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ASPEN ACRES FIRE, FLOODING

A big test of state's insurance reforms

Not clear how many of the houses burned in Pueblo, Custer counties weren't insured

Bob Griggs walks Tuesday toward the site where his home once stood on the family's property in Beulah. Griggs evacuated just minutes before the Aspen Acres fire destroyed his home, his son's home, several vehicles and multiple outbuildings.
PHOTOS BY RJ SANGOSTI — THE DENVER POST

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Only a stone chimney remains standing behind a metal gate at the site of a home destroyed by the Aspen Acres fire in Beulah.

A for-sale sign stands next to a pile of debris in Beulah on Aug. 11 on a property where a home was destroyed by the Aspen Acres fire. PHOTOS BY RJ SANGOSTI — THE DENVER POST

Residents gather Aug. 11 at Beulah School for a community meeting about the aftermath of the Aspen Acres fire.

BY NOELLE PHILLIPS

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BEULAH>> Bob Griggs' boots crunched across the black cinders and ash covering his 40-acre plot of land in southwestern Colorado's Beulah Valley last week as he surveyed the bare spot where his house once stood.

On June 29, he had fled in an old pickup truck as the Aspen Acres fire raced toward his home. It burned 30 minutes later.

Now, the 88-year-old Griggs, who had no homeowners insurance and little savings, doesn't believe he'll be able to live in a house of his own again.

"At my age, I don't think I'll be able to rebuild," he said. "My heart tells me that."

As Griggs walked the property Tuesday, he marveled at an antique, cast iron Fisher stove that had heated his home for nearly 60 years. It was the only thing in the house that withstood the intense flames.

The home was built in 1876 as a stagecoach inn. Griggs moved there as a young man after he married, and on the land he raised a family, built an in-ground swimming pool, tinkered with old cars and chopped firewood for that old stove while working at a steel mill in Pueblo and as a gravedigger at the Beulah cemetery.

"The only way to look at all of this is the good Lord made it and he took it away," he said.

The Aspen Acres fire, the seventh-largest wildfire in recorded state history, destroyed more than 300 homes as it tore through 102,000 acres across four counties since igniting on June 29. The wildfire was 72% contained as of Friday, burning in remote areas and no longer threatening homes. Colorado insurance commissioner Michael Conway told The Denver Post that the fire will be "one of the first big tests" of the legislative measures passed since 2021's Marshall fire — laws designed to provide insurance coverage to homeowners who have been denied and to make policies more affordable for everyone.

Note

That insurance coverage is more critical than ever, with the Trump administration not inclined to support Colorado with federal disaster assistance during emergencies, and state and local government budgets stretched thin.

Officials do not yet know how many of the homes destroyed by the Aspen Acres fire were uninsured, but the Griggs family's story is indicative of the struggles Coloradans face in buying coverage for their properties. The insurance crisis is driven by the growing threat of severe weather in the drought-stricken state, as climate change fuels more powerful storms and aggressive wildfires.Bob Griggs could not find a company willing to write a policy for his 150-year-old home, where the only sources of heat were that old wood-burning stove in his living room and another in the kitchen.

"They said it was a cracker box," he said.

Meanwhile, his son and daughter-in-law, Donald Griggs and Nicole Richardson-Griggs, had insurance on their newer home, which was a football field's length away on the same property.

They paid about $16,000 a year to insure the property, Richardson-Griggs said. And now they are tangling with the carrier to be reimbursed for what they lost. The family held a $420,000 policy for their home, and the Pueblo County tax assessor valued it at $380,000. Their insurance company offered $240,000 after the fire, Richardson-Griggs said.

The insurer offered to pay 65% of the total value of all the possessions inside their home, such as appliances, furniture and tools. The family is already stressed about how long it will take to rebuild and how they will pay for temporary housing, even though state law requires insurance companies to pay for living expenses for people displaced by fires and other natural disasters. Note

Richardson-Griggs said the ordeal makes her angry and disappointed.

