

*El Paso County Regional Loop Water Authority, May 18*

## Water quality tests look promising

By James Howald

The El Paso County Loop Regional Water Authority (EPCRLWA) board heard more detailed results of water quality testing at its May 18 meeting. President Jessie Shaffer updated the board on progress filling the project manager position the authority has advertised. Kevin Brown asked the board for direction on how to specify the schematic engineering design report for the project. Director Amy Lathen raised the issue of how to increase political support for the project.

The EPCRLWA was formed in November 2022 by an Intergovernmental Agreement between Cherokee Metropolitan District (CMD), Donala Water and Sanitation District (DWSD), the Town of Monument (TOM), and Woodmoor Water and Sanitation District (WWSD) to build infrastructure that would allow water, including treated effluent, that is flowing south in Monument and Fountain Creeks to be stored at Calhan Reservoir at Woodmoor Ranch and then pumped back north to be used by customers of the participating districts.

### Few concerns with water quality

Richard Hood, of JVA Inc., the company the authority has hired to assess water quality and design the water treatment aspects of the project, summarized for the board a memo he wrote detailing the water quality results from testing done in March and April. Hood said the overall water quality is good, making the water relatively easy to treat. Tests showed the water quality was consistent, he said, with moderate pH and alkalinity levels. The tests showed moderate dissolved carbon and acceptable levels of iron and manganese. Total dissolved solids—a measure of minerals, salts, and metals—were slightly above the standard, Hood

said.

Hood said standards for per- and poly-fluoroalkyl substances, commonly called PFAS, were announced by the Environmental Protection Agency in March but are not yet in effect. The standards are expected to be enforced in December 2026. Hood told the board these substances, which don't break down over time and are linked to a wide range of health problems, should be watched carefully and will impact the design of the water treatment part of the project. Hood said the tests showed perfluorooctanoic acid (PFOA) levels at 9.5 parts per trillion. The target level is 4 parts per trillion. The tests for perfluorooctane sulfonic acid (PFOS) showed levels at 16 parts per trillion. The target level is 4 parts per trillion.

Hood said the first samples were taken at the headgate of the Chilcott Ditch, the point at which the water is diverted from Fountain Creek. The next round will be drawn from where the Chilcott Ditch enters the Calhan Reservoir. This will provide a measure of changes that may be occurring as the water is conveyed through the ditch.

### Project manager position generates interest

Shaffer told the board that the request for proposal for a project manager who will coordinate the work of the consultants and contractors needed for the project has seen many downloads from the BidNet site where it is posted, indicating lots of interest.

### Direction sought on design proposal

Kevin Brown, an employee of CMD who is responsible for an RFP to develop a schematic engineering design report for the complete infrastructure required by the project, asked the board for direction on the question

of who should make the final decisions on technical issues—the project manager that the board intends to hire or the board members themselves.

The schematic engineering design report is a detailed plan that will address issues such as the water treatment design, the location of pumping stations, the specifications for the several runs of pipeline that will need to be built, and so forth. The report will also document exactly which portions of the infrastructure each participating district will own and is needed to inform financial decisions. The EPCRLWA board plans to hire a consulting company to complete this report.

Brown recommended these decisions be made by the board members but felt either approach could work. The issue remained undecided.

### Board will reach out to Mobolade

Director Amy Lathen, who represents CMD on the EPCRLWA board, suggested the board should reach out to Yemi Mobolade, the recently elected mayor of Colorado Springs. Director Mike Foreman, who represents TOM on the EPCRLWA board, said a meeting with Mobolade was already scheduled and agreed that the authority needs to increase its political representation.

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The next regular meeting is scheduled for June 15 at 9 a.m. Regular meetings are usually held on the third Thursday of each month at 9 a.m. at the Monument Town Hall at 645 Beacon Lite Road. Workshop meetings are held every Thursday at 9 a.m. at rotating venues. Please see [loopwater.org](http://loopwater.org) or call 719-488-3603 to verify meeting times and locations.

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*Northern El Paso County Coalition of Community Organizations (NEPCO)*

## Wildfires drive up insurance costs in county

By Dave Betzler

The good news is that Colorado has earned another top three recognition. The not-so-great news is that this somewhat smoke-obscured national ranking is for Colorado's wildfire risk. May was Wildfire Awareness month, providing an opportunity to look at wildfire risks and rising insurance costs facing individual homeowners. The recent catastrophic East Troublesome and Marshall/Boulder wildfires sharply, and in some case painfully, highlighted the dynamics of property insurance, a Rubik's cube of wildfire risk, rebuilding costs, premiums, and regulatory changes.

