Marshall Fire Survivors Tell Coloradans What They Need to Know to Protect Themselves

5280

Six months after the most destructive wildfire in Colorado history ripped through the Boulder suburbs, we checked in with those who experienced the tragedy. They told us what they've learned—and what they think other Centennial Staters should know.

It Really Could Happen To You
My husband and I believe in God. And we believe He is good. That's not always a popular statement, and I know a lot of people won't be able to relate to it. I don't expect them to. But I also know a lot of people can't relate to what happened to us and, more broadly, to our neighbors and the surrounding communities. I hope they never have to.

A lot of people we talked to as the Marshall fire was scorching Boulder County's suburbs said they didn't believe the blaze would reach our house. Here's why: We live tucked away in Louisville. Our home doesn't bump up against open space, and the point where the fire supposedly started was miles away, with acres upon acres of land, a city, U.S. 36, and thousands of businesses and homes in between.

When I called my dad, who lives in the Midwest, to tell him I was evacuating, he said, "It'd have to jump a major highway to get to you. It's not going to do that." It did. When I called my husband, Mike, to tell him I thought I should leave our house, he reassured me, "It'd have to go through at least 500 homes to even get close to ours." It did.

Throughout the day, the sky kept changing color. Blue and sunny one moment, then gray and smoky, then a disturbing orangey pink. I remember standing at the foot of the stairs of our home, on the main floor, where I pivoted back and forth looking out the windows. I didn't want to leave, but the voice in my head said, "You have to go—now." I grabbed laptops, my camera equipment, password books, our safe,

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our dog, and winter jackets, and I passed over so many of our treasured possessions, all of which had become “nonessential” in that moment. When I closed my front door, I felt sure I’d never step foot in my house again.

The fire did what everyone said it wouldn’t, which was burn through Marshall and parts of Superior and unincorporated Boulder County, cross U.S. 36 into Louisville, and sear through thousands of people’s lives. We watched the news coverage as it hopped from Davidson Mesa to Harper Lake, a little less than a mile from our place. Then we turned off the TV, got on our knees, and prayed.

We prayed for our home, for our neighbors’ homes, for our daughter’s school, for everyone’s safety. We fell into a restless sleep that night knowing our community had been tragically altered. We estimated there was a 50 percent chance our home would still be standing in the morning.

It was still there. But our neighbor’s house, 200 feet away, burned. As a result, our home was affected. You couldn’t really see the damage, but you could smell it. It was the scent of an urban fire, of thousands of burned cars, washing machines, and ovens. Our carpet, furniture, mattresses, clothing, drapes—even the walls—were suffused with a sickly odor we knew wasn’t safe to breathe.

Our house hadn’t burned, like more than 1,000 others in our communities did, but it wasn’t livable either. We found a place to stay for two months and began what essentially was a forced home renovation. We juggled our full-time jobs with what became an all-consuming side hustle, dealing with scummy insurance adjusters and smoke mitigation companies. After spending a year’s savings on restorations, I still sometimes get a whiff of that smoke smell when I open the front door.

Yet, we continue to believe in God and believe that He is good. Not because we think He spared our home. It’s because we believe God’s strength is a firm foundation, and it was the only place we found solace when our life was unrecognizable. What we now also believe, though, is that if a wildfire can threaten us, it can threaten anyone. It can happen to you. If it ever does, you’ll be in a club you never wanted to be part of, one whose members are the only ones who understand what Marshall fire survivors are going through six months after the blaze. We hope you never become part of our group, but just in case, the following guide shares some of what we think you should understand. —Sarah Banks, deputy photo editor, 5280

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You Need A Checklist

Erica Solove thought the smoke around lunchtime on December 30 was suspicious enough to call the police substation in Superior. The winds were gusting in her Sagamore neighborhood, and Google said a small fire was burning near Marshall Lake. She asked the officer who picked up if there were any evacuation orders; she was told there weren't. As she hung up, she and her husband, Jon, looked in the backyard. Flames. Everywhere.

