

[Rising from the ashes - One year later, Fourmile Fire victims share tales of renewal](http://www.boulderweekly.com/article-6359-rising-from-the-ashes.html)

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For some victims of the Fourmile Fire that ravaged the hills of western Boulder County the week of Sept. 6, 2010, this has been the “year of the phoenix.”

Others are still waiting to rise from the ashes.

In honor of the one-year anniversary of the Fourmile Fire, the most devastating in the state’s history in terms of property lost, Boulder Weekly interviewed a handful of the residents who lost their homes. Their stories run the gamut, from insurance nightmares to tales of rebirth and renewal. Despite their loss, many of the fire’s victims somehow found silver linings in the clouds of smoke that filled the sky on that Labor Day.

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Toward the end of the summer, staff at the summer camp held at Colorado Mountain Ranch started using the term “year of the phoenix,” referring to the way the ranch and its camp bounced back from the Fourmile Fire.

“It does feel like we’ve been rising from the ashes,” says Lynn Walker, who owns the ranch and runs the camp with her husband, Mike.

During the fire, Mike stayed on the family property, beating back the flames with everything from a rug to a tractor. He is credited with saving the main lodge, a structure built in the 1920s that Lynn Walker refers to as “the heart and soul” of the ranch.

“Kids told their friends that camp was better than ever,” she says of this summer at the ranch, despite the loss of several buildings to the fire.

The Walkers have rebuilt only their barn so far, because that was the one building they needed to get up and running again. It contains her husband’s tools and workshop, among other things. They replaced the kids activity building that was lost in the fire with a large sun shade, she says. The rest of the lost structures were for storing equipment and supplies but, as Walker says, their equipment and supplies were lost in the fire, so there is nothing to store.

Their home burned, so the Walkers turned three rooms of the summer lodge into their new residence, adding wood stoves to heat it in the winter.

“We’re just taking one step at a time,” she says. The Walkers were under-insured, but unlike many other fire victims, they were well aware of that fact before the fire — they simply couldn’t afford higher premiums for property insurance when they were already paying for liability insurance for the camps. Lynn Walker says that because of the extended family they have through summer camp alumni and their parents, the ranch enjoyed support beyond what most fire victims experienced. She says past camp participants have come out of the woodwork to offer a hand, even people who attended in the 1940s. “It’s been very inspiring to see how much a good summer camp can mean,” Walker says. “The positive outcome for us has been greater for us than for most people. It’s really brought the community together.”

She says the fire put things in perspective. “It’s been huge, realizing that even though we lost all that stuff, the animals and the people keep on going,” Walker says. “There’s a lot of resurgence and appreciation for the ability of nature and people to regenerate. The grasses are greener than expected. The wildflowers were beautiful. People have tried to stay positive and look at the upside of things. The vistas are more open.”

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But not everyone is singing the same upbeat tune.

In a classic example of adding insult to injury, a year later some residents are still fighting to get what they are owed from their insurance companies.

Tave Campbell, who lost his house on Wild Turkey Trail, finally got what he was owed — but it took more than 10 months. And now, his insurance company, Liberty Mutual, has declined to extend his additional living expenses (ALE) beyond 12 months, so Campbell will start paying for his Boulder rental house next week.

He says the 10-month delay was not caused by the constant negotiations and justifications that other victims describe going through with their insurance companies, it was simply Liberty Mutual dragging its feet, taking eight weeks to do something that was supposed to take two, for example.

“It was a pattern of delays and unresponsiveness on the part of Liberty Mutual,” Campbell says, adding that the company initially denied having a copy of a video he took of his property for insurance purposes several years ago. Then someone found it.

By the time he got paid, it was too late for Campbell to start rebuilding before his ALE ran out. He’s now

leaning toward buying a house somewhere else rather than rebuilding, in part because the construction season is quickly coming to a close.

“You have to be an advocate for yourself,” he says of the insurance claims process. “What you and I might think is the right thing to do may not be done unless you fight for it.”

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Liberty Mutual is not the bad guy, or at least not the only bad guy, according to Garry Sanfaçon, the county’s Fourmile Canyon Fire recovery manager.

“It really depends on the adjuster, it seems,” he says, declining to name any company that’s gotten a particularly bad reputation in the fire’s aftermath.

Sanfaçon says the profile of the Fourmile Fire victims is a varied one. Some decided not to rebuild on their mountain property — they bought a replacement home on the plains. Others are renting. Some are still engaged in the aforementioned insurance hassles. And a little less than one-third of the structures that burned that day are being rebuilt. According to Sanfaçon, 45 home building permits have been issued since the fire, and 169 structures burned in the blaze.

According to a recent survey of Fourmile Fire victims conducted by United Policyholders UP), an insurance consumer advocacy group that has been holding meetings with the affected homeowners for the past year, 64 percent identified themselves as being under-insured, or not having enough to replace their property. They are under-insured by an average amount of \$200,000 for the structure and \$150,000 for contents, the survey says.

“The clear message is that everybody should be checking their policies to make sure they’re covered adequately,” Sanfaçon says. “We assume that our insurance company and our agent are doing that for us. That is not the case.”

