SECTION ONE, CONDENSED

What To Do Now

Find your category, work the first seventy-two hours, then follow your category.

LIFE SAFETY 911 · **COUNTY EMERGENCY** 970-385-8700

REQUIRED OF EVERY HOUSEHOLD

REPORT YOUR DAMAGE TO THE COUNTY — EVEN IF YOU EXPECT NOTHING

Every household with any damage must file a Crisis Track report. Relief is allocated against the damage totals those reports produce, not against individual need. A household that documents its own loss but files no report adds nothing to that total — and it is the total that determines whether state and federal assistance is requested for this neighborhood at all, and how much comes.

Landscape and crawlspace damage counts. If water, sediment, or erosion touched your lot, report it. One report per household, ten minutes, free, no commitment. Staff will complete it with you at **970-382-6275**.

Scan to report

ASSIGN YOURSELF A CATEGORY

The Board uses these for reporting, for prioritizing shared repairs, and for deciding who is helped first. They are provisional for thirty days and move in either direction.

CATEGORY ONE

No damage to property

No water entered any structure; nothing damaged beyond ordinary seasonal wear. **Not nothing to do:** your work is documentation, vigilance, and availability.

CATEGORY TWO

Landscape damage and shallow crawlspace water, no structural damage

Erosion, sediment, or washout outside; water in the crawlspace only, not reaching framing, insulation, ductwork, or interior finishes. **Not finished:** the moisture clock runs in hours, and this is the category most often lost to neglect.

CATEGORY THREE

Landscape and structural damage

Water entered the living space or reached any building system — foundation, framing, insulation, drywall, flooring, HVAC, electrical, plumbing, well, septic — or a structure is undermined or condemned. **No permanent repair** without an engineer and a permit.

Which one are you?

1. Water inside, or at any building system? **Category 3.**
2. Water in the crawlspace at all? **Category 2** — then apply the escalation test.
3. Erosion, driveway, or fence damage? **Category 2.** 4. None of these? **Category 1.**

THE ESCALATION TESTS

Category 2 becomes Category 3 if water reached joists or subfloor, insulation or ductwork is wet, the vapour barrier is torn, new foundation cracks appear, a musty odour persists, or groundwater re-enters after pumping. **Category 1 can become Category 2** weeks later, through groundwater emergence or a driveway that begins to undercut — **re-walk your lot at thirty days.**

THE FIRST 72 HOURS, IN THIS ORDER

Do not reorder these because cleanup feels urgent — an undocumented loss is a disputed loss.

1. **Make the household safe.**
   People, pets, medications, a warm place to sleep. If the house is uninhabitable, start on temporary housing today — call **2-1-1**.
2. **Document before you move anything.**
   Wide, mid, and close-up shots with a ruler for scale; a narrated video naming date, address, and room; the water line; serial plates.
3. **Report through Crisis Track**
   — scan the code at the top of this page, or call **970-382-6275** and staff will complete it with you. Free, ten minutes, no commitment, and not an insurance claim.
4. **Notify your insurer before you throw anything away.**
   Ask in writing for your claim number, whether mitigation is covered and to what limit, and your proof-of-loss deadline.
5. **Stop further damage; start no permanent repair.**
   Tarp, board, pump, stabilize. Streams, banks, and culverts get County guidance first.
6. **Register for cleanup help:**
   Crisis Cleanup, **970-283-7325**. Free, not guaranteed, and early beats perfect.
7. **Tell the Association your status**
   — safe, displaced, damage level — and confirm your report is filed.

WHAT INJURES PEOPLE AFTER THE WATER GOES DOWN

Slick mud takes away steering and braking. **Contaminated silt** may carry sewage — wash with soap and clean water. **Unstable banks** at creeks and culvert headwalls keep collapsing for weeks.

WHAT YOUR CATEGORY DOES NEXT

CATEGORY ONE

Prove it, watch it, be useful

- **Photograph your lot anyway** — a dozen dated shots become the "before" picture if damage shows up in six weeks.
- **Walk the shared road and drainage;** a plugged culvert or undercut shoulder goes to the coordinator the same day. You are the early-warning system.
- **Check well and septic** even undamaged; both fail quietly.
- **Expect a financial hit anyway.** Roads are Common Elements, the Association carries no flood insurance, and repair reaches every lot as an assessment.

CATEGORY TWO

Measure, dry, report the pattern

- **Measure and photograph the depth before you pump.** "About a foot" is not evidence; "9 inches at 4:20 p.m., Nov 4" is.
- **Photograph the water line and the point of entry.** The second one decides whether this is your drainage or the Association's.
- **Dry for days** — access open, air moving, dehumidifier running. Bag silt and wet material; keep it on your property.
- **Get the insurance answer in writing, even if it is no,** and report depth and entry point to the coordinator: across many lots, this is a shared-asset signal.

CATEGORY THREE

Shelter, record, then repair

- **Shelter and safety, not repair.** Shut off power and propane if water reached the panel or gas appliances.
- **Make the record before the demolition.** Demolition for safety is permitted; for convenience it destroys the claim.
- **Engineer and permits before design** — floodplain work may trigger substantial-improvement review.
- **Run the claim properly:** notify before removal, get any living-expense cap in writing, sign no release until hidden damage is known.
- **If a shared asset contributed,** photograph the failing culvert, the water's path, and the debris line now.

MONEY, IN ONE TABLE

WHAT YOU ARE CLAIMING	WHICH POLICY RESPONDS	WHAT TO DO
Floodwater in the dwelling	Separate flood policy — NFIP or private	File with that carrier; keep the claim number and the adjuster's direct line.
Wind, hail, or a tree on the structure	Homeowners	Document the cause separately from the flood.
Contents, housing, mitigation; vehicles	Homeowners or flood contents and ALE; auto	Ask for the living-expense cap before booking; file vehicles separately.

A standard homeowners policy generally excludes flood damage to the dwelling. That does not mean there is nothing to claim — it means claiming in the right order.

WHO TO CALL

RESOURCE	WHAT IT DOES
County flood page lpcgov.org/flood · 970-385-8700	Closures, shelter, health guidance, debris rules — check daily.
Emergency Management 970-382-6275	Help completing the Crisis Track report.
Crisis Cleanup 970-283-7325	Volunteer crews for debris, trees, fences; not guaranteed.
Colorado 2-1-1 · 866-760-6489	Navigation and case management. **Ask whether a program covers this event** — the page still says "Mid-October Floods".
Our Front Porch 720-593-8606	Free disaster casework: insurance navigation, scam protection. No fee, no share of your settlement.
Red Cross 970-242-4851	Possible emergency assistance and shelter; confirm it applies.

> **BEFORE YOU SIGN, AND BEFORE YOU HAUL**
>
> **Keep debris on your own property**, separated into hazardous waste, vegetative, construction, and appliances. The Fairgrounds is a shelter, not a debris site. **Pay no contractor in full up front** — deposit of one-third or less, licence and insurance in writing, and no signature on the first visit.

Condensed from Section 1 of the Flood Recovery Handbook, rev. 1.4. Contacts verified 4 November 2026 — confirm before relying on them. Not legal or insurance advice.