Jon picked up their five-year-old and ran him out to the car. Erica hustled upstairs to scoop up their napping toddler. As Jon ran back into the house to save their yellow Lab, the smoke alarms started going off, and sparks started to come through the metal tracks on the sliding glass doors to the backyard. "I grabbed our dog and two coats on the way out of the house," he says. "In the car, we realized I was the only one with shoes on, my wife hadn't even had time to grab her purse, and the two coats I got were both mine, which was not helpful."

They didn't really know what to do, Jon says, "so we went to Target, barefoot." They bought a ball, a book, yogurt, and shoes. "We were zombies," he says. "My daughter doesn't even like yogurt."

Without proper notification (see about Reverse 911 below), the Soloves didn't have time to snag much, even if they'd had a checklist, which, like most people, they didn't. Experts say, however, that a smart disaster plan doesn't only include what to do as you leave your house, but also how you prepare in advance.

Ahead Of Time

Make copies of all important legal documents—marriage license, passports, mortgage documents, wills, jewelry appraisals, driver's licenses, insurance policies, bank account numbers, birth certificates, Social Security cards—and either keep them in a bank's safe-deposit box (many fireproof safes can't withstand a wildfire) or make PDFs and upload them to a secure cloud-based storage provider

- Digitize all your precious print photographs and upload them to the cloud
- Fill duffle bags with old but wearable clothing and shoes for each family member; include basic toiletries and medications

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- Keep family heirlooms—quilts, antique jewelry, wedding dresses, letters, journals—you don't use every day in easy-to-grab bins

On Your Way Out The Door, Grab:

- People
- Pets, in carriers, with leashes if possible
- All household keys, car keys, wallets, purses, credit and debit cards
- Cell phones
- Computers, backup external hard drives, cameras
- Valuable items spread around the house (make a list and keep it in a drawer in the kitchen)
- The heirloom bins and duffle bags
- Your grill's propane tank—take it with you or move it far from the house

Reverse 911 Didn't Work for Us—But You Should Still Opt In

"Because we had recently moved into our house," Louisville resident Dave Baron says, "we had just opted in to the reverse 911 system." Yet, Baron didn't receive any alerts until hours after he had evacuated. "Our house had likely burned by the time I got that message," he says. Baron's story is not rare. In the days after the fire, residents wondered why there had been a lack of or delay in alerts. The answers, according to Curtis Johnson, division chief of support services at the Boulder Office of Emergency Management, are varied.

Cell phones were one issue. Unlike with numbers associated with landlines, there is no public database of cell numbers that are attached to physical addresses—meaning it's difficult for cities and counties to send out targeted alerts. To receive certain notifications, cell phone users must opt in to receive messages from municipalities. The ability to opt in, says Johnson (who lost his home in the fire, too), has been available for 10 years, but too few Coloradans have taken the step. Because of that, Boulder County went live with a new geography-based wireless emergency alert (WEA) system in April that it'll use for "life safety hazards," like fires or tornados, Johnson says. "WEA can lead to overnotification," he says. "We'll use it sparingly, so you still need to opt in to local alerts for other things [like shelter-in-place orders]."

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Most municipality and county websites have emergency management pages with links for signing up for notifications. Once you sign up, you should receive a reverse emergency alert if danger arises in your geographic area.

But what about the delay Baron experienced? Gauging the speed and direction of the fire was difficult; deciding who to alert was a guessing game. “For evacuations in Louisville,” Johnson says, “we were dependent on officials making decisions and ordering evacuations. I don’t doubt that many people evacuated based on smoke or fire in the area before an evacuation order was sent.”

It’s Going to Take the Entire Village

Tatiana Hernandez is the CEO of Community Foundation Boulder County, a philanthropic organization that launched the Boulder County Wildfire Fund and has since raised more than $40 million for the recovery. 5280 spoke with Hernandez about how the foundation has been helping and how she sees things shaping up in the coming months.

5280: ***The Community Foundation typically funds environmental causes, the arts, education, and health care, but recently it has been all in on disaster relief, right?***
Tatiana Hernandez: We’ve been involved with seven disasters in our 30 years—but four of those have been in the past two years. Each disaster is unique, and each response is different. By around 4 p.m. on the day of the Marshall fire, we knew this was going to be a devastating event. We had to look for ways to help and activated the fund that day.

