

## [Estes Park fire victims learn of help and insurance](#)

### Estes Park Trail

Estes Park town administrator Frank Lancaster told victims of the Woodland Heights fire that swept through the High Drive neighborhood June 23, turning 23 homes to soot and dust, that many organizations are available to help them. The burned-out residents attended an informational evening last Thursday night at the high school, in which state, county and local organizations reached out to provide them with the necessary information to get them back on their feet.

Lancaster said, “We’re here to help you. Some of us have experience with financial, disaster and recovery and can get you back in your homes as soon as possible and help avoid problems. There’s a lot of knowledge in this room to help you, as you pull things back together.”

Among the helpers in attendance were Colorado state insurance commissioner Jim Riesberg, representatives from the county department of health and the county department of human services, Victim Advocates counselors, the sheriff’s office, the fire department, the police department, Estes Park utilities, Big Thompson sanitation services, Estes Park Housing Authority, community help agencies and ministers and the American Red Cross.

Lancaster said a webpage is available, with links to fire disaster resources for Larimer County victims — see [larimer.org/highparkfire](http://larimer.org/highparkfire). Although the information will say “High Park fire,” it still is valid for those victims of the Woodland Heights fire, he said. Also see [woodlandheightsfire.org](http://woodlandheightsfire.org), for donations, events, clean-up and how to help. Commander Eric Rose of the police department thanked all the residents for their patience and said it helped out with the safety of the evacuation. He suggested residents see the FEMA website at [fema.gov](http://fema.gov) to get a disaster worksheet, if they are rebuilding. He cautioned against the contractors who will be coming into town, and said residents should guard against those who seem suspicious. If residents have a question, they should call the police department dispatchers on the non-emergency line at 970-586-4000.

“That’s why we’re here,” he said. “It’s better to know if they’re legitimate than to wonder.”

Some warning signs of which to beware:

If a contractor offers something for free, in order to get you to sign a contract

If a contractor wants you to act right away

If a contractor accepts kickbacks

If a contractor criticizes other contractors

If a contractor makes exaggerated claims.

If anything seems suspicious, call the police department, Rose said. Make sure the contractor is who he says he is.

Larimer County sheriff Justin Smith encouraged the residents to watch out for fraud and for other hazards in the area, such as power lines. Smith said the sheriff's department would continue "our extra patrol" in the area and they put a sign up with "Restricted Access." However, it is obvious to residents that the fire area has become another tour point for interested "lookie-loos," with much more traffic than they've ever seen.

"We can't keep everyone out," Smith said, "but we can keep an eye out."

Almost everyone with homes standing in the fire area had returned, he reported. He said he was glad to see the informational meeting for victims put together, and gave kudos to Sgt. Sullivan, who also was instrumental in evacuating residents and even went back to pick up an aged dog.

Insurance commissioner Reisberg said a difficult part for residents who have lost homes or who have extensive damage is going through the next steps of filing claims.

"We work with insurance companies and the consumers," he said. "Consumer protection is our motto. Most of you should have been contacted by your insurance company. They have well-trained adjusters. They will make an appointment to look at your losses."

There are also public adjusters, who charge 10 percent for insurance work. He cautioned they should not be the first place for fire victims to start. He provided victims with a packet, in which they can begin accumulating expense slips, for additional living expenses, from the time when they were evacuated. Insurance will likely cover those, until the resident is resettled, which could take from 12 to 24 months, if they are rebuilding.

To settle a claim fairly, he said, the insurance company has to know exactly what was lost. If victims can't remember, he suggested they make a mental inventory of what was in closets and storage spaces. He provided inventory sheets and suggested that residents jog their memories by making note of where they were at various times of the day and what they would be doing.

"Record what you see and remember," he said. "Account for all things. That's very important."

There are different kinds of insurance policies, some paying for actual cost and some for replacement costs.

“Check what your policy is,” he said. “If it was lost in the fire, ask your agent or adjuster for a copy of the policy. You need to know the coverage.”

