AI summary of Flood and Resources from Katherine H, **with sources linked**

## Hermosa Creek Flood Recovery: Briefing

Prepared by Claude-AI on November 3, 2026, from news and agency reports published through November 2. Facts below come from the sources listed at the end; items Claude could not confirm are marked.

Two storms ten days apart (Oct. 22–23 and Oct. 31–Nov. 2) flooded the Animas Valley and Hermosa. Nothing Claude found describes Hermosa Creek's crest or damage at The Ranch specifically, so the board's own documentation will matter most. Money will likely come from flood insurance (if the HOA or owners carry it), SBA loans and assessments, not FEMA grants for private property.

### What happened

- **Storm 1 (Oct. 22–23):** The Animas rose from about 1,170 cfs on Wednesday to about 9,850 cfs by Friday morning, and the county closed the river to watercraft. Reported peak was about 11,200 cfs. Preliminary rainfall was 3.06 inches in Durango (Colorado Sun, CPR).
- **Storm 2 (Oct. 31–Nov. 2):** The Animas reached about 12,900 cfs Monday morning, roughly 50 times typical flow for the season, with a stage of 8.95 ft per NOAA (CPR, 9NEWS). The Animas and Dolores each recorded their fifth-highest levels on record (Aspen Public Radio).
- **Hermosa area:** Pre-evacuation orders covered homes south of Hermosa Creek on County Roads 202 and 203 and US 550 west of the Animas. Estancia and Valley Court off CR 203 were under evacuation orders, and Tripp Creek Road and Sanctuary Lane in Hermosa were told to shelter in place (Durango Herald, CBS Colorado). One Hermosa resident said water "enveloped the neighborhood and crashed through houses" (9NEWS). US 550 between Trimble and Hermosa was closed, and Durango & Silverton railroad tracks to Hermosa were damaged.
- **Cause:** A strong El Niño pattern delivered repeated Pacific storms onto ground already saturated by the first event (Aspen Public Radio).
- **Declarations:** The City of Durango and La Plata County declared disasters. Gov. Polis declared a state disaster emergency Oct. 22 and requested a federal major disaster declaration (Gazette, KSUT). Claude found no federal decision as of today.
- **Context:** The 2018 416 Fire burned about 54,000 acres, mostly in the Hermosa Creek watershed, and raised runoff risk for homes around Hermosa, including Tripp Creek and Pine Acres (Durango Herald).

### First days: safety and documentation

1. **Wait for clearance before entering.** Then shut off electricity, gas and water, and keep power off until an electrician inspects (FEMA).
2. **Photograph and video everything first**: water lines, damaged items, roads, culverts, bank erosion. Do this before moving or discarding anything. Keep dated receipts and contractor estimates.
3. **Start drying within 24–48 hours.** Mold can begin in that window. Do not wait for an adjuster before starting mitigation (KIRO 7).

4. **Remove what cannot be cleaned.** Wet drywall, insulation, carpet and padding go. Contractors suggest cutting drywall about a foot above the visible waterline, and many flooded homes need stripping to studs and slab.
5. **Ventilate outward.** Place fans in windows blowing out, and have the HVAC system professionally cleaned before turning it on (Vermont Dept. of Health guidance).
6. **Protect people.** Wear boots, gloves and masks. Discard food and anything that touched floodwater. Watch for animals and debris.
7. **Hold debris at the property.** La Plata County asked residents not to bring debris to the fairgrounds while a debris plan is developed (La Plata County update).

Private wells and septic systems are not covered in the sources Claude found. Ask the county health department about testing and inspection before reuse; this is Claude's general understanding, not a sourced finding.

