Rebuilding Better after the Marshall Fire

Nine Lessons for Recovery Leaders to Encourage Energy Efficiency and Resiliency after Disasters

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The Marshall Fire was the most destructive wildfire in Colorado's history. In the aftermath, recovery officials launched Rebuilding Better, an incentive-based program to encourage homeowners to voluntarily rebuild their homes to higher energy-efficiency and resiliency standards. The program has been remarkably successful: as of October 2025, 583 households have received or are eligible for Rebuilding Better incentives, accounting for 70 percent of total rebuilds. This case study describes the Rebuilding Better program and key lessons learned by recovery officials about its design and implementation.

The Marshall Fire and the Financial Challenges of Rebuilding

On December 30, 2021, the Marshall Fire swept through Boulder County, Colorado, driven by extreme winds and unseasonably dry conditions. In a matter of hours, the fire damaged or destroyed 1,233 homes and 35 businesses. The damage exceeded $2 billion, making it the costliest wildfire in Colorado history.[1] The Marshall Fire affected homes in three jurisdictions: the city of Louisville, the town of

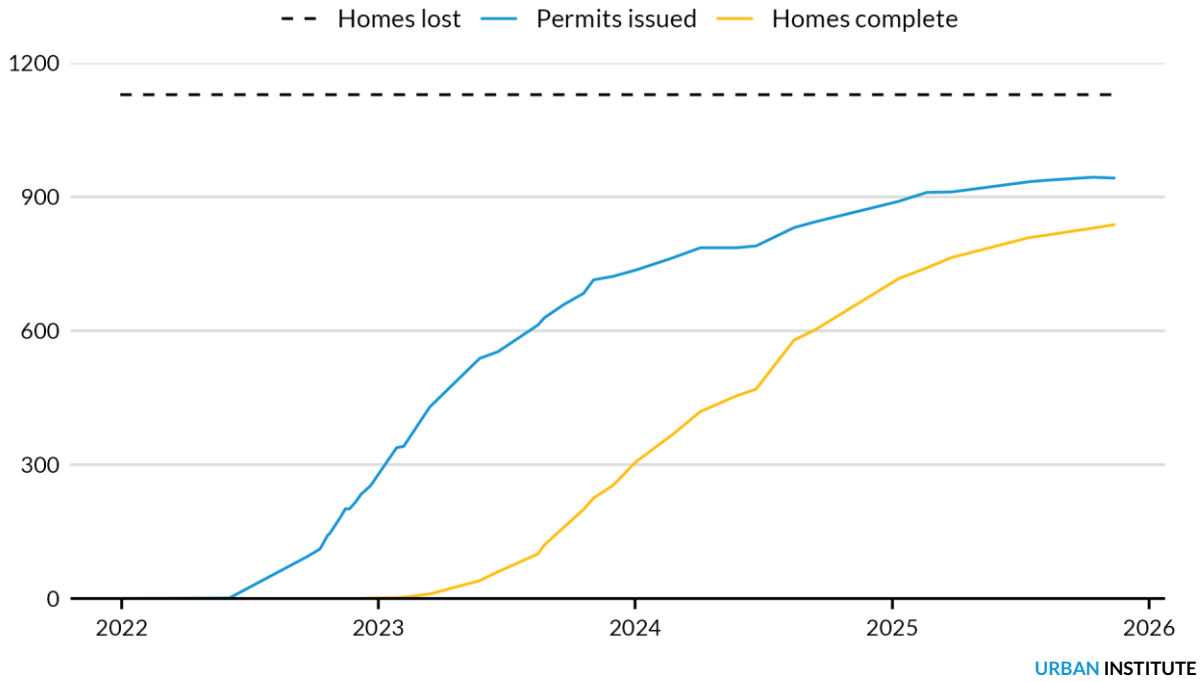
Superior, and unincorporated Boulder County. As of October 2025, households are still actively rebuilding, with 74 percent of homes rebuilt and another 9 percent under construction.[2]

The communities affected by the Marshall Fire all have the goals of reducing their carbon emissions and increasing their resiliency for future disasters. Most of the houses that were lost were 20–30 years old and built to older standards. Out of the tragedy of the fire, then, was an opportunity: to leverage the rebuilding efforts to transform the energy efficiency and performance of the local building stock to benefit fire survivors, their communities, and future generations.