"We pay a lot of money," she said. "They're offering half what the fair market value is. Last night, I just had to pray a lot about it."

Legislative action and a FAIR Plan

The push for reforms began in earnest after the Marshall fire in Boulder County destroyed 1,084 homes worth a combined half-billion dollars in December 2021, exposing shortfalls in people's insurance coverage that made rebuilding a challenge.

At the same time, people who own homes in Colorado's mountain towns were finding it increasingly difficult to buy insurance because of the ever-present wildfire threat. Some people reported they could not find coverage at all, while others saw their premiums skyrocket.

The state legislature jumped into action as people demanded help.

Note

The recent reforms included the requirement to provide 36 months of additional living expenses as well as a change in how insurance companies reimburse people for their lost possessions after a wildfire. If a person loses a home in a wildfire declared a disaster by the governor, the insurance company must offer 65% of the value upfront without requiring an inventory of the home's contents.

One big addition to Colorado's insurance landscape was the creation of the FAIR Plan — a state-backed insurance plan that serves as a last resort for those who cannot otherwise find property insurance. The plan is less than two years old and, thus far, has fewer than 300 participants, said Kelly Campbell, the FAIR Plan's executive director.

The FAIR Plan is intended to insure homes only when an owner cannot find a policy on the regular market. And it offers only bare-bones coverage — a maximum of $750,000 for the home's cash value. It does not provide liability, water damage or theft coverage. Customers must find separate policies to cover the possessions inside their homes or pay for additional living expenses elsewhere.

"It's still a safety-net policy," Campbell said.

When Colorado created the FAIR Plan, Campbell and her staff were not sure how many homeowners would buy into it, but they anticipated selling more than 300 policies, she said, noting that the number of insured homes and commercial buildings fluctuates as people find other options.

"It's always hard to know what to expect," Campbell said. "It was difficult to know for sure how many people truly didn't have options for coverage."

Only one of the homes that burned in the Aspen Acres fire was insured under the FAIR Plan, and that represented the program's first payout since the state started writing policies in April 2025, she said.

The Aspen Acres fire has been labeled a "catastrophic disaster" by the state because of the extensive damage. It's unclear how many other buildings, such as barns and detached garages, were damaged or destroyed, but estimates have been close to 850 total structures.

A dollar amount has not yet been placed on the property damage, and Conway said it is too early to understand how many people did not have insurance. But he is trying to prevent more people in the fire zone from losing their homeowners coverage.

On Tuesday, the Colorado Division of Insurance announced it wants to place an emergency moratorium on policy cancellations and non-renewals in the Aspen Acres fire territory, saying the state needs to protect homeowners from unfair discrimination by insurance carriers. The division is asking for public comment on the proposed emergency regulation by Monday. Those comments can be emailed to DORA_Ins_RulesandRecords@state.co.us.

"Without the protections provided for in this emergency regulation, such ~~homeowner~~ Note policyholders could have their insurance policies canceled or nonrenewed at their greatest time of need and could face extreme financial duress should their residence be impacted by the Aspen Acres wildfire," the division's request for comment states.

'This president is not the biggest fan of Colorado'

Fire recovery is slow and complicated as people piece together resources to help put their lives back together.

During the Marshall fire, it took a combination of insurance payouts, federal disaster loans, nonprofit assistance, local government cooperation and community goodwill to rebuild the fire-ravaged sections of Louisville and Superior.

But there's one piece of that financial puzzle that is no longer a guarantee in Colorado: federal disaster assistance.

The Marshall fire ignited on Dec. 20, 2021, and the next day President Joe Biden approved a major disaster declaration, opening the gates for millions of dollars of federal assistance to public agencies and individuals.

President Donald Trump has been less willing to help Colorado fire victims.

In April, the Federal Emergency Management Agency denied Colorado's appeal for a similar declaration for the Lee and Elk fires, which burned last summer in the northwest corner of the state, and for flooding on the Western Slope. It was the first time in 35 years the state was denied federal assistance for a major disaster.

