

[Recovery for 2013 Black Forest fire survivors boosted by Waldo Canyon volunteers](#)

The Gazette

Mentoring programs and kvetching groups created out of the ashes of the Black Forest fire formed bonds so strong that a decade later many relationships are still intact — much like chards of china that withstand a blaze because the ceramic itself had been born of the wickedest heat.

“People are in shock; the logic chip doesn’t work real well when you’re in a fight-or-flight mode, and it’s immensely useful to have information up front from people who understand,” said Kerri Waite, whose Mountain Shadows home sustained extensive damage in the Waldo Canyon fire of 2012.

She was one of many residents affected by the Waldo Canyon inferno who walked alongside Black Forest fire survivors in navigating the complicated and at times maddening ride to rightness with the world once again.

“Flo from Prudential isn’t going to pull up in a van full of people wearing white aprons and make everything OK, State Farm’s Jake isn’t going to clap his hands and restore your home, and you’re not going to find yourself in good hands with Allstate,” said Waite, referencing mega insurance companies’ marketing promotions to attract customers.

“You’ve got to steel yourself outside the mess of the loss and position yourself to do a business deal.”

The mentoring was an answer to prayers Black Forest resident Nancy Trosper didn’t even know she had.

The volunteers quickly became like “guardian angels,” Trosper said.

“The first meeting I remember thinking, ‘Who are these people from Waldo Canyon, that they would care so much about us strangers to give up their time to meet with us when they were still going through their

own recovery?’

“And not just an hour here or there — they were there for us for the duration.”

In a hot-as-Hades fire as Black Forest, not only does the earth get fried to a crisp, Waite said. “Metals are twisted, mirrors turn to sand, cement may turn to glass.”

But pieces of tiles and earthenware can be recovered from the rubble “because they were strengthened by fire,” Waite said, “and people often end up strengthened on the other side of a devastating disaster.”

Catastrophic wildfires were just starting to move from anomaly to norm in Colorado when the Black Forest fire was reported around 1 p.m. on June 11, 2013. Nine days later, authorities declared it contained, leaving 489 homes charred and two residents perished.

Different types of mentoring arose, including a volunteer insurance advocacy group led by United Policyholders.

The California-based nonprofit assists insured people affected by fires, floods, hurricanes, tornadoes and other disasters. The organization also now has an office in Boulder County, where the recent Marshall fire usurped the Black Forest fire as the state’s most destructive.

United Policyholders helps homeowners become grounded in what is reasonable to expect following such a tragedy and how to best go about getting it, Waite said.

“It’s very empowering to feel like you understand the rules of the game you’re playing,” she said. “It touched my soul.”

Waite responded by volunteering for the organization for several months and joined the staff as a website writer two weeks before the Black Forest fire began a decade ago.

Less than a week after it started, “We coalesced a group of Waldo survivors and opened at the Disaster Assistance Center what we wished we had had for Waldo,” she said.

“The practical direction they gave us was invaluable,” Trospen said, “and slowly I began to get more

confidence in what I needed to do, both to take care of myself emotionally as well as working through the difficult claims process.”

Black Forest fire survivors learned things like a family of six doesn't have to stay in one hotel room, when they're entitled to sleep in lodgings similar to what they lived in, and displaced people should keep all their receipts so they can get reimbursed for buying items like a new computer or eyeglasses to replace those that were destroyed or damaged.

Insurance companies and developers are powerful forces, Waite said, which sometimes can be positive — such as businesses working together to save homeowners' steps.

But their relationship also can be negative, when homeowners are used like chess pieces for companies to maximize their profits, she said. And inevitably in every disaster fraudsters swoop in.

“They prey on the vulnerabilities of people in crisis,” Waite said, “and that's why it's really important to have an objective voice.”

Steve Price and his now late wife, Karla Heard-Price, whose Mountain Shadows home burned in the Waldo Canyon fire, also immediately volunteered to aid Black Forest victims because they knew “it's an extremely traumatic experience,” Price said.

The couple was still reeling from the grief, anger and frustration involved in trying to settle their own insurance claims and reassemble their family life.

Still, the Prices wanted to “pay it forward” by sharing what they had learned with Black Forest survivors who were just starting the process.

“It's not an experience you'd wish on your worst enemy, but I wouldn't turn back the clock,” Price said.

“It developed a character for us and made us realize what's important; we didn't lose any people or pets. My wife used to say what doesn't make you bitter makes you better.”