FIGURE 1

Four Years after the Marshall Fire, 74 Percent of Homes Have Been Rebuilt

Number of destroyed homes completed and with permits issued after the Marshall Fire



Sources: Jurisdictional (Boulder County, Louisville, and Superior) permit data.

Cost is an important consideration in any disaster recovery, and building to higher standards typically involves higher up-front costs because of the materials, equipment, and specialized labor involved. The households that were affected by the Marshall Fire had relatively high incomes and carried insurance,[3] but nearly three-quarters found themselves underinsured and one-quarter were severely underinsured, meaning that their coverage was less than 75 percent of their home's actual replacement cost (Cookson et al. 2025). The underinsurance issue was compounded by the supply-chain and labor challenges that arose during the COVID-19 pandemic, which further drove up the costs of building materials and labor. These factors combined to make the cost of rebuilding the most important concern among survivors[4] and a sensitive political issue.

In fact, energy codes became a lightning rod for public controversy in the period following the fire. Just two months before the disaster, Louisville had adopted a building code update that required all newly constructed homes to be built to significantly higher energy efficiency standards (the 2021 IECC code, with energy efficiency and net zero amendments).[5] Superior was scheduled to adopt a similar code just weeks later. These standards would apply to any home that needed to be rebuilt or substantially repaired after the Marshall Fire. Suddenly, hundreds of disaster survivors found themselves having to rebuild to new and unfamiliar standards, which led to significant public backlash and protests that centered on the uncertainty over the cost of compliance.[6] Ultimately, the elected officials in both Louisville and Superior exempted Marshall Fire survivors from these new building codes and allowed them to rebuild to 2018 standards instead. In that moment, it seemed like the recovery might not yield the environmental and resiliency benefits that it could have, and that only some homeowners—very likely the most economically well-off—would rebuild to the highest standards (Albright et al. 2025).

The Rebuilding Better Program

In this context, officials from the three local governments joined together with representatives from state government, the electrical utility, recovery organizations, and environmental advocacy groups to design Rebuilding Better, a voluntary program to encourage Marshall Fire survivors to reconstruct their homes to higher energy-efficiency standards than required by the 2018 IECC code. The program was inspired by Sonoma County's Advanced Energy Rebuild Program, launched after the Tubbs Fire in California in 2017 (Opinion Dynamics 2019). Rebuilding Better offered homeowners a rebate from Xcel Energy to rebuild to a variety of energy efficiency standards, with the size of the incentive corresponding to the stringency of the adopted code. Xcel Energy's incentives ranged from $7,500 to $37,500 and were roughly calculated to match the incremental cost of building to different standards. The state legislature also created a $20 million fund that further subsidized the costs of rebuilding to high-efficiency standards, for example by providing a $10,000 grant to install certain types of heat pumps rather than a traditional gas furnace.[7] The combined incentives were among the highest incentives to rebuild high-performance homes after a disaster ever offered in the US. Entry into the program was restricted to Marshall Fire survivors who lost their primary home and chose to rebuild on the same parcel of land. Residents who purchased a parcel where a home previously stood were ineligible, as were owners of investment properties.

In addition to economic incentives, Rebuilding Better provided technical support to homeowners and builders to help them navigate the program. These resources included training for contractors and builders on new technologies, equipment, and code compliance; webinars for impacted residents on how to access the incentives; and a dedicated advisor available to provide one-on-one counseling. The program also launched a website to compile resources, including information (in English and Spanish) on incentives, rebates, and codes; equipment discounts; a list of qualified building professionals; and solar, transportation, and induction cooking programs offered to participants.[8]