Aspen Acres fire victims, especially those without insurance, are waiting to learn whether or not the federal government will step up this time.

State officials asked FEMA for a joint preliminary damage assessment, which was conducted the first week of August, Joshua Johnson, the Pueblo County Sheriff's Office emergency management coordinator, told residents at a community meeting Tuesday night.

Once that report is complete, Gov. Jared Polis can ask the president for the major disaster declaration, which would trigger federal money to help individuals and public agencies. The governor has 30 days from the end of the incident to make the request.

On Tuesday night, Johnson tried to temper expectations in Beulah.

"This isn't a political statement, but as you may or may not know, this president is not the biggest fan of Colorado," he said. "There is a chance we may not get anything."

Johnson also talked about pressure on Pueblo County's budget when residents asked whether there was any local money to help. He cited as an example the fact that the county spent $60,000 on dumpsters so people could throw away spoiled food and other possessions ruined when they evacuated and lost electricity.

'Here comes the flood'

A failure to receive federal aid could hurt people such as Paul and Christine Taft, a couple whose Beulah home survived the flames but was swamped by floodwaters a few weeks later.

The Tafts have property insurance, which paid out after the Aspen Acres fire burned a barn and a work shed, Christine Taft said.

But that policy does not cover floods.

When the couple was warned about potential flooding across the burn scar, they decided to buy a flood policy. The company that insures their house said no. So Christine Taft started making calls. She bought a policy on July 20 that came with a 10-day waiting period, which means they would have flood insurance effective at midnight July 30.

But a rainstorm over the mountains surrounding the Beulah Valley sent water and fire debris rolling toward their house around 7 p.m. July 29, just hours before that policy kicked in. The water, which carried burned trees, loose dirt and fire-scarred items from homes higher up, poured over the banks of Squirrel Creek, which splits their property, Christine Taft said.

"I saw this wall coming at me," she said.

Christine Taft escaped with their two dogs, walking through knee-deep water and losing her shoes as she traversed the mud.

The couple received help from the Mennonite Disaster Service to rip out ruined floors and scrape mud off the walls. But they have not figured out a long-term solution to get back into their house, in part because more flooding is expected.

The couple had been creating an itemized list of Paul Taft's tools that were lost when the shed and barn burned, compiling receipts and replacement costs, so they can be reimbursed by their insurance company. But the floodwaters destroyed those documents, and now they must start over.

On Wednesday, the couple filled 300 sandbags in anticipation of the next wave of thunderstorms forecast at the end of the week.

The Tafts are using the insurance money they already received for living expenses, she said. She also visited the Salvation Army and Catholic Charities to find out what financial assistance might be available.

It's a disheartening situation, Christine Taft said.

"We are looking out for ourselves, knowing where we live in this wildland urban interface," she said. "We made it through the fire, and then here comes the flood. How much more can a person handle? And here we are asking for help."

Climate change, hail and drought

The wildfire risk across Colorado is not improving any time soon. An extended statewide drought, hot and windy weather, and forests ransacked by pine beetles persist, making conditions ripe for fires.

An estimated 301,308 residential properties in Colorado, valued at more than $146 billion, are at a moderate or great risk of wildfire, according to the 2026 Cotality Wildfire Risk Report, which is used by insurers to help set rates. Colorado ranks second in the nation to California when it comes to wildfire risk, the report said.

Yet severe hailstorms are a bigger threat in Colorado, driving insurance costs even higher for property owners. This year the state Division of Insurance surveyed 20 insurance carriers and determined that hail damage accounts for an average of 26% to 54% of the total homeowner insurance premium, depending on the county.

All of these conditions are driven by climate change, which makes wildfires burn hotter and faster and causes more severe storms.

It's the changing climate that is leading Evon Davis to reconsider how she will live on her family's mountainside land in Beulah after the Aspen Acres fire destroyed a home her father, a schoolteacher, started building in the 1960s.

