

WHEN THE CAMERAS

LEAVE

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When Shana Gerson evacuated her home of 10 years, she grabbed her purse, her pets, and her children's stuffed animals. Time didn't allow for anything else. So, when the fire took the house, her family was left with nothing but the clothes on their backs.

On Dec. 30, 2021, a cold front brought 110-mile-per-hour winds to Boulder County, Colorado. Those winds sparked The Marshall Fire, which in less than 12 hours, burned 1,084 structures in the nearby towns of Superior and Louisville — including my home.

Then that night, a snowstorm put the fire out, creating a landscape of burned-down neighborhoods blanketed in snow.

The next day, reporters from outlets like NBC News and CNN flooded the towns as the fire dominated national newscasts as the biggest story in the country. But, by day five, those reporters had packed up, and the national media had moved on.

For the residents of the towns, moving on was not an option. After the fire, friends generously lent Gerson's family clothes and provided lodging. But it quickly became clear that they were going to need more permanent things of their own.

"I just remember my son being incredibly upset. He didn't want to wear other people's clothes — he wanted to wear his clothes," Gerson said. "I think the very first thing we did was go to Target and just let the kids pick out a toothbrush, their clothes, underwear, shampoo, we just got the basics."

Gerson was about to spend the next year with the new full-time job of dealing with the aftermath of the fire. All while coping with the emotional toll of seeing each of her earthly possessions, and the place she called home, disappear overnight.

THE FIRST STEPS

The Marshall Fire was the third major natural disaster to hit Boulder County in recent years. In 2010, a fire in a remote part of the county destroyed 165 homes — a state record at the time. Then came the 2013 Colorado floods, killing eight people, leaving its worst damage to the county. It's safe to say county officials had experience dealing with disaster recovery.

Three days after the fire, the county opened a Disaster Assistance Center. For two weeks, the center hosted 34 different government agencies and charitable organizations,

providing immediate assistance to survivors.

Gerson dreaded the place. She appreciated all the help but felt overwhelmed every time she went in.

"It was depressing being in there because it made you realize that you're displaced," she said.

The first hurdle for those displaced was to find long-term shelter. Boulder County already had one of the country's most expensive housing markets, and with so many families displaced, rent increased by up to 40 percent in the first month after the fire. Gerson's family lived out of a hotel while they searched for a long-term rental paid for by their insurance.

"I felt like I was in a race to find housing because more than a thousand people were displaced," she said. "It was like a rat race."

After weeks of searching, Gerson beat 30 other families for a lease in the city of Boulder. Other families would spend upwards of six months in hotels, often sharing one room. Gerson's children remained at their elementary school but she began driving them up to 30 minutes each way to the school that was once within walking distance.

THE CLEANUP

After securing shelter, the process then shifted to clearing the massive pile of rubble where Gerson had raised her kids.

According to Louisville's planning manager, Lisa Ritchie, the removal of debris after a disaster must be a priority because of the health and safety risks that debris poses. There's the ash and dust that blow away in the wind, and heavy metals from electronics that can leak into soil and groundwater.

There are two ways debris gets removed in disasters of this severity. When the president issues a major disaster declaration, as President Biden did for The Marshall Fire, local governments can request to use the Federal Emergency Management Agencies Private Property Debris Removal Program. In Boulder County's case, the program covered 90 percent of the costs for debris removal. Additionally, many survivors relied on their insurance companies to remove debris, but some paid out of pocket for faster results.

Contractors for the FEMA funds completed debris removal by August 2022 and almost every other lot was cleared by the September 2022 deadline. A singular resident needed some extra time.

"[The resident] just was having a hard time letting go and so she took another couple weeks," Ritchie said. "Her contractor would actually shovel out a load of debris. She wanted to sift through all of it and then he shoveled out another load."

THE REBUILD

I remember the first time I went back to my house. I could make out the rusted frames of the washing machine and a mattress. When my brother and I evacuated two days earlier, I waited for him to get in his car before I thanked my house for being such a good home. I felt pretty stupid at the time, but it really was a goodbye.

That same day, a CNN reporter asked my dad if he was going to rebuild. He responded with, "I'm going to die working in that garden," as he pointed to his garden boxes that had miraculously been untouched. That was that. We were rebuilding.

