

## [Green Mountain Falls homes hit with mudslides, little help available](#)

Colorado Springs Independent

Cascading hail accumulated on Lamar Mathews' windshield as she made her way up the back road to Green Mountain Falls, through Chipita Park. She'd been stuck in traffic on U.S. 24 going west from Colorado Springs for quite some time before managing to get on a different route home. In the storm, she could barely see.

"I thought that was the worst part of my day," Mathews says.

But she would remember July 23, 2018, for another reason.

"I went to my front door, which is a storm door, and when I opened it up there was water everywhere, mud everywhere, dripping, sounds of dripping," Mathews recalls. "It's just, it's like your brain can't even take it all in."

"I went over to check on my computer, which was on my desk below the stairs, and there was water everywhere. I immediately picked up my computer just out of an instinct to try to get it out of the way, and I was immediately shocked... I had to set it down quickly, because it was still plugged into electricity, and I was standing in water, and then I went up the stairs."

On the main level, gravel and hail was piled up almost to the level of Mathews' stovetop. It seemed a large chunk of the hill behind her house had come sliding through the back door, coating the kitchen, living room, bedroom and bathroom in dirt and ice.

Nancy Ellis, who lives a few houses up the street, remembers a text from Mathews that evening that simply said: "My house is totaled."

Green Mountain Falls, the small mountain town about 15 miles northwest of Colorado Springs, was among the Pikes Peak-area communities hit hard by a series of hailstorms this summer. And when it comes to paying for the damage, the town's residents are largely on their own.

That's because the state's Division of Homeland Security and Emergency Management found uninsured losses from the storms didn't meet the minimum threshold to apply for aid from the Federal Emergency Management Agency. Not only that, but it's also almost impossible to find insurance that covers

mudslides — even if the affected residents had flood insurance, that only covers water damage, not debris.

The town itself is hard-pressed to repair its own infrastructure, let alone repair the damaged hillsides on private property, says town manager Jason Wells.

“All of our focus is pretty much on trying to respond to the various public assets that were compromised through the storm, so first and foremost it’s just road maintenance,” Wells says. “Beyond that, we’ve got some pretty substantial projects needs that vastly eclipse the municipal budget.”

Those projects, which include repairing culvert crossings and doing sediment removal, will amount to about \$200,000 — one-third of the town’s annual budget, Wells says, and far too much for the one-person maintenance crew to tackle.

“There’s no doubt a number of other needs,” Wells says. “The town is looking at mitigating future harm like this, and we could probably get into the many millions if we talked about drainage improvements throughout the town that would really be needed to fend off subsequent catastrophic events.”

The town had hoped for a FEMA emergency declaration, but without that, it will begin working with the state to apply for other federal grant money. There’s also a TABOR reserve fund of a meager \$10,000 and a \$26,000 town contingency fund that Wells said could potentially be used for repairs.

Meanwhile, Mathews has already spent \$30,000 fixing just her own property, and she expects to spend more. Another neighbor, Denny Parks, has spent \$11,000 so far.

Parks says his house in Green Mountain Falls has been in the family for 50 years, and neither he nor his relatives had seen anything like the rains this summer. He rents out the property, and remembers being confused when a tenant texted him the afternoon of July 23, saying “The house is going to wash away.” When Parks got to the property, he found the water heater and boiler, which had been housed in a room with outdoor access, were destroyed. Much of his landscaping was gone, too, the lawn buried in debris. The next day, he hired a backhoe to dig a path from the street to the house. But on July 25, the house was hit again — effectively undoing much of the repair work Parks and his neighbors had finished. A third big storm a few days later continued to frustrate their progress.

Ellis calls Parks the “Mahatma Gandhi of shoveling,” because she remembers him working hours every day for six weeks to remove the dirt that piled up outside his house, covering his patio, chairs and yard. It’s unlikely that anyone hit by mudslides in Green Mountain Falls will have the losses covered by insurance, says Amy Bach, executive director of United Policyholders, a nonprofit that advocates for consumers. That’s because most homeowners insurance doesn’t include flood insurance, and flood insurance covers “chocolate shake, not chocolate cake”: Dirt that destroys property would be classified as “earth movement” or “landslide,” and thus excluded.

“Mudslide coverage is a classic [problem],” Bach says. “It’s hard to find, it’s hard to come by and it’s a little bit of a gap actually in the insurance market.”

There are other avenues through which individuals with property damage might be able to find help. One is the Natural Resources Conservation Service, which has an Emergency Watershed Protection Program for “relieving imminent hazards to life and property” caused by natural disasters. Private landowners can be eligible, but they must be represented by a local government. Wells, the town manager, says NRCS is private landowners’ best chance for getting help. He says the town reached out to the federal agency but hasn’t heard back.

Some residents of Green Mountain Falls feel the town could do a better job assisting those who suffered property damage. Nancy Ellis, a retired schoolteacher who helped Mathews clean up her house after the first storm, says she wished someone had organized a meeting where people could at least talk about their property damage. Mathews says there was an emergency meeting, but it wasn’t well publicized.) Mayor Jane Newberry says citizens are always welcome to come to the town’s board meetings and voice their concerns. Without the resources to help everyone fix their property, she says the town is focusing on infrastructure.

“Private property, the town can’t interfere with,” Newberry says. “That’s one of our legal rights as citizens, is that private property is private. So as far as the hillsides coming down, people need to work with their neighbors.”

Parks says he’s working on coming up with a drainage solution with his neighbor, as the mudslide came from his neighbor’s property.

Team Rubicon, a service organization that uses disaster response to help reintegrate veterans into civilian life, will send a crew of volunteers in October to help clean up the mounds of dirt that have lined the roadsides for weeks in the aftermath of the storms, Newberry says.

Until then, the town’s one-man maintenance crew will be largely on his own to fix the problems.

And those problems are increasingly impacting every part of the town. Take it from Ben Stephens, the 18-year owner of The Pantry café in Green Mountain Falls. He says he lost about a dozen chairs in the first storm, and the bridge to his back seating area floated away. A whiskey barrel that normally sits outside in the garden turned up half a mile down the road.

Stephens said drainage from his neighbor’s property into his restaurant patio is a constant source of frustration. And he says he’s forced to oversee the valves that control town drainage himself, climbing over a fence next to his building to operate them and determine whether water drains into the lake or the creek. No one from the town switches the valves, he says, and he hasn’t been given a key to unlock the fence.

But Stephens acknowledges that in Green Mountain Falls, “you have to take care of yourself.”  
“There’s a fine line between quaint and run-down, and we’re right on the border.”

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