According to Sanfaçon, homeowners should check “Coverage A,” which covers the structure in their policy, then divide that by their square footage and compare that per-square-foot amount to a quote from a local general contractor.

“The biggest obstacle for people recovering is getting their insurance,” he says. “The insurance company is out to make a buck, and their job is to fight you.”

Sanfaçon adds that only three homeowners have moved back into rebuilt homes a year after the fire, so “12 months of ALE is not even close” to being enough to bridge policyholders from their old home to their new one with rent money. He says he and others are working with state lawmakers on legislation that would require insurance companies to extend the ALE when necessary.

According to the UP survey, 41 percent of respondents said they were “somewhat dissatisfied” or

“dissatisfied” with their insurance company’s handling of their claim. And 32 percent said they were still negotiating with their insurance company. The survey says 65 percent of the respondents reported receiving “lowball” estimates from their insurance company.

Aside from the insurance woes, Sanfaçon says the lingering negative impacts of the fire include the increased flood risk due to the loss of vegetation and a dive in the communities’ property tax revenues due to the lost homes, which is hurting, among other things, funding for fire departments.

Another challenge, he says, is that state officials declared the burned homes asbestos suspects, and the county is requiring homeowners to have all debris removed from their properties by Sept. 30. The county is providing free Dumpsters to the under-insured to aid in that process.

While the county has been applauded for its efforts to support affected residents, Sanfaçon acknowledges that some fire victims have complained that the county didn’t waive building permit fees and didn’t waive the BuildSmart regulations that require homeowners to adhere to a host of sustainability and energy-efficiency requirements when they re-build.

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But for every horror story, there seems to be an uplifting one.

Fourmile Fire victim Mike Davidoff was lucky enough to be covered by USAA, an insurance company that serves the U.S. military and their families.

Davidoff says he had almost all of his insurance money in hand within two weeks.

“The day after our fire, I thought we were screwed,” he says. “I didn’t even know what our policy was.”

To make the situation even more ideal, Davidoff and his family were planning on moving to a new house anyway, and they collected more in insurance money than they would have gotten by selling their house. They closed on their new home in Boulder within 21 days of the fire.

“We ended up with a house on the top of our reach list,” he says.

But there were downsides, of course, like the family’s two cats that perished in the fire, and Davidoff’s Jeep, which was a casualty as well.

“With my mountain lifestyle, there went my Jeep,” he says. “But the reality is that out of something traumatic and horrible can come something good.”

Another victim, Half Fast Subs owner Stephen Schein, says he had a fairly positive outcome in his negotiations with Travelers Insurance — but it took eight months and a lot of work.

“It’s like a chess game,” he says. “They will fight to give you as little as they can. If you can prove to them what you lost, they don’t have a choice but to give it back. The trick is proving what you’ve got.”

Schein says he heard that one insurance company responded to a reimbursement request for a Jenn-Air

oven/ stove with “the dollar amount for a Coleman camping stove.”

He adds that insurance companies will even go so far as to question whether someone had Nordstrom furniture by saying it’s not consistent with the fact that they went to Wal-Mart to buy a toothbrush and underwear after evacuating the fire area.

“It becomes a real pissing match,” Schein says.

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Steve Spencer moved to the townsite of Sunshine in 1977, and he built a house there in 1985. On the day the Fourmile Fire started, he was outside working on his deck, preparing to host a rehearsal dinner for his son and daughter-in-law the following week.

He saw the smoke coming over the ridge, but didn’t think much of it. After all, he’d seen and even fought some wildfires over the years, and they usually stopped spreading and got contained at the top of ridges, because it’s rare for them to burn downhill.

Then Spencer got the reverse-911 evacuation order and decided to treat it as a practice run, in case there was a real fire threat someday. He grabbed his computer, photo albums, musical instruments and important papers, and headed through the smoke and snow-like ash to Boulder.

But about eight of his neighbors stayed at their homes in defiance of the evacuation order, going from house to house, extinguishing the small fires that were being started by flying embers. Spencer’s neighbors extinguished fires at his house twice, but they couldn’t stop the third one, and the house burned to the ground.

“They were doing what they could, with no electricity and no water,” he says. “If I had to do it all over again, I would have stayed.”

Luckily, he was adequately insured by Farmers, and the company has extended his ALE from 12 months to 15, giving him just enough time to complete construction on his rebuilt home — a home that now sports many of the energy-efficient improvements he had hoped to make someday.

“Of course, we’re sad we lost things we cherished,” Spencer says. “But at the same time, we lost a house with a 25-year-old roof, a 25-year-old water heater, a 25-year-old floor. Now we’ve got a new house.”

On the other hand, he misses the people that he would regularly join on walks in the area.

“One thing that makes me saddest is that a number of my neighbors have chosen not to rebuild,” Spencer says. “Now those neighbors won’t be walking that road. They’ll be walking another road.”

He says one of the main lessons learned from the Fourmile Fire relates to supporting one’s fellow community members — and gaining comfort from their recovery.

“It could happen to any of us,” Spencer says. “We all want to see people who have misfortune somehow

recover. People want to see you sweep up the ashes, because they want to know that they could do it, too.”