Those who were able to rebuild faced an uphill battle. First, there was the battle with City Hall. Two months before the fire, Louisville's City Council had approved a new net-zero building code aimed at reducing greenhouse gas emissions from new properties. In the weeks after the fire, speculation of the costs for meeting the new code ranged between an additional \$5,000 and \$100,000.

Survivors protested and pleaded with the city council to replace the code with a previous version from 2018. City council decided to wait on outside analysis before making a decision. During that time, survivors weren't able to get accurate construction pricing from home builders because nobody knew what code the houses would be built to.

"At the end of the day, the city council rolled back the codes, and folks have three different energy options that they can build to," Ritchie said.

While the code debate did stall rebuilding, the city went out of its way to streamline the permitting process for residents. Louisville's planning department, which normally processed around eight building permits a year, hired seven additional staff members, rethought or removed some parts of the permitting process, and paused its nonessential work.

Those changes resulted in the first building permit being issued in early May and the first house to be completed two weeks before the first anniversary of the fire.

Gerson's rebuilding effort wasn't as smooth as those first cases. Her building plans were rejected four separate times by the neighborhood's Homeowners Association.

"It took me six months to get my house approved. I spent \$40,000 on designs because the board did not like our house design," Gerson said. "We bought our house for \$500,000 10 years ago and now we're building it for \$2.7 [million]."

Her family was able to rebuild at such a high price because they were fully insured. Most families were not as fortunate.

THE MONEY PROBLEM

Though the official numbers won't be finalized for years, estimates from the Colorado Division of Insurance found that 92 percent of the houses destroyed were underinsured. Only 76 of the houses burned had a policy that covered rebuilding costs of a similar sized home without a cap. The estimate found that depending on building costs, hundreds of homes could be uninsured by an average as high as \$245,670. Such a high gap between cost and coverage can make rebuilding unattainable. In the most extreme cases after disasters, survivors have been forced to sell their empty lot at a major loss compared to what they purchased their house for.

Nationally, only 25 percent of houses burned in wildfires are rebuilt within five years. But the community was determined to do better — they aimed for 75 percent. The Boulder Community Foundation raised \$43 million for the Marshall Fire recovery, with contributions from 77,000 people throughout the world.

The funds were spent in numerous ways. At the Disaster Assistance Center, checks were written to survivors needing immediate assistance for the first few weeks. Every family rebuilding got \$25,000 from the funds, and grants were created to provide millions more in aid based on need.



The county also received funds to create a recovery navigator program where survivors could be individually aided in taking advantage of all the resources available to them, and coached through the vast process of disaster recovery. But even with so many people trying to help, Boulder County's Recovery Manager Garry Sanfacon realizes that some folks will just not be able to put in the time or deal with the stress of the process.

"There's definitely a number of people who can't rebuild and there's a loss of the community right there," Sanfacon said. "A lot of those are older folks who either are retired or ill or just don't want to put the energy into rebuilding a new home."

THE FUTURE

After the 2010 fires, Sanfacon volunteered to become Boulder County's first Recovery Manager, with no clue as to what he was getting himself into. Although he still got to do other projects for the county that he was passionate about, disaster recoveries would define his career. The job is not easy. Every day, he's interacting with survivors and dealing with the destruction firsthand. For Sanfacon, the emotional drainage of the job is unsustainable. He's scheduled to retire in May of 2023.

"I don't think I have another one in me. I mean, I just don't. This is my fifth disaster and second major one," Sanfacon said. "It takes a lot out of a person and there's other things I want to do."

An unavoidable question remains for many of the families rebuilding. Will a new house ever feel like the home that was lost?

"Even when the house is rebuilt, it's gonna be a big, beautiful new house. But I don't even know if I want to live in it because it feels like it will be on top of the ashes of my old house," Gerson said.

One of the reasons Louisville and Superior had such low insurance coverage was because nobody thought they'd need it. The towns are affluent suburbs, indistinguishable from those surrounding Midwest cities like Des Moines, or Kansas City. They'd never been threatened by wildfire. But a lack of snowfall in 2021 dried up the natural grasses that surround the town, creating perfect kindling.

Sanfacon thinks that civic leaders around the country need to be more aware that disaster can strike at a moment's notice.

"For most communities, especially in the West, I'd say it's a not it's not a matter of if, it's when you will experience some type of natural disaster," Sanfacon said. "Climate [change] is really what's accelerating these impacts. And it would be a disservice to your community to not do some preparation."