The Impact of Rebuilding Better on Marshall Fire Recovery

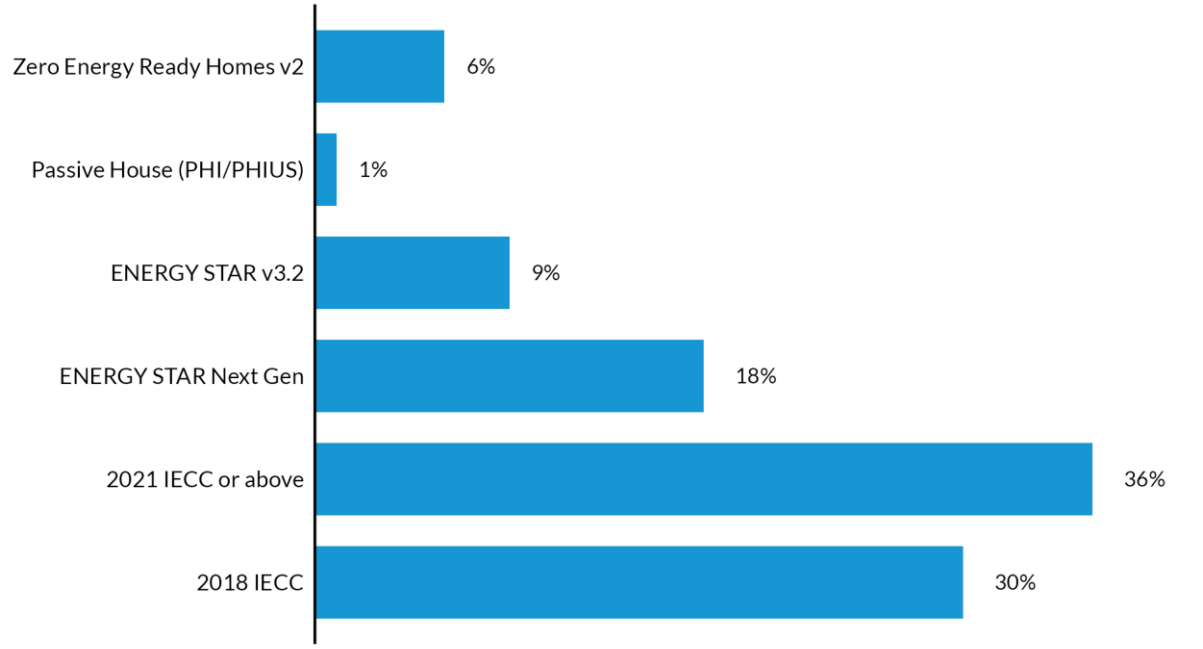
The Rebuilding Better program was broadly popular: as of October 2025, 65 percent of completed homes had received incentives and another 5 percent were eligible after completing their homes but hadn't yet applied. In comparison, just 6 percent of homeowners rebuilding after the Tubbs Fire used the Advanced Energy Rebuild Program (Opinion Dynamics 2019).

Of the homeowners who have completed rebuilding, at least 21 percent chose to build all electric. Eight homes took advantage of the largest incentive offered by Xcel to build to the Passive House standard and now represent a third of all certified passive homes in the state of Colorado. Since data on building standards are only collected when homeowners apply for incentives, the number of homes that are built to standards beyond the 2021 IECC (e.g. ENERGY STAR Next Gen, Zero Energy Ready Homes v2) will likely grow.

FIGURE 2

Many Homeowners Affected by the Marshall Fire Rebuilt to above Code

The percentage of homes rebuilt to each energy code



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Sources: Jurisdictional (Bouldery County, Louisville, and Superior) permit data; Xcel registration data.
Notes: PHI = Passive House Institute; PHIUS = Passive House Institute US; IECC = International Energy Conservation Code. The 2021 IECC or above category includes both homes registered for the Xcel program at the 2021 IECC level and homes estimated to be rebuilt to those standards but that have not yet applied for incentives.

Documenting the Lessons of the Rebuilding Better Program

What factors contributed to the success of Rebuilding Better, and what lessons were learned? How did the communities transition from protesting the energy efficiency codes to embracing them? What advice would the program's leadership offer to others who see transformative opportunities in postdisaster reconstruction? We conducted semistructured interviews with 12 individuals, organizations, and offices who were actively involved in the design and implementation of the Rebuilding Better program to help answer these questions (box 1). In the interviews, we discussed the interviewees' roles in the program, the factors that made the program a success, the changes that could have improved the program, and what advice each interviewee would offer to a person in a similar role beginning to implement a disaster recovery program. With participant consent, we recorded audio and took notes during each interview. We also reviewed program documents and analyzed data on the performance of the program to date. We combined and analyzed these data to develop the following lessons.

BOX 1

Interviewee Offices and Programs

We interviewed Marshall Fire recovery leaders from the following offices, organizations, and programs:

- Boulder County Office of Sustainability, Climate Action, and Resilience
- Boulder County Office of the County Administrator
- Boulder County Office of Community Planning and Permitting
- The City of Louisville, Colorado
- Colorado Department of Local Affairs
- Colorado Governor's Office of Climate Preparedness and Disaster Recovery
- Colorado Office of the Governor
- Colorado Energy Office
- Xcel Energy
- Southwest Energy Efficiency Project
- BUILDTank, Inc.

