experience, we have quickly realized as our neighbors have that we indeed are the unfortunate ones, and they frequently tell us how sorry they feel for us that our house did not burn also. This may seem counter intuitive, but as a partial loss, our financial need is far greater and the available resources far fewer than a complete burn. Our insurance has fought us every step of the way, wanting to just clean and paint our extremely toxic home even though we have adequate insurance coverage to fully remediated and rebuild. If it had burned, they would have far less justification to refuse payments on our policy. As it is, there are no “industry standards” for toxicity, and even the Department of Insurance said there is nothing they can do.

I am sure you have all heard the stories by now of our neighbors with a partial burn moving back in without the proper remediation and getting sick as a result. We had a thorough test done on our home by a Certified Industrial Hygenist and found it so toxic their recommendation was to tear it down. They said if we could not afford a tear down-rebuild, to instead gut it, retest which is what we have to do as we are struggling to afford a proper remediation and rebuild considering our insurance completely ignored our IH report and sent their own IH who found the current insurance payout was indeed appropriate. We found out later from the company who makes the testing instruments, the insurance IH did not know how to properly use the testing equipment.

We have applied for IDF and SBA loans, and IDF grants, often to be turned down because we were not a total burn. After much determination and asking for reconsideration we did secure some funds to help, but not nearly enough. It seems like all the resources available are for “Complete Burns” where insurance is far more likely to pay out policy limits. The partial burns like us have a much harder time securing insurance payments, grants and loans. What is misunderstood is partial burns like us have far less financial resources available than complete burns!

We ask you all to consider our and others plight in this issue as we are all desperately trying to rebuild our lives and have been forgotten about by many institutions that could help us.

Sincerely,  
David Chagala  
1100 Hillside Ln.  
Louisville,CO.80027

**From:** [Tawnya Somauroo](#)  
**To:** [City Council](#)  
**Subject:** use tax relief and code tax relief for damaged standing homes  
**Date:** Monday, November 27, 2023 5:19:51 PM

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Dear Council,

We need our fellow residents with fire damaged houses to get home. Some of these families are having the hardest of times, needing to cover expensive home repairs without any certainty that their insurers will pay. These families are looking at huge financial losses, some on the scale of those experienced by underinsured families that lost entire homes. These families desperately want to get home, they just need to make it work financially.

Every little bit helps. Please pass ordinances 1867 and 1868 tomorrow!

Best regards,  
Tawnya

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**From:** [tamara](#)  
**To:** [City Council](#)  
**Subject:** Ordinance Voting  
**Date:** Monday, November 27, 2023 1:57:57 PM

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Dear Mayor Chris Leh and all City Council,

***Please vote yes on the two ordinances:***

1. to open up the use tax credit to smoke impacted households doing repairs on their homes from the Marshall Fire.
2. to exempt smoke impacted homes from rebuilding to the 2021 energy code.

We are the only house still standing on our block at ground zero. We sustained physical damage, thermal damage and chemical contamination. We had a certified industrial hygienist test every corner of our home 1.5 years ago and lab results indicated our home should be scrapped and rebuilt or minimum taken down to the studs and retested.

Insurance has continually delayed and have not yet released policy limits so that we can remediate to get back to a pre-loss home. Insurance initially told us they would fix our broken windows and paint the inside and we could move back in - only later to discover on our own, toxic soot Pouring out of the ceiling and walls! No wonder people are getting sick.

Dealing with insurance has been a tremendous strain on our lives these last two years both financially, physically, and emotionally. So many people have commented: "it would have been easier if your house had burned down, you are in a tougher position than the rest of us".

A few other people on the block have already rebuilt and moved back in, while insurance is still delaying and denying. Priority was given to total loss homes over partial loss for Grants, Funding, Loans, Exemptions, & Rebates and subsequently we have found there are far less resources available to us for partial loss even though our financial loss is far greater due to insurance delays and denials. We need these programs just as much if not more than complete losses.

This vote could truly help smoke damaged homes due to the Urban Marshall Fire.

Please let me know if you have further questions and thank you for your time and consideration.