Who donated $40 million?
We’ve had 76,000 people and institutions donate. “Philanthropy” translates to “love of humanity”; that outpouring shows that people do care.

How has that money been used?
About $8.1 million went to help in the immediate aftermath. Roughly 90 percent of those with damaged homes received some support. In late March, we allocated $28.5 million more for things like rebuilding efforts, smoke remediation, debris removal, social infrastructure, and mental health care. The issue is that the cost for recovery will probably run more than $500 million. Philanthropic organizations typically

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don’t help with a rebuild, but we are trying.

Who will qualify for assistance as the foundation looks to distribute that $28.5 million?
We have created an advisory committee that will decide on criteria. Financial status will certainly come into play.

What are you most concerned about at this stage in the recovery?
That people won’t stay in Boulder County. People are having to make difficult choices. Everyone is underinsured—underinsurance numbers are in the hundreds of millions. Folks who had paid off their homes or the elderly might not want to take on new mortgages. Because of supply chain issues and labor shortages, the rebuild could take longer than anyone wants it to, and I have concerns about what happens after 18 months and insurance stops paying for additional living expenses. What does a family do then?

What most encourages you about what you’re seeing?
There is a sense of urgency. Debris removal began in April. People are beginning to know, with a bit more certainty, how much rebuilding is going to cost. It’s gonna have to be a barn-raising, and we’re going to have to find every penny in the couch, but the community is moving.

$574,568:

Amount, in gift cards, given out by Sister Carmen Community Center (SCCC), a nonreligious nonprofit that has supported East Boulder for 40 years, since the Marshall fire. The organization has also distributed $294,000 in assistance for housing. Although SCCC has historically served underprivileged populations, its mission is “to serve those who are in need without discrimination, regardless of income,” says Suzanne Crawford, SCCC’s CEO. So, while the nonprofit has tended to work with fire victims who had been renters, who were uninsured, or who are living in the country illegally (and therefore ineligible for Federal Emergency Management Agency support), Crawford says, “we’ve seen families come in who never would’ve dreamed of coming in the past. In fact, we’ve had people who were once donors come in looking for help.”

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Yes, It's Just Stuff—But It Was *Our* Stuff

There are several common refrains one hears when speaking with those whose homes were destroyed or damaged during the fire. One is that the miscellany people accumulated during their lives and then lost during the most destructive blaze in Colorado history "was just stuff." It's the thing people are supposed to say when their families are safe and insurance will replace the couch. A close listen, however, reveals the longing and heartbreak, not about disappeared tables or clothing or appliances, but about the items that have no substitutes.

"You spend a lifetime gathering stuff. You can replace clothes and bikes and cars. It's not the materialistic stuff that's hard; it's the little stuff. The saddest loss we had was our ketubah, which is the Jewish marriage contract." —***Jon Solove**, Superior*

"One of the things my wife and I talk about is that, in our kitchen eating area, we had five or six pieces of framed artwork—drawings our kids had made in elementary school—that we could've quickly grabbed. Instead, we grabbed things that we thought were important, like passports, that were actually easily replaced." —***Curtis Johnson**, Louisville*

"We're 66 and 71 years old, so a lot of our special photographs were taken before the days of digital. Pictures of our kids as children. Pictures of our own parents. Our wedding pictures. A lot of our vacation pictures. They were all print. They're all gone." —***Barba Hickman**, Louisville*

"My mom was a seamstress, and she had four sewing machines. She lost them all in the fire. I lost mine, too, and I cried the other day thinking about it. My mom keeps saying to me that, if she only had her machines, she could sew us new drapes for when we get new homes." —***Elizabeth Van Leir**, Superior*

"My wedding dress. Not because I expected either of my daughters to actually wear it. But I wanted that fun moment of seeing them try it on." —***Mary Ann Weideman**, Louisville*

"We had 10 minutes to get out. We grabbed computers and some suitcases and threw it all in the car. We snuck in the next day to find our house burned to the foundation. The feeling of loss was about all the things you can't buy. My partner's mother's journals. My dad's World War II diary. Cookbooks that had

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been handed down for generations. Memorabilia from when my partner's kids were young." —***Greg Harms**, Louisville*