Lesson One: Strong Multisector Partnerships Are Essential

The Rebuilding Better program depended on robust multiagency partnerships that brought together expertise, resources, capacity, and perspectives from the local, regional, and state levels. The leaders we interviewed credited the collaborative nature of the program for its ultimate success and highlighted the importance of collaboration at different stages of the recovery. Early on, local officials found that state and county partnerships were essential for supplementing their capacity and for helping them to

imagine a sustainable rebuilding program that could succeed despite the intense political pressures over the cost of rebuilding and the political controversies that erupted over energy codes. This included partnerships between government offices and connections with community organizations like long-term recovery groups and environmental sustainability advocates.

As the partnership structure evolved into more formalized coordination mechanisms, the team had regular weekly meetings that were essential for the implementation of the program. Interviewees noted that if Rebuilding Better had been simply designed and executed by the state or the utility, it likely would have struggled to address local challenges that were technically complex and politically fraught, given the highly sensitive nature of disaster recovery. Interviewees also noted that the partnership model proved particularly valuable in addressing technical challenges and building local capacity to meet those challenges. For example, early in the program there were unexpected issues with the performance and operating costs of some of the heat pump systems that were being installed, which had become a major headache for early beneficiaries. The root of the problem was a lack of familiarity and experience with the systems and their installation; the partnership framework, as one state official noted, allowed each entity to bring resources to help "upskill a set of builders that had not gone down this path before" and ultimately correct the issue. These early challenges could have derailed the program by undermining the public's confidence in those technologies and discouraging households from choosing to install them. Instead, the partnership model proved that it is "helpful to have champions and have multiple champions in the right places," which allowed the program to respond rapidly to correct those issues and smooth over tensions with homeowners, their elected officials, and the building and trades professionals who were essential partners.

Lesson Two: Leverage Existing Programs and Infrastructure

The Rebuilding Better's partnership with Xcel Energy was vital to the success of the program, in part because the utility had an existing rebate program that they were able to quickly adapt for the fire recovery. Xcel "already had relatively strong demand-side management programs in place," according to a state energy office official, and so it was a "pretty easy conversation" to bring them on board. Rather than building a program from scratch during a crisis period, Xcel was able to leverage their existing framework and "just up the rebate amounts significantly for fire victims." That allowed recovery leads to launch the program within three months of the fire and without the delays that would have accompanied creating an entirely new administrative structure. It also meant that homeowners could access incentives through familiar channels, an important consideration given the overwhelming nature of disaster recovery. For an entirely voluntary program to succeed, interviewees argued, it needs to be easy to understand, offer clear benefits, and be streamlined as much as possible to reduce potential confusion or frustration. Xcel's field-tested program met those criteria.

Lesson Three: Substantial Financial Incentives Drive Participation

The Rebuilding Better program offered generous financial incentives to homeowners by creating multiple pathways for rebates depending on the level of energy efficiency achieved:

- The base level incentive was **$7,500** to rebuild to IECC 2021 standards, which rewarded homeowners for building to the most recent adopted code rather than the rolled back 2018 code. This incentive also applied to Boulder County residents for rebuilding to their required code, which is more stringent than IECC 2021.
- The next level of incentive was **$10,000** to build to the ENERGY STAR 3.2 certification requirements, which include structure-specific improvements and performance standards for components like insulation and building envelopes. These certification requirements had recently been updated at the time of the fire.
- The third incentive level was **$12,500** for rebuilding to the US Department of Energy's Zero Energy Ready Homes Version 2 certification requirements.
- The fourth incentive level was **$17,500** for ENERGY STAR NextGen certification with electrification, which combined Energy Star certification with full home electrification including the use of heat pumps, electric water heaters, and induction cook stoves. ENERGY STAR NexGen was so new it didn't have a name at the time of the Marshall Fire, and the homes built using this incentive were some of the first homes in the nation to be built to this standard.
- The highest tier of incentive was **$37,500** for building to a Passive House standard offered by the Passive House Institute or Phius. This ultra-high-efficiency building standard uses minimal energy for heating and cooling through such building practices as airtight construction and the installation of high-performance windows and doors.

