

‘Today’s victims will be tomorrow’s advocates’: A conversation with David Takahashi on wildfire loss, grief — and hope

Boulder Reporting Lab

The activist and 2021 Boulder City Council candidate shares the best (and worst) advice he got after losing his home to the Fourmile Canyon Fire in 2010.

The morning of Labor Day 2010 dawned warm and windy, David Takahashi recalls. He was quietly working around his house in Fourmile Canyon when sirens roared. Over the next several hours he watched with fear as Colorado’s then-most destructive wildfire unfolded around him.

“I’m seeing flames licking hundreds of yards into the sky like a dragon,” he remembers. “I’m seeing trees spontaneously exploding. I’m seeing the black smoke of fires, homes on fire. I’m hearing this cacophony of chaos unleashed. Glass breaking, and just the smoke and the smell of fire.”

As Takahashi stood unsure outside, his neighbor crawled down the road in his Jeep Cherokee. “He stops, rolls down the window and says, ‘Takahashi, it’s time to go.’”

He did, and never went back — at least not to live. The Fourmile Canyon Fire destroyed the home of Takahashi and his wife Emily, and about 170 other houses. After two years of “armwrestling with our insurance company,” they moved to Boulder instead of rebuilding.

It wasn’t just Takahashi’s house that would change. His life’s purpose took a turn, he says. A self-described “ex-software guy,” Takahashi became a climate activist and later Boulder City Council candidate in 2021, running (unsuccessfully) on a climate platform.

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<https://uphelp.org/todays-victims-will-be-tomorrows-advocates-a-conversation-with-david-takahashi-on-wildfire-loss-grief-and-hope/> Date: November 24, 2024

When the Marshall Fire began sweeping through East Boulder County on Dec. 30, Takahashi had arrived at the airport in Denver after a family visit. As he drove home he saw the black and orange of the wildfire, and it brought him right back to 2010.

In our conversation, Takahashi offers practical advice about navigating insurance and personal property inventory while in shock, along with insight into his own path to recovery.

This conversation has been edited for brevity and clarity.

What was it like for you on December 30, to watch the Marshall Fire unfold?

I experienced what I call “post-traumatic climate disorder.” And it brought it all back — the smell, the destruction, the chaos, the unsettling. The total unsettling. And the sense that we are powerless.

The victims of the fire who lost homes are only about two weeks in. You’re 11 years into your own experience. If you were sitting with them today, what would you tell them?

I would tell them that life has just taken a quick right turn. And that, when you’re ready, there will be people waiting to help you, that we’re in this together. There have been so many of these fires. And just as we are lining the street to help you, you will be lining the street to help others.

That’s really lovely. What about immediately?

I would tell them there’s an organization that is active in all fires. It’s called [United Policyholders](#). Two days after the fire, they already had a [Marshall Fire support page on their website](#). They take you through everything.

If you’re lucky, you have coverage. There are two kinds of coverage. You have your personal property. That’s if you took your house, opened all the doors and windows, turned it upside down and shook it. Everything that falls out is your personal property. Everything that’s left is your home.

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In terms of the personal property, you're asked to do an inventory, and you're in shock. So what United Policyholders does [through its [Discovery Recovery Handbook](#)] is take you through every room and give you hints about the typical things that your home had. You're going to be building this Excel spreadsheet. You're going to list the items, and then you're going to go out to Amazon or whatever and get the replacement cost and that will form the basis of your personal property claim. And the book is so helpful.

How were you able to remember everything for the inventory?

There are, to this day, things I know I forgot. I'll suddenly remember, *where's my such-and-such?* I had completely forgotten about it back then.

So, there's another part of this, which is: You are no longer safe. And you need, as someone living in Boulder, Colorado, to think about: *If I had five minutes, what am I going to take? What do I absolutely have to take? And what would I miss the most?* And then, *What if I had 10 minutes — if I had 15?* Get to the point where [you're thinking] *Oh, maybe I should be taking my smartphone, and videoing my home and opening drawers and closets*, so you've got a record you can always refer to that reminds you of your property.

That's really great advice. What was the best advice you got right after the fire, early on? Do you remember?

Let me think about that ... Here's something that really struck me about the experience. The Fourmile Canyon Fire was 6,000 acres, but it was only 170 homes. Post-fire, you have these community meetings, so they don't have to say things 170 times. Up until that post-fire experience, getting 170 families in one place was impossible. Just impossible. But post-fire, I'm in a circle of 170 families up at Chautauqua Community House. And I'm blessed. I'm totally amazed that we finally all got together. And this is what it took.

I don't know if that's the best advice I got, but in those meetings, we would have people from the Boulder County Land Use Department talking about what building codes are involved with rebuilding. And they were getting attacked. And it struck me how brave these people actually were. It's kind of like rotten tomato syndrome, you know, and they're stepping into it. And these are people I still admire and am

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friends with, who stepped into the breach no matter what, and just said, *'I'm sorry, but this is a little dose of the reality you're gonna have to deal with.'*

What about the worst advice that you got? Do you remember that?

I think the worst advice came from my insurance company, which was: *You should take this settlement, because it's the best you're gonna get.*

Oh, and some more of the really good advice I got?

Never enough good advice. Please share.

There's an organization called [DORA](#) [The Colorado Department of Regulatory Agencies]. It's the watchdog for licensed businesses in Colorado, which include insurance companies. So you can go to the DORA site, and you can figure out who your insurance company is. You can see any complaints that have been lodged against your insurance company, and it gives you the kind of evidence to go up against them — to say, you know, *I'm not alone here. You've kind of been messing with people for 10 years here.* And you can actually lodge another complaint with DORA. That's really helpful.

We talked a bit about insurance. Any other advice you would offer? Whether people are insured or underinsured, I can imagine it's terrifying to begin that process.

It is. And it turns out that everyone's underinsured – really. My advice: Be patient. There's going to be a lot of desire for you to be paying people for their services. They are well intentioned. But there are so many of them. It is really helpful to find those people who have been through the experience, so you can bounce these things off of them, and they can say, *That's total B.S.* We are out here, and you should find us.

Many people now know someone — a family member, friend — who lost their home on Dec. 30. They want to help. What would you advise them to do at this time?

A home-cooked meal. Something as simple as that. I'm also recognizing that some of these people have lost their history. So any history you have, let them know you've got the scrapbook, you've got the

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children's paintings, you've got the memorabilia. I think that's really important. And, again, the simple things like bedding, towels, plates and silverware.

This is a big question. I'll ask it anyway. How did your experience losing your home change your life? How are you different now?

Standing in my yard, seeing a major fire unfold around me, knowing that this was going to start happening more and more, I'm realizing that it isn't enough to deal with the symptoms. We actually have some causes here. And the causes need to be addressed. And so I became a climate activist.

I think these victims, today's victims, will be tomorrow's advocates. That's just how it works. I mean, once you've been through it, your life is never the same. It's a whole new chapter in your book, and the course of your life will be permanently altered — for me, it was in a favorable way.

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