Some of Us Are More Vulnerable Than Others

As a land-use attorney, Richard Lopez, 72, has done and seen a lot. He worked for the city of Boulder in the 1970s. He spent a year on the planning of Denver International Airport in the mid-'80s. He worked on the Exxon oil spill in the late '80s. He's represented homebuilders and developers and used his expertise during stints as a Boulder City Council member and as deputy mayor. He says 2022 will be his last year of practice, but there are two pro bono cases he's passionate about finishing. "I'm representing two families, a mother and a daughter who lived across the street from each other in Superior until the fire took their homes, against their insurance companies," Lopez says.

Doing pro bono work is something that was instilled in Lopez by former employers—but the plights of Sarah Sierra, 76, and her daughter, Elizabeth Van Leir, 36, made the decision to work for free easy. A single mother of three, Sierra came to Colorado from Mexico in 1976. In 1994, Habitat for Humanity built a house on West Coal Creek Drive in Superior, where Sierra raised her kids and paid off her mortgage in 2011. In 2016, Van Leir moved into the house across the street from her childhood home, which allowed her children to see their abuela every day. "It was good because we could take care of each other," Van Leir says. "If I needed milk or sugar, my mom was right there."

That close-knit existence went up in literal smoke when the Marshall fire leveled Old Town Superior. Although Sierra and her dog escaped and Van Leir's family—her husband, four kids, and two dogs—made it to safety, too, the scariest part of the disaster came days later when they learned that, while both homes were underinsured, Sierra's was dramatically so. "I've always been concerned about inequity," Lopez says, "and here was this traumatized seventysomething Mexican American woman who'd paid off her mortgage on a Habitat for Humanity home, but her insurance company was saying it's not going to come close to covering the rebuilding cost of her home. It was subtle, but I could tell immediately the insurance company was speaking differently to me than they were to her and her daughter."

Maybe that's because Lopez is a man. Maybe it's because he has a younger-sounding voice. Maybe it's because he is, after all, an attorney. Or maybe there are other reasons. "Having an accent, like my mom

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does, you get treated different," says Van Leir, who works for the Boulder Valley School District. "Richard is Hispanic, but his English is American, and he knows their verbiage. He'll tell them if they're being ageist. He'll tell them if they're disregarding that Mexican culture is different." He'll also tell them, he says, they had a duty to look after their client. Van Leir says that when the property was insured for $120,000 at the suggestion of Habitat for Humanity, Sierra paid the premiums. But the coverage had never been updated and, according to Van Leir's husband, Stephen, "Sarah wasn't savvy about the American insurance market. It should've been incumbent on the insurance to provide the right coverage over the years. It didn't."

That leaves Sierra living four miles from her daughter while they try to figure out how to rebuild their homes. Although she has an approved $8,000 loan from the U.S. Small Business Association and $500 from the Federal Emergency Management Agency, Sierra is looking at a roughly $300,000 gap between what insurance will cover and what builders say it'll cost to build a home like the one she had. "As I was leaving, my house was on fire," Sierra says. "I was thinking, *Oh, Dios, oh, God, please, this is my life, now what am I going to do?*" Lopez says he wants to make sure the answer to that question is that Sierra can move back into a house across the street from her family, where she belongs.

Trust Us: You're Underinsured, Too

Swear jars have been put on hiatus in Louisville and Superior households since December 30, in large part due to %*&$ing insurance policies that aren't going to cover rebuilding costs. This scenario—in which homeowners learn, post-catastrophe, that they have less insurance than they need to repair or replace what has been lost—isn't rare. According to nonprofit United Policyholders, an insurance industry watchdog, roughly 60 percent of homeowners nationwide would be underinsured should they experience a total loss. However, that number appears low when it comes to the Marshall fire. "This disaster is a little unique because of a confluence of unfortunate factors," says Amy Bach, its executive director. Bach says that pandemic-related supply chain issues and workforce shortages are a real problem, but so is the fact that this fire burned through an area with so many custom homes. "Insurance companies use software that defaults to 'standard' construction pricing. Right now, and particularly in an expensive market like Denver, nothing is standard," Bach says. "They don't update their software enough or use it correctly, so the math isn't right."