### Insurance: who pays for what

| Question | What the sources say | Action |
|---|---|---|
| Do homeowner policies cover flood? | Generally no. Colorado's Division of Insurance says flood needs a separate policy, and Additional Living Expenses are probably not covered either (DOI). | Each owner: request the policy (insurer must supply it within 3 business days) and file anyway. |
| Do any flood policies exist? | NFIP policies can be held by homeowners, condo owners and associations. New policies have a 30-day wait (DOI). | Board: check whether the HOA holds one. Owners: check with lenders and agents. File NFIP claims promptly. |
| Is any damage covered by non-flood policies? | A Colorado claims attorney notes cause of loss matters and some damage may be covered even when flood is excluded (CLM). | File every claim; do not self-deny. |
| What must the HOA insure? | Communities under CCIOA created after July 1, 1992 must generally insure common elements at replacement cost (C.R.S. 38-33.3-313), but flood is usually excluded unless added (FirstService Residential). | Board: get the master policy and ask the broker in writing about roads, culverts, landscaping and debris removal. |

The Division of Insurance consumer line is 303-894-7490 or 800-930-3745. Whether it has issued a 2026 claims bulletin like last year's B-5.55 is something Claude did not confirm.

### Funding beyond insurance

- **FEMA Public Assistance:** The governor's request targets public infrastructure, estimated at $27 million (KSUT). Claude is not certain whether private HOA roads qualify; ask the state emergency management office (DHSEM) and the county.
- **FEMA Individual Assistance:** No request or approval found. Precedent is discouraging: the federal government denied a declaration for La Plata and Archuleta counties after the October 2025 floods (Durango Herald), and denied Individual Assistance for Colorado's summer 2026 fires and floods (ColoradoBiz).
- **SBA disaster loans:** Colorado used this route after that denial, with home repair loans up to $500,000 (ColoradoBiz). SBA needs its own declaration, and Claude found none for this flood. Loan limits and terms should be verified with SBA.

- **NRCS Emergency Watershed Protection:** After the 2025 floods La Plata County planned to fund creek channel restoration through this program at up to 75% federal share, independent of FEMA (Durango Herald). HOAs typically need a public sponsor such as the county; confirm eligibility.
- **Local help:** The Community Foundation opened the La Plata Community Emergency Relief Fund (City of Durango). Crisis Cleanup volunteers can remove debris, trees and fences at no cost, though help is not guaranteed.
- **Taxes:** Ask a CPA about casualty-loss treatment. Claude's understanding is that it often depends on a federal declaration; please verify.

**Board responsibilities: roads, common areas, assessments**

- **Common elements vs. lots:** The association maintains, repairs and replaces common elements; owners handle their own property (Robinson & Henry). Confirm in the declaration where private roads, culverts, bridges and drainage fall.
- **Private roads:** If roads are HOA-owned, repair falls to reserves or owner assessments when insurance does not respond (attorney commentary).
- **Special assessments:** Authority must come from the governing documents. In most Colorado communities the board can levy one by majority vote, then must follow the budget ratification steps in C.R.S. 38-33.3-303(4), including mailing a budget summary. Owners have the right to speak before the board votes (Colorado Division of Real Estate forum slides). Older or small communities may be exempt from parts of CCIOA, so have the HOA attorney confirm which apply.
- **Practical steps:** Hire an engineer to assess roads, culverts and slopes; get written scopes and bids even on an emergency timeline; keep minutes and a running cost ledger; track volunteer hours and equipment; and communicate with owners early about timing and cost.

### Owners: driveways, garages, floors, landscaping

- Follow the drying and removal steps above before cosmetic repair; moisture can wick above the visible line.
- Get permits before permanent repairs in a mapped floodplain. Permits also create a record of compliance that helps with resale and flood insurance (New Mexico DHSEM guidance).
- Ask the county floodplain office whether the "substantial damage" rule applies to your home. Claude's understanding is that repair costs above 50% of value trigger elevation or flood-proofing requirements; verify this with the county.
- Driveways and grading: avoid regrading or filling that diverts water onto neighbors. Photograph before and after.
- Landscaping and trees: report fallen trees and debris to Crisis Cleanup before hiring, and be wary of out-of-area contractors asking for large deposits.

### Permits and creek work

- La Plata County participates in the National Flood Insurance Program, and development in the mapped floodplain needs a floodplain development permit (CWCB records).
- After the 2025 Vallecito flood the county adopted a Disaster Rebuild program with expedited permitting, temporary housing approvals and waived building fees for legally existing development (La Plata County). Claude found no equivalent for 2026 yet; ask commissioners to consider one.