Her father, Wes Davis, 92, had taken steps to mitigate wildfire risk by cutting down trees and other forest growth near the house. But when the Aspen Acres fire roared over a ridge and downhill toward their house, it didn't make a difference.

"There's nothing you can do to stop it," she said.

The Davis family lost insurance coverage about 10 years ago when their carrier dropped their policy because of the fire risk. When asked if she had considered Colorado's FAIR Plan, Davis said she had only recently heard of it. She shrugged and said, "But it won't do me any good now."

The Griggs family said they had never heard of the FAIR Plan.

Campbell, who runs the state's insurance-of-last-resort program, acknowledged that more consumer education is needed so Coloradans know it is available.

The plan does not directly sell policies. Instead, they are sold through registered agents. The state plan last week issued more educational material to those agents and asked them to tell their clients about it, she said. And the staff sent material to state legislators so they could talk to constituents.

"Traditionally in FAIR plans, because it's safety-net coverage, you don't do a lot of marketing," Campbell said. "We want to make sure they know about it. If they don't know about it, it's not an option."

Carole Walker, executive director of the Rocky Mountain Insurance Association, said the state's FAIR Plan is working well from the industry's perspective.

"We didn't want people to turn to the FAIR Plan if they didn't have to," she said. "We've always hoped it wouldn't go the way of California and there wouldn't be a run on the FAIR Plan. We just want it to be a pressure valve release."

The industry's research shows that secondary homes in high-risk areas are more likely to be uninsured than primary residences, Walker said.

"They tend to be paid off, and that's when people gamble on self-insurance rather than paying the higher cost of insurance," she said.

But she warns people about the risk.

"What you need to understand when that bad day comes — the unthinkable — is (that) will you have that money not only to rebuild, but can you afford to replace the contents?" Walker said. "And the cost to live elsewhere is expensive."

'This is generational land'

On Daviss hillside, there were four other houses; none was insured, she said.

"It's not like they couldn't afford it or didn't want it," Davis said. "They couldn't get it. All of these houses were paid for. There were no mortgages."

All of those homeowners are similar to Davis' father — older Beulah residents whose families had owned land and mountain cabins for decades. Their homes were not like the large estates found in wealthier Colorado mountain towns, but smaller structures where their blue-collar families went to relax and enjoy the outdoors.

"This is generational land," Davis said.

The Davis family home was valued at $210,000 by the Pueblo County tax assessor, she said.

That amount doesn't include all the furniture, appliances, tools and clothes that were destroyed. Rusted saw blades and shards of pottery were scattered in the blackened earth on Tuesday as Davis walked the land.

The home was Davis' retirement plan. She spent most of the year in Beulah but retreated to Arizona during the winter to live in a nomadic community.

Now, she's homeless and isn't sure what her future living arrangements will entail. She and her father don't have the money to build another home.

Note

The house was constructed during a time when there were fewer regulations and less code enforcement. That wouldn't be the case now, and it would cost far more than $210,000 to replace it.

Like many who lost homes in the Aspen Acres fire, Davis is asking for financial help through a GoFundMe campaign. So far she has received less than $5,000.

She would like to live in Beulah again and is considering a camper, a hut similar to those at Colorado state park campgrounds, or a tiny house.

But one thing is certain — the Davis family will not rebuild another traditional mountain home that cannot be insured.

"Even if I had insurance, I wouldn't rebuild a house like that again," she said. "You're just asking for it to burn down again."

As for the Griggs family, they also have a GoFundMe campaign to raise money. Thus far they have collected $4,850 to help Bob Griggs, who they call "Grandpa Bob."

For now, Bob Griggs is living in a rented Airbnb with his son and daughter-in-law in Pueblo. He will not be homeless, Richardson-Griggs said. But it's unclear what the future home for the three of them will look like.

"I don't know what we're going to be able to afford," she said.