

[One Year Later, Boulder Fire Victims Still Recovering](http://www.kunc.org/post/one-year-later-boulder-fire-victims-still-recovering)

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One year ago this Labor Day Weekend, an errant spark from an unattended fire pit in Four Mile Canyon west of Boulder quickly became the most destructive wildfire in Colorado history burning 169 homes and damaging scores more. It was an emotional and stressful time for thousands of people directly impacted by the Four Mile Canyon fire, for many, one year later, it still is.

De ja vu

Jack Thompson and his wife were in New York boarding a plane for Paris when a neighbor called to tell them there was a fire burning in Four Mile Canyon. Their home was west of there, so they figured the wind usually blows east.

“And we woke up in France on Wednesday morning, and my son called and said everything was gone, and that was pretty shocking,” Thompson says.

But this wasn’t anything new for the soft-spoken Thompson who’s shielding his eyes from the bright sun as he walks around the meadow where his home used to stand.

He looks over to Sugarloaf Mountain a few miles away, where in 1989, the Black Tiger Fire also destroyed his home.

“I couldn’t imagine it happening again,” Thompson says. “It’s got to be greater than Powerball odds.”

But he says this go around, the aftermath has been worse – months of wrangling with insurance claims, painstakingly categorizing everything he lost.

“The insurance company’s job is to keep their money, which is really your money,” Thompson says. “So it’s definitely a stand-off at times.

‘Twice Burned’

\$220 million in insurance claims has been paid out so far, but some victims still haven’t negotiated a settlement with their insurance companies.

“We often referred to it after my own home burned down, my neighbors and I, as kind of like being twice burned,” says Karen Reimus, who was one of thousands of people to lose her home in San Diego during

the 2003 Cedar Fire, the most destructive in California's history.

"First, by the wildfire and then second, feeling like we were being burned by the insurance companies," she says.

Reimus is a former attorney who now works for the consumer advocacy group United Policy Holders, which has been helping Four Mile fire victims navigate through the complicated claims process. Reimus says insurance companies are trying to stay competitive in a market, so too often they sell policies that mean people are under-insured when disaster strikes.

"I'm a capitalist, God Bless America, I'm all for that, but I'm also all for people standing behind what they sell," Reimus says.

But insurance industry officials see it differently.

"While it may seem easy just to, you know, cut me a check for the limits, the insurance company, to protect all their other policy holders, really has to have proof of loss," says Carole Walker, executive director of the Rocky Mountain Insurance Information Association, an industry trade group.

Walker acknowledges that can be tough when everything has been destroyed. But she says destructive fires like Four Mile Canyon are a wake-up call.

"I think the lesson learned anytime we come on an anniversary like Four Mile Canyon is, what can I do to be protecting myself," Walker says. "How can I make sure that I have enough insurance that if I had to rebuild my home, that I could replace my personal belongings, so really people need to be reviewing their coverage on an annual basis. "

Industry Evolving

Walker says the large, expensive wildfires that are becoming all-too-common in a warming West have led to a rethinking in the insurance industry. Most companies no longer write policies with a blanket guarantee that everything will be replaced after a fire.

Some have even stopped selling to certain people in high-risk mountains including around Boulder, says Garry Sanfacon, who was hired last fall as Boulder County's liaison for Four Mile victims.

"We found that 60% of the folks were underinsured," Sanfacon says. "That was a big shock to people, all of the sudden they didn't have as much money to rebuild what they had before."

In the year since the fire, Boulder County has issued 39 building permits, but only three people have actually moved back in.

"Some people have not even begun to think about rebuilding, some people have definitely decided not to rebuild, especially folks who are older and have been here a long time and feel it would be very difficult to move back in a very burned out setting," Sanfacon says.

Some also can't afford to rebuild because Boulder County did not waive its new green building codes for

fire victims.

And then there's the problem of additional living expenses running out.

Karen Reimus of United Policy Holders says some states have passed laws requiring that insurance companies extend these benefits for rent and other expenses beyond one year for natural disaster victims. Colorado isn't one of them.

"These are huge problems that impact the community's ability, and homeowner's specific ability, to recover and rebuild," Reimus says.

In the first slide, the red dot marks the approximate location of Jack Thompson's property.

Groundbreaking

Back in the burn area, Jack Thompson operates a fork lift to stack log after burned log he's removed from his 15-acre property. Thompson considers himself luckier than most of his neighbors. He's begun rebuilding his shop.

"And then over here is where the house will be on the old house site," Thompson says.

The new house, he goes on to say, will be made of stone and stucco, so he shouldn't have to worry about wood-siding or other flammables igniting if a third fire came through. He says the past year has been tough and there have been times when he and his wife felt like giving up, moving somewhere else.

"I just get up and go every day, that's the kind of person I am, we have our moments, but what are you going to do," Thompson says.