With Gratitude,  
Tamara Chagala

damaged property:  
1100 Hillside Lane  
Louisville, CO 80027

residing at:  
329 Eldorado Blvd Apartment A-211  
Broomfield, CO 80021

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**From:** [Chrissie Burg](#)  
**To:** [City Council](#)  
**Subject:** Agenda Item 10H / Nov. 28 City Council Meeting  
**Date:** Tuesday, November 28, 2023 9:44:55 AM

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Hello Louisville City Council members,

I am writing in support of Ordinances No. 1867 and 1869, which would extend the City use tax exemption and the opt-out from the 2021 International Energy Conservation Code to households doing repairs from smoke, ash, and heat damage. My family's home is one such household. We remain displaced as remediation and repairs to our Louisville home from the Marshall Fire are ongoing.

Approval of these ordinances would provide much needed assistance to Louisville households, families like mine who have struggled to have insurance policy funds used towards making our homes habitable once again. Exempting households from the 2021 Energy Code will allow for more flexibility for those of us doing these repairs, as it is additionally challenging and costly to repair to the 2021 energy code for homes built in the 1990's. Allowing the exemption from the use tax for repair costs beyond insurance funds will provide much needed financial assistance to households such as mine. The financial repercussions of the fire and recovery have been significant, impacting our family in numerous ways. Any assistance the City can provide towards minimizing the financial hardships of community members working to repair their homes from smoke, ash and heat would be greatly appreciated.

My husband, children, and I hope to return to our home by the end of February 2024, over two years since the fire. The City of Louisville and the City Council have helped community members impacted by the fire in so many ways. Thank you for now considering these ordinances, on behalf of our household and the others in our position, who unfortunately continue to face challenges financially and otherwise as we work to repair our homes.

Regards,

Christine Burg  
117 Crestview Ct.  
Louisville

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**From:** [Joan Truesdale](#)  
**To:** [City Council](#)  
**Subject:** Tonight's proposed ordinances  
**Date:** Tuesday, November 28, 2023 12:17:18 PM

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Hello! I cannot attend tonight's meeting, but wanted to ask you to support Ordinance 1867, Series 2023 and Ordinance 1868, Series 202. Our home was damaged in the Marshall Fire - windows blown out, burns on the exterior, and extensive smoke damage. We have not yet begun our rebuild process because we have been working with insurance to establish our scope of loss for almost two years. We have had to work hard for insurance funds, as the actual damage/loss to smoke-damaged homes is much more difficult to prove than total losses. The costs to us have already been mounting up, and there is so much more to be paid out of our own pockets. Many of our rebuild costs won't be covered by insurance proceeds. We would appreciate relief from these two ordinances when we are rebuilding. The Town of Superior waived the 2021 energy code requirements and made their use tax rebate available for smoke-impacted households in 2022. We hope that Louisville will join Superior in helping underinsured (dictated by either policy limits or the insurer's coverage decisions) partial loss homes.

Thank you so much,  
Joan Truesdale

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**From:** [Maryanne Fantalis](#)  
**To:** [City Council](#)  
**Subject:** Proposed use tax exemption and building code exemption for fire/smoke damaged homes after Marshall Fire  
**Date:** Tuesday, November 28, 2023 2:35:13 PM

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Good afternoon, Council members,

I am writing to comment on the proposed ordinances that would provide exemptions from the city's use tax and building codes for families who suffered partial losses from the Marshall Fire. As someone who lost their home and has spent the last two years uprooted and rebuilding, I fully support the proposed amendments.

While many folks were fortunate enough that cleaning and remediation has made their homes livable again, there are plenty of other families whose so-called partial losses from the Marshall Fire are tantamount to a total loss. This group includes two of my neighbors, so I have direct personal knowledge of how difficult these two years have been for them. My neighbors' houses were the "last stand" decisions made by the fire departments on that terrible day, meaning they determined that my house could not be saved but my neighbors' houses could. Yet, two years later, we are on the verge of moving into a brand-new home while next door and across the street, the houses are in essentially the same condition as they were on December 30, 2021. Families like my neighbors are unlikely to receive a full and fair payout for their losses by the two-year anniversary. In fact, many of them are commencing lawsuits which may take more years. When they are finally able to remediate their houses, many of them will have to strip the house down to the studs if not tear it down entirely, and it's my understanding that insurance is refusing (so far) to pay for that. These folks need the same assistance we did when we faced our rebuilds: relief from the burdens of rebuilding to current codes and relief from the cost of the city's use tax.

As the Louisville community assisted us when we lost our home, I ask that Louisville again assist fire survivors in need. Just because they didn't lose everything doesn't mean they don't need our help.

Thank you,

Maryanne Fantalis

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soon to return to 818 Trail Ridge Drive, Louisville CO

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