

HPFAA Proof of Loss–Summars/Background



Property Rights Package Acquisition

The package of rights for this property was purchased at the turn of the century after I was finally able to fulfill a dream to live and work somewhere along the front range of the Rocky Mountains. My brothers and I each purchased an equal portion of rights which all remain in undivided state, all on a single property deed.

[The Property Deed]
[The Purchase Cost]
[The Surveyor's Description]
[The Plat Plot]

At just under 30 acres, it wasn't an extraordinarily large parcel, but the majority of it (25+ acres) was heavily forested and that private forestland was easily accessible on foot and by 4x4 vehicle. That was a key feature for its intended use as my homestead because I knew I would need the products I could harvest from that forestland to survive on the homestead, living entirely off grid. Within a year after purchase, construction of infrastructure consisting of a 30 ft x 40 ft steel-reinforced concrete slab for the house, a water well with sunken control pit and buried cistern, water delivery system, septic system including all buried water lines, tanks and tile fields and electric conduit lines were completed. By the summer of 2001 a steel-framed and steel-sided, two-story building had been erected on the slab and by late July 2001 I began living there after eagerly starting a new job in Santa Fe working as software development team lead for a New Mexico state agency.

The property's aesthetic value was immediately apparent upon first sight of its lowest portion, consisting of meadowland spanning an aspen-studded water course bisecting the north end of the south tract of the parcel. The north tract of the parcel was all forestland save a disused pack trail bisecting its northern end. The two tracts were separated by a county road providing front-gate access to both tracts of the parcel.





HOMESTEADING

With acquisition and initial construction completed before winter, work began to build the interior of the building to a specific design suitable for use of the finished product as a home/studio in which I could eventually operate my own business. It would be six more years before that part of the dream could begin.

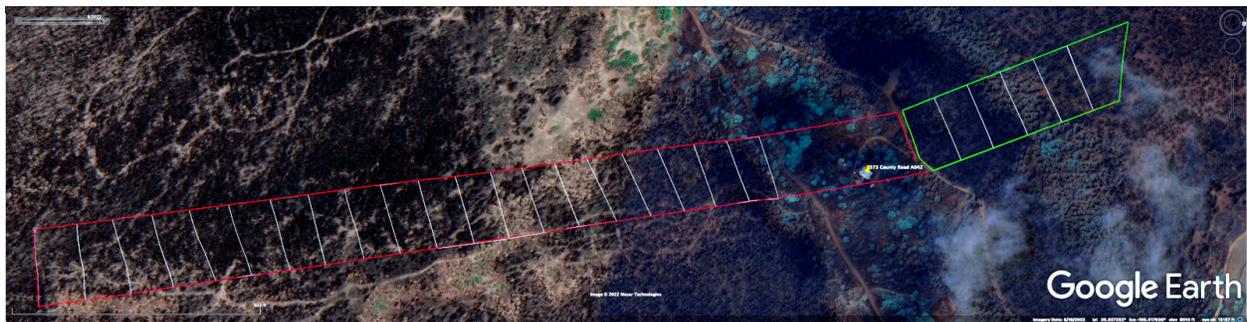
By early spring of 2022 the homestead had served me well through all seasons of every year for more than two decades after first days living there in July 2001. Life was good. I was happy and content, and I was looking forward to every moment of time I would be spending on the homestead, to the end of my days.



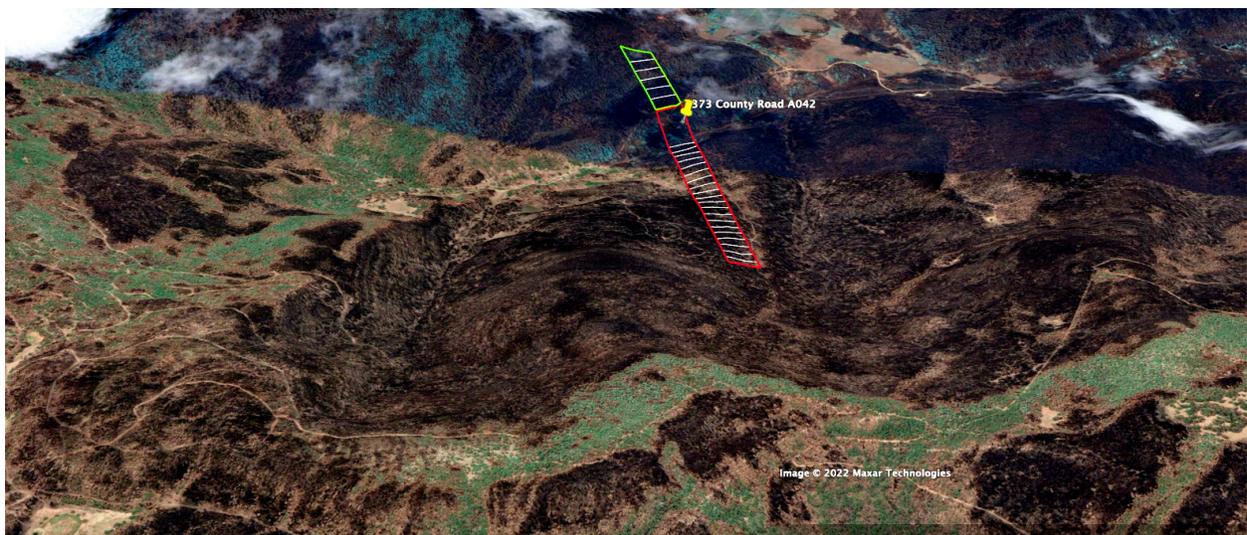


Then came the Hermit's Peak Fire

Once a verdant canyon teeming with vibrant life, it's now a severely hazardous environment for decades to come. In these Google Earth aerial images, north is to the right, south to the left. The north tract boundary of the parcel is green, the south tract boundary is red. White line dividers designate approximately 1-acre areas. These Before & After shots reveal the undeniably vast level of destruction to the parcel and immediately surrounding area.



A higher, wider view of the region reveals severe burn scar in every up slope direction from the homestead site, posing unequivocal threat to every acre of it. Extreme potential for flooding, landslides, and catastrophic mud and debris flows will persist for decades. Every previously forested acre of both tracts of the parcel are now covered by dead trees standing on scorched, bare soil and rock.





My homestead is now uninhabitable ruins and I am homeless since the first week of May, 2022.