

# RESEARCH BRIEF SERIES MITIGATION MATTERS

AWARD AMOUNT: \$10,000 **AWARD RECIPIENTS** 

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FEMA defines mitigation as the effort to reduce loss of life and property by lessening the impact of disasters. Effective mitigation requires that we all understand local risks and invest in long-term planning to reduce risks and enhance community well-being.

# COLORADO'S MARSHALL FIRE: RECOVERY, MITIGATION, AND RESILIENCE THROUGH A SOCIAL EQUITY LENS

### **SUMMARY**

On December 30, 2021, the climate-enabled and weather-driven Marshall Fire destroyed 1,084 homes and damaged many more in Louisville, Superior, and unincorporated Boulder County, Colorado, becoming the most destructive fire in the state's history. For these communities and the growing number of places where climate change is increasing hazard risk, key questions have emerged: How are communities impacted by climate disasters in the short and long term? What factors influence individual and community decisions about how to rebuild and recover? How can communities increase resilience and make people safer in the face of an expanding set of threats?

The Marshall Fire Recovery and Resilience Working Group (marshallresilience.com) was formed in response to the disaster to help answer some of these questions. In collaboration with more than 30 national and international researchers, local government officials, and community groups in the affected areas, the Working Group has developed a longitudinal household survey for those living in jurisdictions affected by the Marshall Fire. The survey was administered in three waves, occurring approximately around the 6-month, 1-year, and 2-year anniversaries of the fire. This novel, collaborative approach to survey design sought to balance community needs and concerns with those of the research community, and to track the recovery process and its impacts on residents as it unfolds over time. This Mitigation Matters award supported the third survey wave effort that occurred in spring 2024.

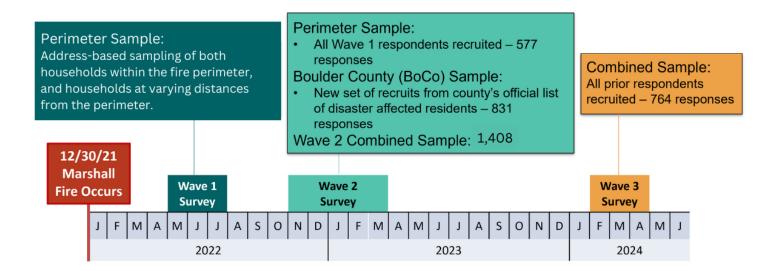


January 17, 2022: Aerial photo of rows of burned down houses left in aftermath of the destructive Marshall Fire near Boulder, Colorado.

Photo Credit: Gabe Shakour, Shutterstock.

# **KEY FINDINGS**

- Two years after the fire, renters were more likely to be displaced from their home jurisdiction, as well as Boulder County altogether, than homeowners.
- Among homeowners who completely lost their homes to the fire, home rebuilding progress varied considerably across jurisdictions, with a small but notable set of respondents (~8%) reporting that they had not begun rebuilding at all.
   These homeowners may be "stuck."
- Respondents expressed more support for public land-use policies designed to prevent wildfire impacts than building codes designed to increase residential energy efficiency.



The household survey was administered to residents of the fire-affected communities in three waves, occurring approximately around the 6-month, 1-year, and 2-year anniversaries of the fire.

## POLICY IMPLICATIONS

- Policymakers and emergency managers should strategically engage renters to understand why displacement was more common in this group after the Marshall Fire.
- While limited insurance coverage has been an obvious barrier for rebuilding, it is critical to understand the other reasons why a cohort of homeowners have not been able to rebuild more than 2 years after the disaster, as well as how to address these obstacles.

 Officials can expect heightened pushback to newer building codes in the wake of a disaster, and it may be beneficial for decision-makers to work proactively to provide additional flexibility and incentives when disasters and newer codes co-occur.

### **AUDIFNCF**

This research is useful for local, state, and federal decision-makers; emergency response managers; researchers; and community-based organizations in areas impacted by natural hazards.

Full report: Dickinson, K., Walters, H., Crow, D., Albright, E., Rumbach, A., Rosenow, A., Kadota, M., Jeschke, N., Javernick-Will, A., & Gershon, N. (2025). Colorado's Marshall Fire: Recovery, Mitigation, and Resilience Through a Social Equity Lens. (Natural Hazards Center Mitigation Matters Research Report Series, Report 22). Natural Hazards Center, University of Colorado Boulder.

Available at: https://hazards.colorado.edu/mitigation-matters-report/colorados-marshall-fire



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