On top of these incentives, the state passed bill SB22-206, which created a $20 million sustainable rebuilding program to disperse loans and grants to residents rebuilding after wildfires or other natural disasters to cover the costs of building with energy efficient technologies and designs. This program included a $10,000 electrification rebate and a $10,000 grant for heat pumps. These incentives could be stacked, meaning that a homeowner rebuilding to the Passive House standard could earn a total of $57,500 in incentives.

These incentives were critical to the success of the Rebuilding Better program. Interviewees emphasized that the size of the incentives was the fundamental driver that transformed "good intentions into actual participation." When asked about the most important ingredients for program success, one interviewee replied, "quite frankly, the dollar amounts," arguing that "[In] most incentive programs there's just not enough money to incentivize anything." The same expert reflected on past sustainability programs and noted that those with "paltry incentives" only resulted in free ridership, which they described as situations where builders who were already planning energy-efficient construction "simply collected rebates without changing [their] behavior."

Lesson Four: The Structure of Incentives Matters, and There Are Tradeoffs

Another important program feature was the decision to provide the rebates directly to homeowners rather than to builders, which "put homeowners in the driver's seat of decision making." One official explained that the direct-to-consumer approach was about "trying to get the customer involved more in

the process," which was especially important in this disaster recovery process because homeowners were making individual decisions, compared with more typical development processes in which builders' decisions apply to groups of homes with standardized floorplans and mechanical systems. Several interviewees also noted that putting the incentives directly in the hands of consumers gave them motivation and negotiating power when shopping for a builder. The model "led to back and forth between the customer and the builder[s] trying to decide, hey, what tier do we do?" and created "genuine motivation for homeowners to pursue higher performance levels."

This approach wasn't without complications, however, especially for households navigating the complexity of disaster recovery. An interviewee familiar with the perspectives of households participating in the program observed that:

> *"Oftentimes, the homeowners—who were very overwhelmed with the rest of recovery—were getting caught in the middle between the incentive [and all of the details necessary to receive it] and the builder, who just had their obligation to the building contract."*

This created situations in which traumatized homeowners had to manage and oversee the complex technical requirements normally left to builders, while simultaneously dealing with insurance claims, temporary housing, and emotional recovery. Additionally, the intense focus on homeowners meant that many builders were unfamiliar with the standards they were being asked to build to. Some made critical and easily avoidable mistakes like installing heating equipment that was inadequate for Boulder County's climate or installing equipment in ways that voided the manufacturer's warranties and raised homeowners' bills. One interviewee reflected that if they were to design the program again, they would put as much effort into educating builders as they did homeowners.

Lesson Five: Jurisdictional Differences Can Create Equity Challenges

An important challenge that arose early in the design and administration of the Rebuilding Better program was the differences in building code standards among the affected jurisdictions. Although Marshall Fire–affected residents of Louisville and Superior could rebuild to 2018 IECC standards, inhabitants of unincorporated Boulder County were required to rebuild to stricter standards that the county had adopted years earlier. These standards exceeded the 2021 IECC code, which was the standard that Rebuilding Better's base-level incentive of $7,500 was designed to encourage. In the initial design of the program, Boulder County residents were excluded, since simply rebuilding to code requirements would fulfill the program's criteria. As one Boulder County official remembered, however, this created a "perverse situation" in which jurisdictions with stronger environmental standards could be penalized:

> *"Just because we've been ahead of the curve for longer than most jurisdictions does not mean that our property owners should get penalized…. To exclude people for doing something better and not allow them to have that same sort of incentive for the same outcome just didn't make sense."*

Another official pointed out that denying the rebates to Boulder County residents could discourage proactive adoption of higher building standards by other jurisdictions, knowing that they could miss out on future incentive programs. Boulder County households were eventually included in the program after focused lobbying by county officials. Once included, residents who rebuilt and filed paperwork automatically received $7,500. Those fire-affected households could also receive utility incentives and state incentives for rebuilding above code, for example, by building to all-electric standards.

