

[No return home for some Marshall Fire survivors](#)

KUNC

It has been nearly one year since the Marshall Fire destroyed more than 1,000 homes in Boulder County, but there is another group of affected homeowners. Their houses are still standing, yet they do not feel safe returning home.

Some never will.

On a quiet street in Louisville, Justin Schrader's home stands out. Sitting on a corner lot with a covered porch, the house is bright yellow with purple trim. His three daughters chose the colors.

"We thought this would be the home we were in until we were wheeled out or whatever. But then that all changed," he said.

Schrader is wearing an N95 mask inside his home as he passes through his living room where all his family's possessions are crammed into black garbage bags waiting to be tossed.

The Schraders haven't lived in this home for nearly a year. They are among at least dozens of people caught in a web of uncertainty in the wake of the Marshall Fire.

"Unless I had gone through it, I would never have realized how hard it is to be in this kind of limbo area," Schrader said.

Unlike some of their neighbors who are rebuilding, the Schraders home did not burn down. But they feel unsafe living here. Today, the home that was once an anchor for the Schraders is contaminated with smoke damage. It poses too many health risks to move back in, especially for their immunocompromised daughter. Her condition causes severe sensitivity to chemicals and heavy metals.

“If something ever happened to our daughter down the road, we would never be able to forgive ourselves,” Schrader said. “And living with that in the back of our heads for the next 20 or 30 years just didn’t feel good to us.”

The smoke damage presents a problem for families like the Schraders, said Sheryl Magzamen, an epidemiologist at Colorado State University.

“If children are already immunocompromised and they’re marshaling their immune systems to fight off the insults from smoke exposure, that may then render them less able to fight off other types of infections,” she said.

Meanwhile, roadblocks with insurance have prevented many families like the Schraders from remediating and disposing of the toxic items in their homes. Sometimes that includes convincing insurance companies that a home is unlivable. That’s hard to do when the damage is not visible or quantifiable.

Amy Bach with the advocacy group United Policyholders is working with Marshall Fire homeowners to navigate insurance claims for these “standing homeowners.” She says this is a new frontier given there are not a lot of established protocols for remediation of homes damaged — but not destroyed — in a massive fire.

“What categories of professionals even have the competence to make an informed assessment? And then what categories of professionals can actually remediate, can actually restore your home? And then how do you break logjams with the insurers?”

Problems with insurance claims could stem from the fact that there is not a lot of science on the potential hazards the Schraders face. Researchers like Joost de Gouw at University of Colorado Boulder are trying to get answers. He and his team have been measuring air quality in homes affected by the Marshall Fire.

“What really happened is that on the day of the fire, these homes were engulfed in smoke,” de Gouw said. “And unfortunately, what happens then is that a lot of materials in the homes, they sort of act like a sponge.”

In other words, toxins from the fire seep into painted surfaces, furniture and all kinds of other materials in the home.

“And then after the fire, the smoke is gone. But now all of these compounds are returned back to your indoor air,” de Gouw said.

Dangerous toxins in the houses de Gouw measured were elevated immediately after the fire. A month later, the levels were normal. But particulate matter and metals lingered in the homes for much longer. Some people tossed their couches and clothing as a precaution. Others may not have.

“But really, the signs to show you that that’s needed or not needed at all — it’s not there,” de Gouw said.

The problem is wildland-urban fires like the Marshall Fire emit chemicals and substances because of contact with so many homes, appliances, and cars. The impact on human health is unclear.

“Some of the things that we’ve heard from residents, which makes a lot of sense, is that they’ll get those smells returning periodically because there was such noxious gases that were released in this fire,” said Colleen Reid, a professor and researcher at the University of Colorado Boulder. She studies the toxins emitted from wildfires. But in this scenario, she is hesitant to say what is safe and what is not.

“I think that’s one of the things that I’m struggling with, is that it might be safe, but then say down the road, we all will get something, some illness at some point in time. And will we think in the back of our heads? Oh, was it because of this?”

Still, some are holding out hope that with the proper measures, they can eventually return home.

Karen Braverman has been living in an apartment complex in Boulder since the Marshall Fire deposited piles of ash throughout her home.

Braverman remembered her son rushing from Denver to her home after the fire. At first blush, everything seemed fine. He called her with the good news. “And I’m like, Oh, my God, that’s amazing,” Braverman remembered. But like others in her situation, Braverman soon learned that the char, soot and ash piled high on her window sills was carcinogenic and toxins had seeped into much of her home.

She used a remediation company through her insurance. But when they were done, the levels of toxins were virtually unchanged. So Braverman found a different company and convinced her insurance to cover the second round. The process has been exhausting.

“You have to be your own advocate and you have to go searching for this information. I mean, I’ve had to learn everything on my own and it takes a lot of time and effort, and that’s the only way I could even think about going back to my house.

On this day, the distant thought of returning home appeared closer — Braverman had just gotten word the second remediation was a success. It was the only time she has felt hopeful in the last 11 months.

Until this moment, “I just felt like I could never even go back there,” she said.

Weeks later, though, Braverman is still in a back-and-forth with her insurance company. Her windows are saturated with toxins and she will need her insurance to pay tens of thousands to replace them. She is unsure if they will.

This story was reported by CU Boulder graduate students at the Center for Environmental Journalism: Anthony Albidrez, Ali Branscombe, Amber Elise Carlson, Josh Couture, Helen Driesen, Elise Ertl, Zain Iqbal, and KUNC investigative reporter Robyn Vincent. It is part of a larger project, published by Boulder Reporting Lab, for the journalism course “Marshall Fire as Living Lab,” created by science and environmental journalist Hillary Rosner and Boulder Reporting Lab publisher Stacy Feldman.