

DFS Criminal Investigations Division
Origin and Cause/Primary Investigation - BFAEI 26-125/1

Report Date: 01/15/2026

Warning

Contains entities exempt from disclosure

Primary Information

Description: **Residence / 4491 Cutlass Dr Upper Captiva**
Reporting LEO: **Rice, Stephen (00280 / Ft. Myers / CID Bureau of Fire, Arson, and Explosives Investig)**
Report Status: **Approved**
Report Status Date: **02/12/2026**
Approved By: **Campina, Cynthia (00040 / CID Bureau of Fire, Arson, and Explosives Investig)**
Injuries/Fatalities: **None**

Property Information

Property Description: **Single family stilt home**
Property Use: **Residential-Single Family Dwelling (Seasonal Use)**
Mobile: **No**
Single/Multi Story: **Multiple**
Square Footage: **2514**
Occupied: **No**
Abandoned: **No**
Estimated Value: **\$1,200,000.00**
Estimated Loss: **\$1,200,000.00**
Type Of Insurance: **Ins. Type Not Reported**

Physical Evidence Information

Photo: **Yes**
Sketch: **Yes**
Debris: **No**
Latent Prints: **No**
Impression: **No**
Documents: **No**
Other Evidence: **No**

Fire Origin Information

| <u>Area/Origin</u> | <u>Description</u> |
|--|---------------------|
| Other area of origin not classified | Undetermined |

Agency Reference Numbers

| <u>Agency</u> | <u>Case/File Number</u> |
|---|-------------------------|
| Upper Captiva Fire Protection & Rescue UCFPR | E260113255 |
| FHP Communications Center | DFS26ON0000102 |

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| | |
|---|---|
| Address #1 - FIRE SCENE #1 - 4491 Cutlass Dr | |
| <i>Primary Information</i> | |
| Address: | 4491 Cutlass Dr, Upper Captiva, FLORIDA 33924 USA |
| Office: | Ft. Myers |
| Region: | South Central |

| | |
|---|-----------------------|
| Subject #1 - Fire Service #1 - Cottrell, Jesse | |
| <i>Primary Information</i> | |
| Exempt From Disclosure: | YES |
| Subject Name: | Cottrell, Jesse |
| Record Type: | FIRE SERVICE OFFICIAL |
| Juvenile: | No |

| |
|---|
| Narrative |
| State of Florida Department of Financial Services Criminal Investigations Division |
| Origin and Cause Report |
| CASE NUMBER: 26-125 |
| FHP CAD # DFS26ON0000102 |
| SYNOPSIS On January 13th, 2026, the Upper Captiva Fire Department responded to a residential fire at 4491 Cutlass Dr. The fire was determined to be accidental in nature with the most probable cause being a golf cart (lead acid battery). The fire damage was limited to the exterior and caused less than one million dollars in damage. No response was needed from BFAEI at that time. At approximately 1730 hrs on the 13th, the structure rekindled in the roof/attic space and became a total loss. On January 14th, the Bureau of Fire, Arson, and Explosives Investigations was contacted due to the loss being over one million dollars. There were no injuries or fatalities reported. |
| PARTICIPATING FIRE INVESTIGATORS: None |
| WITNESS REPORTS: Fire Discovery: The fire was discovered by a neighbor who saw smoke coming from the second floor. First Arriving Official(s): UCFD found smoke coming from the roof/attic space, which then flashed over. Fire Suppression: For detailed information about suppression efforts, see the report generated by ICFD (E26011355). |
| SCENE DESCRIPTION The fire occurred at 4491 Cutlass Dr. on Upper Captiva Island. The structure was a stilt home with three bedrooms, three bathrooms, and approximately 2,500 sqft of living space. It was made of wood frame construction with a metal roof. The property manager reported no known problem with the home, or golf cart. The Lee County Property Appraiser reflects the home's current value at \$1,208,288. It was first on the tax roll in 2019. Utilities were connected and functional at the time of the fire. The initial fire was determined to be an accidental fire. UCFD had a fire watch returning to check on the structure approximately every hour to check for hot spots. |
| FIRE SCENE EXAMINATION I |

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Narrative - Continued

took photographs of the scene using a department issued Canon EOS 80D.

A comprehensive scene examination was conducted in accordance with the recommended guidelines outlined in NFPA 921 - Guide for Fire and Explosion Investigations (2024 Edition).

A systematic approach was used; examination progressed from outside to inside and from areas suspected of having the least damage to areas of greater damage with emphasis on recognition, identification, and analysis of fire and heat patterns. Close attention was paid to all relevant details.

EXTERIOR OBSERVATION and INTERIOR OBSERVATION: (IMG_9249-IMG_9311)

The structure had been consumed by fire, collapsing in on itself.

AREA OF ORIGIN:

The fire scene had not been manned overnight; therefore, the integrity of the scene was not maintained. Witness and firefighter reports place the area of origin in the attic above where the initial golf cart fire had been.

No opinion on the origin and cause of the second fire will be made due to the scene not being maintained, and not knowing what damage/fire patterns were from the previous golf cart fire.

Evidence:

I took digital photographs of the fire scene. The digital photographs were saved on a CD and placed in the case file. I also submitted my digital photographs to the Bureau of Forensic Fire and Explosives Analysis Laboratory for archiving.

No sample was collected due to the patterns and witness statements indicating this was a rekindling of the prior fire.

Exposures:

None

Number of Fatalities and/or Injuries:

There were no injuries or fatalities reported.

Estimated Value and Loss:

The estimated value and loss are \$1.2 million.

Weather:

The weather was evaluated prior to, during, and after the fire. No reported signs of lightning strikes, either direct or indirect, on the exterior or interior of the structure were observed. According to www.wunderground.com, weather conditions for Upper Captiva, Florida on 01/13/2026 was: maximum temperature 76°F, minimum temperature 60°F, dew point 59°F, maximum humidity 81%, precipitation 0.00 in, wind speed 7 mph (NW), max wind speed 12 mph, visibility 10 miles and clear skies.

CONCLUSION

Based upon the fire scene examination, physical evidence, knowledge of fire development, firefighter and witness statements, supporting documents, and conditions, there was no conclusive evidence to indicate a specific cause of the fire. At this time, the exact point of origin, the first material ignited, and the ignition sequence were not identified to an acceptable level of scientific certainty. It is recommended at this time that this case be classified as undetermined.

I reserve the right to amend or supplement this report if information changes or additional facts or information become available.

REPORT STATUS

Closed