- Do not dredge, regrade or armor the creek bank before checking with the county and the U.S. Army Corps of Engineers. Claude believes in-channel work can require federal permits; verify before any equipment enters the channel.

## Before the next storm

Saturated ground makes each new storm worse. One outlet reports scientists expect El Niño to peak in December (Tech Times); Claude has only that source, so treat it as unconfirmed. Reports for this week's forecast were more favorable (CPR).

- Clear culverts, ditches and inlets, and keep debris out of the creek.
- Use free self-fill sandbags at the county fairgrounds and fire stations (KRQE).
- Sign up for alerts and check evacuation zones at readylaplata.org.
- Agree on a neighborhood go-kit and communication plan.

## How neighbors can help

Homeowners who were not flooded can help in several ways. Items from Crisis Cleanup, the relief fund and temporary housing come from county and city sources; the rest are practical suggestions rather than sourced findings.

### Loan equipment

- **Drying and cleanup gear:** Fans, dehumidifiers and wet/dry vacs are probably the most useful loans, since drying within 24 to 48 hours is the main defense against mold. Also useful: shovels, wheelbarrows, pry bars, squeegees, ladders, work lights, extension cords, trailers and pickups.
- **Track loans:** Keep a sign-out sheet with the item, borrower, date and phone number, and label everything with the owner’s name.
- **Contaminated gear:** Set a rule for equipment used in mud or sewage-contaminated areas: clean it before return, or let the borrower keep it.

### Labor

- **Muck-out crews:** This is the heaviest need. Crisis Cleanup (970-283-7325) already matches volunteers to households, so coordinating through it avoids duplicate trips and unsafe freelancing.
- **Tradespeople:** Electricians, plumbers, engineers and contractors can check for hazards or advise on scope, even informally.
- **Debris hauling:** Once the county finishes its debris plan, truck and trailer owners can help. Skid steers need a trained operator.

### Support for displaced neighbors

- **Housing:** Spare rooms, guest houses or RV hookups for evacuees. La Plata County’s flood page also lists temporary housing assistance.
- **Daily needs:** Meals, laundry for flooded clothing, and childcare so parents can work on their homes.
- **Storage:** Space for belongings that can be salvaged.
- **Check-ins and paperwork:** Look in on older or disabled neighbors, and help with claim paperwork, photo documentation and 2-1-1 calls.

### Money and supplies

- **Donations:** The Community Foundation has opened the La Plata Community Emergency Relief Fund.

- **Supplies:** N95 masks, gloves, boots, trash bags and cleaning supplies can be bought and handed out at a central spot.

### Cautions

- **Ask before entering or discarding anything.** Some items are salvageable, and insurance documentation depends on seeing damage before it is removed.
- **Protect volunteers.** Do not work in a home with live power, standing sewage water or visible mold without protective gear. Lifting injuries are also common.
- **Check liability.** I am not certain whether the HOA's liability policy covers volunteer work on common areas. Ask the broker or attorney before organizing group workdays there.
- **Stay in your lane.** Avoid informal legal, insurance or contractor advice; point people to the Division of Insurance (303-894-7490) and licensed professionals.
- **Watch for scams.** Be wary of out-of-area contractors asking for large deposits.

## Contacts

| Need | Contact |
|---|---|
| County flood updates, road closures, health and safety | lpcgov.org/flood; Office of Emergency Management 970-385-8700 |
| Free volunteer cleanup | Crisis Cleanup 970-283-7325 |
| Resource connection | 2-1-1, or text 898-211, or 211colorado.org |
| Sheltering | Red Cross 800-733-2767; Durango shelter at La Plata County Fairgrounds, 2500 Main. |
| Insurance questions | Colorado Division of Insurance 303-894-7490 / 800-930-3745 |

## Sources

Pages are cited inline above. Claude relied on search-result excerpts rather than opening every page, so verify figures against the originals. Key sources: CPR News, Colorado Sun, Durango Herald, Colorado Division of Insurance, FEMA.