Colorado is third nationally for properties in areas of high or extreme risk, and over 40 percent of Colorado's nearly 6 million people live within the wildland urban interface (WUI). By definition, the WUI is the line, area, or zone where man-made structures and development intersect with undeveloped lands and vegetative fuels. In a two-state—Colorado and New Mexico—risk study, El Paso County was “particularly concerning” for properties at risk of wildfire damage.

Homeowners across northern El Paso County face twin challenges of insurance availability and affordability, and overcoming these challenges will not be easy, quick, or inexpensive. Area homeowners as well as those moving to Colorado face annual insurance costs that are roughly 30% higher than the national average, with 2021 reflecting insurance premiums that were up an average of 12%.

The all-too-common reality for consumers is fewer insurance carriers, limited policy choices, and continuing premium spikes. Nationally, tornadoes and hurricanes account for almost 90% of all losses, with wind/hail accounting for 5.4%, followed by cata-

strophic fires for 1.5%. Louisiana, Florida, and Texas, followed by Colorado, are the highest-cost states for property insurance. At the state level, more than 75% of insurance carrier groups have written fewer policies, and in Darwinian fashion, large firms are absorbing the small.

In a turbulent and dynamic insurance market, the desired homeowner goal of stable policies and reasonable premiums can often appear like a distant mirage. In Colorado, consumers do have an insurance watchdog and advocate. Vince Plymell, a senior Division of Insurance official, noted that investigation of consumer complaints following the East Troublesome and Marshall fires recovered \$19.6 million for consumers, a 93% increase in dollar recovery over the previous year.

In Colorado, property and casualty insurers are governed by regulations and guided by administrative agencies, with oversight by the state Legislature. Legislators are increasingly concerned with today's dynamic insurance environment of rising costs and limited policy choices and the downstream effect on homeowners. The Legislature developed Senate Bill 22-213, which called for creation of a wildfire urban interface Code Board to oversee statewide wildfire-related buildings and land-use standards. SB 23-213 included language for statewide regulation and enforcement of land use, a particularly concerning clause for homeowners associations and their members. The 2023 Colorado legislative session ended May 8 with SB 23-213 failing to pass after legislators were unable to reach a compromise between the Senate and House versions.

Most states have some type of minimum coverage or insurance-of-last-resort as a safety net for ho-

meowners. Fair Access to Insurance Requirements (FAIR) plans were created as a response to insurance market unavailability that occurred when insurers stopped providing coverage to high-risk properties and individuals in specific geographic areas. These state-mandated FAIR plans create an insurance pool funded by the insurance companies to provide coverage to individuals and businesses who are unable to obtain insurance in the regular market. In essence, FAIR plans function as a quasi-governmental insurer for homeowners unable to secure a regular insurance policy. This session, Colorado legislators proposed a FAIR plan that, if enacted, would function as insurer-of-last-resort for homeowners and businesses.

Colorado's heightened and growing wildfire risk, coupled with a more stringent insurance market conditions, limit consumer options and add more difficulty for the individual insurance decision maker. A statewide independent poll in 2015 found that 96% of Coloradans said that it's very important or pretty important for homeowners to undertake fire mitigation. Monument Fire District has a no-cost risk assessment program that gives homeowners important steps to reduce the wildfire risk, and NEPCO's (Northern El Paso County Coalition of Community Organizations) Wildfire Preparedness Committee provides practical tips to ensure safety and survivability for those living in the wildland urban interface.

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NEPCO meetings are usually held on the second Saturday of every other month at the Woodmoor Barn, 1691 Woodmoor Dr., 10 a.m. to noon. The next meeting is July 15. The topic is water issues. All members of HOAs are welcome. For more information, see <http://nepco.org>.

*Woodmoor Improvement Association, May 24*

## Board hears about new regulation regarding vegetable gardens

By Jackie Burhans

At its April meeting, the Woodmoor Improvement Association (WIA) board heard an update from the Northern El Paso Coalition of Community Organizations (NEPCO) meeting regarding legislation around homeowner association (HOA) rules for vegetable gardens. It also heard residents' concerns about trashcans and email communication and heard director reports.

### HOA legislation on vegetable gardens

HOA Administrator Denise Cagliaro attended the May meeting of NEPCO in Director Rick DePaiva's stead. She reported that the state Legislature passed a bill requiring HOAs to allow vegetable gardens in the side and front yards of homes. WIA must pick three designs that are pre-approved and post them on its website. Cagliaro clarified that the rule does not cover greenhouses. The Architectural Control Committee

(ACC) is working on developing the approved designs and taking into consideration the need for deer fencing, said ACC Administrator Bob Pearsall.

The legislation in question is SB23-0178, Water-wise Landscaping in Homeowners' Associate Communities. It reiterates current regulation that allows for non-vegetative turf in backyards, hardscape in a portion of the landscaping area, 80% drought-tolerant plantings, and vegetable gardens in the front, back, or