For a guy with a “let's fix it” mindset, the process became an invaluable lesson for Price, who has worked in commercial real estate for more than 45 years but gained a boost in knowledge with first-hand

personal involvement.

Price helped teach a 12-month series of workshops for Black Forest survivors on such topics as insurance recovery 101, how to communicate effectively with insurers, settling the dwelling and contents portions of claims, construction 101, whether to rebuild, buy a different home or cash out, how to heal and move on, and other issues related to recovery.

Some 600 people attended the first seminar, and participation remained solid throughout, Price said.

Volunteers also helped Black Forest residents dealing with the emotional toll, school issues, neighborhood concerns and provided a compassionate listening ear.

“It was true caring, knowing how we as Black Forest fire survivors felt without us ever having to say a word,” said Trospen, whose home was badly damaged. “We knew we were not alone, and that, in itself, eased the burden.”

Trospen was one of three who helped assemble a support group, Women With Roots. “Our group was one of the most rewarding experiences in my life, as I went through one of the hardest challenges at the same time,” she said. “The bond is still there.”

Underinsurance remains a problem

United Policyholders, which is primarily funded by foundation grants and private donations, conducted a survey of Black Forest fire victims one year later, which showed 57% of respondents had not settled their claim with insurance companies.

Nearly half — 46% — said they did not have enough insurance to cover the cost of repairing, replacing or rebuilding their house. And 59% percent reported that their insurance was inadequate to replace their belongings.

“We hoped and assumed that we would see a lower number of people underinsured than in previous fires including the Waldo Canyon fire, and a lower number of uninsured people, but the numbers look pretty consistent,” said Amy Bach, executive director of United Policyholders.

Unlike the Waldo Canyon fire, which started on Pike National Forest Service land and spread to county and city jurisdictions, the Black Forest fire mostly burned on private land in unincorporated El Paso County, said former county Commissioner Sallie Clark. At the time, she worked with a wildfire recovery group and the county in clearing downed trees from public rights-of-way.

“A lot of folks in Black Forest didn’t have insurance,” she said.

The county assessor’s office reassessed damaged property to lower taxes, Clark said, and county departments helped restore utilities, wells and septic tanks, and orchestrate cleanups.

“The county used whatever tools we had to assist survivors and do what we could to help them get back to their lives, whether their house was burned or completely gone,” she said.

However, 10 years later, despite subsequent wildfires in Colorado and copious media coverage, Colorado homeowners have not paid as much attention as they should have, Bach said.

Six months after the Marshall fire, 68% of affected homeowners said they were underinsured, in a United Policyholders survey.

It’s been a difficult problem to solve, Bach said, as some people think it’s counterintuitive — that their insurance company wants to get more money out of them and is trying to over-insure them.

“The reality is insurers are limiting their exposure and I believe intentionally using software that undervalues dwellings,” she said.

The amount of coverage should not equal the assessed value or what the property would sell for, Waite said, as land cannot be insured, but “it is often even more costly to rebuild due to shortages, updated building codes and materials costs.”

The Rocky Mountain Insurance Information Association estimated insured damage at \$420.5 million for the Black Forest fire, with 488 structures reported burned.

The association estimated the insured loss damage in the Waldo Canyon fire at \$460.3 million in 2013 dollars, with 347 homes reported burned.

The Marshall fire started on Dec. 30, 2021, and burned 1,084 homes and damaged another 149 residences in Superior, Louisville and unincorporated Boulder County before being snuffed out a few days later by a snowstorm. Seven commercial buildings also were ruined and another 30 damaged, according to county assessments.

Most Marshall fire policyholders received \$150 or less per square foot on their claims, Waite said. The cost to rebuild over the past year: \$300 to \$500 per square foot, she said.

Recent legislation in Colorado has benefited insured homeowners, said Bach, whose organization promotes such change.

For example, Colorado residents no longer have to itemize personal property — if they're willing to leave 35% of possible benefits on the table. Insurance companies are required to pay at least 65% of coverage.

Residents also now are more likely to have enough coverage for temporary living expenses before they can get back into their homes. And Coloradans who don't want to rebuild can use insurance money to buy a replacement home.

"We've eased the path to recovery by getting insurance funds into people's hands faster, but we have not made as much progress on insurers getting better at valuing homes accurately and setting policy on value," Bach said.