Lesson Six: Uncertainty Is a Critical Barrier to Sustainable Rebuilding

New and unfamiliar policy ideas are often difficult to accomplish during disaster recovery because of the amount of uncertainty they introduce. Decades of research and experience has shown that disaster survivors tend to be conservative in their decisionmaking, opting toward well-understood and familiar policies and approaches that provide the clearest and most expedient path to recovery (Olshansky, Hopkins, and Johnson 2012). After the Marshall Fire, policy ideas like the mandatory adoption of higher energy codes were met with fierce opposition in Louisville and Superior because of the amount of uncertainty they introduced around the length and especially the cost of rebuilding (Albright et al. 2025). The public—traumatized by the fire and quickly learning about the financial precarity of underinsurance—was outraged by the idea that their elected officials would adopt mandatory policies that, in their view, could permanently displace families from their community. This volatile situation was made worse by estimates from advocacy organizations, including the Home Builders Association of Metro Denver, that adopting higher energy codes would cost each homeowner $70,000 to $100,000 compared with rebuilding to 2018 codes.[9] These extreme estimates were viewed skeptically by energy experts and elected officials at the time. The City of Louisville commissioned a study and found that the cost of building to higher energy codes would be roughly $6,000 to $22,000 per home, before incentives. However, that study came after higher estimates circulated in the media, and the study did little to sway public opinion. “Once the higher numbers were in the public conversation,” one official lamented, “we couldn’t put the genie back in the bottle.”

Builders base their pricing on a variety of factors, including equipment and materials costs, labor costs, risk, and uncertainty. So, while no builders’ estimates (including the numbers estimated by the Home Builders Association) were wrong, our interviewees felt that high-end estimates reflected lack of experience and risk mitigation rather than a true estimate of cost. In fact, a recent study of Marshall Fire rebuilds conducted by Boulder County (2025) found that the price premium for installing all-electric equipment was $6,000 to $18,000 per home, consistent with the study commissioned by the City of Louisville. This amount was more than offset by the size of the incentives offered by Rebuilding Better. However, at the time, these studies were not as persuasive to the public as the highest figure circulating from the building community. In a letter to the editor, one Louisville resident summarized their feelings: “I trust the people who actually build homes rather than out-of-town think tanks.”[10]

The lesson that our interviewees learned and shared was that uncertainty is an important barrier to sustainable rebuilding and needs to be addressed early and often in the recovery process. The only jurisdiction to require fire survivors to rebuild to an updated code was unincorporated Boulder County,

which had adopted their BuildSmart code in 2016. The time lag between code adoption and the fire allowed for greater familiarity and certainty around the code's associated costs, timelines and processes, and the result was that local elected officials faced very little public pushback—even though the BuildSmart code was more stringent than the 2021 IECC code that Louisville and Superior had shied away from (Ellery et al. 2023). Interviewees, especially local officials who were constantly in dialogue with fire-affected households, lamented that they did not have stronger baseline information or a plan to "get accurate information out as soon as possible" to "battle misinformation." Ultimately many of these officials understood that a mandatory program could not be successful in the context of the Marshall Fire because of both legitimate concerns and "manufactured fears" that the public was experiencing about displacement. "The default was to oppose anything that might add complexity or cost," one interviewee recalled with empathy.

The Rebuilding Better program also highlights how incentive-based programs can be successful in places where there is strong interest in sustainability but not public support for top-down or mandatory reforms. One official remembered how local leaders carefully framed the Rebuilding Better program as a response to the community's uncertainties over cost:

> *"I think that was the mantra. It wasn't 'we don't support environmental sustainability.' It was 'we want to honor the fact that there are many folks who are underinsured and we don't want this to be a barrier to them coming back.'"*

Another interviewee recalled conversations with homeowners they were frequently in contact with, further highlighting the power of uncertainty in community sentiment about recovery programs:

> *"One thing I heard a lot of them say during the conversation was 'don't make us do it.' We want to do this … just don't make us."*

Lesson Seven: There Are Important Opportunities to Consider Equity

Many of the interviewees felt that future iterations of the Rebuilding Better could incorporate equity more strongly into its program design and implementation. Although the program took steps like building a companion website in Spanish and concentrating resources on outreach to homeowners, the program operated without income limits or means testing. In other words, the program provided the same rebate amounts to all eligible homeowners regardless of their financial circumstances.