In the Four-Mile Canyon fire two years ago, he said, many people lost their policies and had problems with their insurance companies. In the packet he provided to Woodland Heights victims, phone numbers for insurance companies and cleanup companies were listed, along with questions victims should ask. “Now is the time for you to know who we are,” he said. “As you start working through the rebuilding process, it’s time for us to work for you. We want to do everything we can to get you the right answers, work on your behalf with these companies, so you receive the benefits you are entitled to by your policies. We want to get you in touch with the right people to solve problems, and make sure the services received are the services you’re owed. We’ll work for you.”

The Larimer County director for environmental health directed victims to a public health nurse who was on hand to give tetanus shots. Residents who would be “digging around” in the fire remnants should have them, he said, as well as respirator masks, protecting them from breathing in dust and debris during cleanup.

As far as debris is concerned, residents were warned against hauling it to the transfer station. Lancaster said there is a state health department code concerning asbestos contamination at transfer stations. Because of the asbestos used in the homes in the Woodland Heights fire many built in the 1920s to the 1940s), the debris must be taken to a landfill and masks should be worn while doing cleanup work. A Red Cross representative said that, even though the shelter at the high school was now closed, because no evacuees needed it, fire victims can still reach the Red Cross for assistance, by calling 800-824-6615. Cleanup kits were provided at the high school, and are also available in Loveland, at The Ranch. Mama Roses’s was providing free meals for fire victims, with certificates they could receive from the Red Cross.

“We’re here for the long haul. Just because we closed the shelter doesn’t mean we’re not here,” he said. New Larimer County manager Linda Hoffmann told the residents that if there is any way to be fortunate in a fire, piggybacking on the resources available to victims of the High Park fire could really help them. The Disaster Recovery Center in Johnson Hall, on the campus of CSU is an excellent resource, she said, open from 9 a.m. to 6 p.m. on weekdays, and from 9 a.m. to 3 p.m. on weekends. It will be closed July 4. At [www.larimerorg/highparkfire](http://www.larimerorg/highparkfire), fire victims may find information on health, cleanup, safety and pet care. That Web address will continue in use throughout the year, she said.

A donation center run by the Seventh-Day Adventists is available to fire victims in the Foothills Mall in Fort Collins. The owners are donating the space for free for three months, she said. Everything in the center is available for free for fire victims, with proof of loss.

While insurance can be very confusing, she said, United Policy Holders will be providing three seminars on how to work with insurance. They are a nonprofit organization, run by fire victim survivors, who have “been there, done that.”

The county will also be participating in long-term recovery efforts, by hiring a recovery manager, who will organize everything “we’re providing for survivors and be one point of contact.” The recovery manager will be onboard for the next six months, she said.

These efforts seem awfully small, in comparison to all the victims have lost, she said, but added, “We will be there to help.”

Lancaster said, “Don’t hesitate to call anybody in this room. We want to help you as much as we can. We want to get you back in your homes, back on your feet as quickly as possible.”

Fire victims who have insurance money, but no place to stay, may consult the website at [coloradohousingsearch.com](http://coloradohousingsearch.com), for homes that are for rent or sale.

Additionally, the Estes Valley Disaster Relief Fund will provide money to qualified victims who apply through Victim Advocates at 970-577-9781. Crossroads Ministry will be administering the fund. For more information, see the accompanying story or call Crossroads at 970-577-0610. For more information, also see the website at [woodlandheightsfire.org](http://woodlandheightsfire.org).

Residents also have the opportunity to help fire victims by attending the many benefits being organized for them, and to shop the following establishments that will provide proceeds to them.

Shop at these local Estes Park businesses on Tuesday, July 10, and a portion of all proceeds will be donated to the fire effort.

Participating businesses include:

Poppy’s Pizza and Grill

Mama Rose’s

Kind Coffee

Ed’s Cantina

Riverspointe Spa

Sphere of Influence

Airbits

Claire’s on the Park

Dunraven Inn

Hair by Karla

The Grubsteak.