That may be an understatement. Marshall fire victims across the board say they are finding a measurable

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gap between what insurance will cover and what builders say it will cost to replace the home they once had. “This happens because insurance agents try to hit a sweet spot when selling a policy,” Bach says, “and they’re using replacement cost calculators provided to them by insurance companies. They’re trying to make a sale knowing a consumer wants an affordable premium and that, statistically, a total loss is very rare.” Translation: Consumers logically believe a sales rep is giving them the best deal on a policy that will cover them, even in the event of a complete catastrophe. But that’s not the case—and the law has fallen on the side of insurance companies in the face of disaster. “Until the law clearly puts the obligation on the sales rep to recommend adequate coverage limits on a dwelling,” Bach says, “what Marshall fire victims are experiencing will continue to happen.”

Still confused about underinsurance? Here, we break down how your insurance policy might not be enough to replace your home if a wildfire ruined everything, down to the foundation.

Disaster, By The Numbers

$550,000 – The price of the house
$200,000 – The price of the lot the house sits on

- Without a house on it, the land can be sold to, say, a developer—a move some Louisville and Superior residents are making after being paid insurance money for the dwelling. They’ll move elsewhere and use the insurance money and proceeds from selling their land to buy a new home.

$1,618 – Average annual home insurance premium2 in Colorado, an amount policyholders often assume will cover full replacement cost should they experience a total loss

- This usually includes coverage for the dwelling, other structures, personal property, loss of use, personal liability, and medical payments.

$3,000 – Estimated monthly mortgage, which is still due even if a house is lost to a disaster

$775,000 – Estimated cost, from a builder, to erect a house of similar size and quality to what was lost on the existing lot

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- This estimate is based on current materials costs, labor costs, supply-and-demand economics, and building codes in a specific geographic area, while the insurance companies' cost estimator software for full replacement often is not. Call your agent and ask to re-evaluate the amount of insurance you have based on current market forces.

$225,000 – Gap in the amount the house was insured for and what it will cost to rebuild

- Lenders will often not approve a new mortgage or construction loan until borrowers can prove how they are going to close this gap.

Healing Takes Different Forms

In April, Audrey DeBarros said she and her family were going to see their Louisville home for the last time before it was removed by the city. They needed to visit to close one chapter and open another while acknowledging the hurt. "I still label myself as a Marshall fire victim," she says. "I look forward to the day when I can say I'm a Marshall fire survivor. I'm not there yet." Experts say people who experience a tragedy heal in their own time, in their own ways. Some of those who experienced the fire say there have been moments that have helped them on their journeys.

The Moment: "You could sign up to have volunteers from Samaritan's Purse come to your home to search for things. I had a list of three: a ring, a necklace, and the urn with my father's ashes. As I was listening to one of the organization's pastors say a prayer, a voice rang out: 'I found a necklace!' It was the necklace my mom always wore that had my dad's holy cross and his St. Christopher medallion and their wedding bands on it. As they continued sifting, I saw an item I thought might be my father's urn. Because of the heat, just touching a piece of ceramic can make it disintegrate, but they were so gentle. A few minutes later, they gave me my father's urn." —***Mary Ann Weideman****, Louisville*
How It Helped: "Truthfully, finding these things was so important. I was holding so much guilt about those two items. I didn't know how I was going to tell my mom that I had left them behind. It helped me move forward, and I'm so grateful for those volunteers who lovingly uncovered these things." —***Mary Ann Weideman****, Louisville*

The Moment: "My partner and I moved to a rental in Denver, and we decided to call this 'our year abroad.' We also took one night to talk about all the things we're not going to miss about our old house,

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like that creaky door we hated and the family heirlooms we'd inherited that we didn't actually want." —***Greg Harms**, Louisville*
How It Helped: "I'm not saying it's easy, but trying to change your perspective—looking at the other side of things, finding a bit of joy—was a fun exercise that definitely changed the mood." —***Greg Harms**, Louisville*

