

business beat rebuilding after the marshall fire



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I was in France when the Marshall Fire ripped through Boulder County, Louisville, and Superior. A client, whose home we designed and built 20 years ago in Spanish Hills, texted me a heartbreaking picture of the still smoking ruins of her beautiful home with the message: “It’s all gone. We are devastated.” Twenty minutes later, she followed up with, “We want to meet with you ASAP to start the rebuilding process.”

In the hours and months following that, we have been deeply involved with every aspect of the rebuilding process for five homeowners. Like many local architects and builders, we unfortunately also had to say, “I’m sorry, but we’re not able to take on your project,” to several dozen others.

I know many of you have also been helping the homeowners you know — your friends, your neighbors, and your past clients — people immediately needing both a new place to live and assistance navigating an overwhelming and unwelcome new reality. REALTORS® are the trusted advisors (and therapists) to so many people who lost their homes in the fires. It’s been a horribly daunting process for those that lost everything: Wrapping their heads around the insurance company’s system and often unrealistic costs for rebuilding; listing everything they lost for the settlement; learning the jurisdictions’ rapidly shifting rules for rebuilding; following the site remediation lawsuits; and figuring out how, what, when and if they are going to rebuild.

Talking about rebuilding can be a contentious subject, as individual experiences (in working with insurance companies, architects, contractors, and building departments) can vary widely. But it’s also vitally important to discuss the realities of rebuilding candidly and share information so that the whole community can rally as effectively as possible to support those impacted. We have been actively working with Boulder County & the American Institute of Architects to disseminate rebuilding information to the public and professionals.

Many additional groups like the Colorado Green Building Guild, Community Foundation Boulder County, Chamber, BOLO, and so many others are also working hard



to educate and provide resources to all those affected. It’s worth noting that while building departments often get a bad rap, Boulder County has done an astonishing job at getting helpful and well-considered new policies in place to facilitate the fire rebuilding process — the review times for both Planning and Building Department approvals are surprisingly short, and they have been eliminating red tape with a machete. The community is stepping up on every front.

The two main questions we get from fire victims are: “How soon could we be back in our (new) house?” and “How much will it cost?” In both cases, we have to ask a lot of questions before we can give an answer, as there is considerable variation. First of all, let’s start with where we are rebuilding and what kind of home. Was it a 1980s production subdivision home in Louisville or a 1970s custom home in Panorama Park (Boulder County unincorporated)? Second, are you planning to group together with your neighbors to try and work with one production builder, or are you looking to build a custom home? In both cases, the former approach will be substantially cheaper (probably \$350-450/SF v. \$500-650/SF for custom) and faster (perhaps two years vs. three years for a custom home). In both cases, the delta has to do with: economy of scale, the expected level of quality, and the additional complexity that often accompanies a fully custom home. One thing that all homeowners have in common: they can’t believe how much it will cost or how long it will take. In

part, it’s because they are generally coming from an older and typically lower quality home than what will be re-built today. That’s due to dramatically more stringent building codes and also to a higher general expectation of quality in the market. In the

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1980s, if you were buying a house for \$100K, plastic laminate was a typical kitchen counter; now, nearly everyone expects granite. This level of generally upgraded expectation is true for the around 500 products and

systems that go into every house. Combine that with unprecedented increases in material and labor costs due to ultra-high-demand (from COVID plus 1000 fire rebuilds) and a very small supply, and you have the unfortunately perfect recipe for sky-high construction costs and long rebuilding schedules. So, on top of all the other hurdles, the homeowner and their professionals have to reconcile the brutal fact that many aren’t able to afford to rebuild as large a house as they had before. The quality will be higher, but in many cases, the quantity will have to be lower. And tragically, for some, the numbers or the timing just won’t work at all.

In working with our five homeowners, the first meeting often understandably included grief, tears, and stories. People needed to say goodbye, like if they lost a loved one, and discussing it with someone who appreciates houses and the power of “home” seemed to be healing. We spent a lot of time just listening. Interestingly, after the initial sorrow, most revealed a long list of the things that had bothered them about their old house. That often led to laughter as they realized the potential for something new and better. As we go through the process, we are focused on helping them envision the house they actually wanted. In doing so, there is a new light growing at the end of the tunnel for them, and that has helped them start to find hope and joy after the tragedy.