Several interviewees acknowledged that means-testing was discussed early in the program's development but was not included, for several reasons. One was simply to focus on speed and simplicity in program delivery. Another was about capacity; as one local official argued, the political turmoil around energy code adoption and underinsurance had consumed all available attention, and implementing equity measures like income verification "would have required administrative infrastructure that [we] didn't have." Perhaps most important were the demographics and political priorities of the communities. As one interviewee recalled, the reality was that "the vast majority of homes that got burnt down were upper middle-class homes in fairly well-to-do areas" and that the

homeowners were "a highly educated and well, well informed population." As a result, "the political will was to meet the needs of the majority, which is who we were hearing from at that point."

One local official reflected that the absence of equity considerations was a "big, big miss of the program" because all the resources were ultimately geared toward people rebuilding their homes, with no provisions for renters, households with relatively limited financial resources, or organizations that might seek to purchase lots and build permanently affordable housing—which is much needed in all three fire-affected communities. The focus on homeowners risked the perception that "sustainability is for rich people," they reflected, despite energy efficiency investments making homes more affordable to own.

We asked interviewees about opportunities to incorporate equity into future rebuilding programs, and there was broad consensus around several ideas:

- **Reduce or eliminate upfront costs.** This was described by interviewees as the most important consideration when designing a program around equity. There were numerous practical ideas for how offices and organizations could accomplish this, including the "proper layering of utility and state rebates" and an income verification process that would subsidize upfront costs for lower-income households or households with fewer resources through dedicated set-aside funds.
- **Blend financial resources from multiple sources.** Interviewees pointed to the potential of creating a dedicated philanthropic fund that would eliminate upfront costs for some households to adopt high standards or by providing low-cost lending to households with limited access to credit.
- **Work to expand program eligibility.** Interviewees suggested the program could be made more accessible to diverse customers including renters, families transitioning to homeownership during recovery, and/or affordable housing providers.
- **Commit to long term program funding and availability**. Housing recovery is a long process, and homeowners who have the fewest resources or who have compounding vulnerabilities are often the slowest to rebuild. This lesson was relevant for the Rebuilding Better program as both the Xcel Energy and Colorado Energy Office incentive programs faced pressure to close or to limit program expenses over time, as the political attention and momentum that helped create them shifted to other priorities. The Rebuilding Better administrators successfully made the case to keep both programs open longer but even so, they will end before all homeowners are able to take advantage of them.

The advice we heard for other recovery leaders is to build programs for those who need the help the most, not those who are ready to use it the fastest. With protests against the energy efficiency codes happening just two months after the fire and the City of Louisville rolling back their codes, several interviewees described how the Rebuilding Better coalition focused their early time and attention on countering misinformation and building a program of support for homeowners who were quickly developing their rebuilding plans, to ensure they had access to program tools and resources. Although

this early work helped ensure that the program launched successfully, "lost in that scramble were the homeowners and voices that weren't making headlines but that also needed support."

Lesson Eight: The Message You Lead With Matters

The Marshall Fire was a climate-fueled disaster in one of the highest-educated and most climate progressive communities in the United States. And yet, an important lesson learned by Rebuilding Better program leaders was that climate action did not resonate with disaster survivors as a reason for rebuilding their homes to higher standards. Interviewees described how the original messaging for the program centered on the connection between climate change, the Marshall Fire, and rebuilding in a way that would lessen the community's contribution to future warming. One interviewee recalled repeatedly hearing from the community that this framing was not useful:

> *"They understood the connection of the fire to climate change and cared about climate action, but they said that it was something they would do after they got their homes rebuilt, they just wanted to get their lives back together and anything that was perceived to get in the way of that was something for the future."*

Another interviewee noted how messages about "green building" and "passive homes" were similarly ineffective.

The Rebuilding Better team pivoted to talking first and foremost about the personal benefits of building high performances homes. They credit that shift in messaging to the change in public perception about them. Fortunately, many of the elements that make houses greener and more climate resilient also make them more comfortable, healthy, and safe. For example, having an airtight house with mechanical ventilation is more energy efficient but also filters air pollution (including wildfire smoke) and protects against fire embers entering and igniting the home. Stressing this and other health, safety, and comfort benefits was immediately effective. One interviewee said:

> *"I distinctly remember being at an expo for rebuilding homeowners and had just finished describing to a homeowner all the principles of a high-performance home without using the terms 'climate change,' 'energy efficiency,' or 'electrification.' Instead, I walked her through what it feels like to live in one of these homes and at the end of the conversation she said to me: 'for the first time since I lost my home, this conversation made me excited about rebuilding.'"*