The Moment: "We bought our dream house in September 2021. We got married in the same month and then found out my wife, Kim, was pregnant in December. Our house burned down a few weeks later. So we really hadn't had time to get to know our neighbors. But when the wildfire happened, it forced us to get to know the people who had lived around us in a way that might not have happened for 10 years." —***Dave Baron**, Louisville*
How It Helped: "Our family and friends have been so supportive. But they can't know the pain, loss, and details we're managing. Only those who have experienced this truly get it. Our neighbors have been our emotional shoulders to cry on." —***Dave Baron**, Louisville*

The Moment: "Our insurance wouldn't approve coverage for a pack-out service, which is a cleaner who takes all of your soft goods (clothing, rugs, drapes), dishes, and anything else that needs to be cleaned from smoke damage to an off-site facility. So, we were tasked with cleaning all our dishes, pots and pans, and cooking utensils and doing about 30 loads of laundry ourselves. I knew I needed to find a way to make the chore bearable, so I took a day off work each week during the month of February and did dishes and laundry for eight hours straight." —***Sarah Banks**, Louisville*
How It Helped: "As I wiped down my grandmother's credenza, hand-washing each piece of china inside, I marveled at each of the special pieces we'd received from people we love. It reminded me how much we loved this home and cemented my desire to work hard in order for it to be restored, insurance be damned." —***Sarah Banks**, Louisville*

Rebuilding Neighborhoods Isn't Going to Be Easy—Or Fast

The fire leveled all 171 residences in the Sagamore subdivision in Superior. Louisville's Cornerstone neighborhood lost 72 homes. Just across the road from there, 39 burned in Centennial Heights, where Rex Hickman had lived for 23 years with his wife, Barba. "You can't even begin to tally the losses," he says. In truth, though, that is exactly what most people are having to do for their own houses and also for the neighborhoods that once surrounded them.

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For dozens of communities within Superior and Louisville, rebuilding has become a group project. Families from the same cul-de-sac or longtime neighbors from both sides of one street are joining forces, not only to get the band back together again, but also to do so as quickly and as economically as possible. In some cases, that has meant forming coalitions of 10 to 15 homeowners who all agree to sign on with one builder, who can then erect pockets of homes with different floor plans and finishes all at roughly the same time.

That's the hope, anyway. Reality, of course, might be more complicated. Greg Harms had lived in his home in Louisville's Cornerstone neighborhood since 1992. He says that in March, a cohort of 12 or so homeowners got together to talk about people's plans. "Just in my little group," Harms says, "we had everything. A woman in her 70s who just can't manage the insurance challenges and will likely sell her lot. Young families with kids who've already converted their mortgages to construction loans and want back in now. And then there's some like us." Harms and his partner plan to rebuild—but are keeping their options open for now. "We may try to move to a different lot in the same neighborhood if one of our neighbors doesn't rebuild," he says.

Complications aren't limited to handshake agreements between neighbors; area builders say complexities likely will abound with trying to put up 1,000 homes in a timely fashion. "Right now, the biggest issue for people is the massive amount of uncertainty," says Tom Studebaker, project director for the newly minted Remington Rebuilds division of Arvada-based Remington Homes. "When is my lot going to get cleared? When will I know what my insurance company will cover? What can you build for us, and how much will that cost?" Studebaker says that's really just the beginning, though. He believes his company has the capacity to build 100 or 120 additional homes a year, but "that makes a lot of assumptions about things that are out of our control."

That includes getting building permits that must be issued by the city; determining the availability of third-party survey teams and soil testers; amending planned development documents to allow neighborhoods to look different; and dealing with supply chain issues born of the pandemic. "The last couple of years, oddities have occurred," Studebaker says. "Things you can't predict. At one point, Xcel had no gas meters. Then, for a time, we couldn't source garage doors. When Texas had that bad freeze, we couldn't get insulation. It could be doorknobs next, for all I know." Those things are frustrating but not tragic when it's one house—but when area builders might need, say, 30,000 doorknobs in the next 18 months and can't get them, that can quickly slow progress.

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Studebaker is optimistic, though. He says he thinks progress is exactly what a lot of the Marshall fire survivors will be seeing this month. He expects lots will continue to be cleared, many contracts will have been signed, and, in the early days of July, the noisy clangs of construction might be a welcome sound

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