In other words, our interviewees stressed that the change in messaging from "what's in it for the climate" to "what's in it for me" was instrumental for shifting public interest and opinion. Another interviewee advised:

> *"After a disaster is not the time to talk about the climate benefits or, you know, the sustainability benefits, because that feels like a lecture. People who don't have a place to sleep, even though we can argue why it shouldn't feel that way, it does. Just talk about the benefits to them … here is an opportunity to rebuild better and make their lives better … to make their homes better than they were even before."*

Lesson Nine: Preparation Is Key

Although disaster recovery is becoming a larger part of the home construction and renovation landscape,[11] the promotion of high-performance rebuilding practices is still mostly new. The lack of resources to launch the Rebuilding Better program was an important challenge for program leaders. Our interviewees recalled that when the Rebuilding Better coalition first came together, they found relatively few models to emulate outside of the Advanced Energy Rebuild Program and relatively few resources except for some developed for bush fire recovery in Australia. A clear lesson learned was that for Marshall Fire survivors—who were facing trauma, underinsurance, and, for many, the biggest and most expensive project in their lives—having clear, easy to understand resources was essential. The team focused on building a dynamic online resource (RebuildingBetter.org), which one survivor's organization described as "night and day better than any other [high-performance home support] effort after a disaster." Though at least one homeowner-focused interviewee wished the website were used more, most interviewees felt that the Rebuilding Better website was an essential hub for information, communication, media outreach, and community learning. It also hosted practical resources, including housing claim forms and technical documentation needed to access rebate dollars.

Looking forward, several interviewees spoke passionately about other communities learning from and building upon their work, which could help them avoid recreating documentation and solutions that already exist:

> *"Don't reinvent the wheel! We spent a whole lot of time putting together the website on how to do things right. Take all the information we have. Take it! Start from where [we] left off on the last disaster and go from there."*

Notes

[1] Bolder County, "Boulder County Releases Updated List of Structures Damaged and Destroyed in the Marshall Fire," January 6, 2022, https://bouldercounty.gov/news/boulder-county-releases-updated-list-of-structures-damaged-and-destroyed-in-the-marshall-fire/.

[2] City of Louisville, "Louisville Rebuilds Dashboard," accessed October 6, 2025, https://www.louisvilleco.gov/living-in-louisville/residents/louisville-rebuilds-marshall-fire-recovery; Town of Superior, "Marshall Fire Recovery Dashboard," accessed October 6, 2025, https://www.superiorcolorado.gov/Government/Departments/Disaster-Preparedness-Recovery/Marshall-Fire-Recovery; Boulder County, "Marshall Fire Recovery Dashboard," accessed October 6, 2025, https://bouldercounty.gov/marshall-fire-recovery-dashboard/.

[3] The median household incomes in Louisville ($149,159), Superior ($157,909) and Boulder County ($102,722) are all higher than the state average ($92,911), and a large majority of affected households owned their homes.

[4] Andrew Rumbach, Katherine Dickinson, Elizabeth Albright and Deserai Crow, "After the Marshall Fire, Households with Fewer Financial Resources Are Falling Behind," *Urban Wire*, Urban Institute, April 5, 2023, https://www.urban.org/urban-wire/after-marshall-fire-households-fewer-financial-resources-are-falling-behind.

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[8] Boulder County, "Rebuilding Better," accessed May 8, 2025, https://rebuildingbetter.org/.

[9] Thomas Peipert, "'Green' Building Codes Boost Costs for Marshall Fire Victims," *Colorado Springs Gazette*, March 1, 2022, https://gazette.com/green-building-codes-boost-costs-for-marshall-fire-victims/article_255aced8-99b5-11ec-b143-e78e66b08f0e.html.

[10] Larry Donner, "Rebuilding Not Green: Call Me a Heretic, but no Thanks." Daily Camera, March 7, 2022, https://www.dailycamera.com/2022/03/07/letters-to-the-editor-rebuilding-not-green-call-me-a-heretic-but-no-thanks/.

[11] See, for example, Sophie Wedeen, "Disasters are a Growing Force in the Home Improvement Markets." *Housing Perspectives*, Joint Center for Housing Studies, September 7, 2025, https://www.jchs.harvard.edu/blog/disasters-are-growing-force-home-improvement-market.

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