

FOR FAMILIES REBUILDING AFTER THE ASPEN ACRES FIRE

Your First 90 Days

What to do, what to expect, and what the rebuild industry will not hand you.

*You do not have to figure this out alone, and you do not have to rush.
This is the short version, one step at a time.*

Mountain Property Builders

We publish what the industry hoards. mountainpropertybuilders.com · (719) 237-5914

WEEKS 1 TO 4 Steady the ground

The first month is about safety, insurance, and a roof over your head tonight. Nothing more. Do these, and let the rest wait.

What to do

- ☐ When officials clear re-entry, go prepared: mask, gloves, sturdy shoes. **Photograph everything before you touch it.**
- ☐ Call your insurance company and open a claim. Ask three things: your coverage limits, your loss-of-use funds for temporary housing, and an advance for immediate needs.
- ☐ Write down what you lost, room by room, while it is fresh. A phone video walking through your memory of the house counts.
- ☐ Secure a place to stay. Your policy may cover it. Call **2-1-1** for help with shelter and essentials.
- ☐ If a federal disaster is declared, register with **FEMA** at disasterassistance.gov or 1-800-621-3362.
- ☐ **Keep every receipt from day one.** Hotels, food, clothes, supplies. Much of it comes back to you.

What to expect

Fog, exhaustion, and a hundred half-finished thoughts. That is normal. This is a marathon, not a sprint. You will not do it all this week, and you were never supposed to.

You are not alone. The relief center at **1591 Taos Road, Building D, in Pueblo** has free supplies waiting. No cost, no questions. Grab a cart and take what you need.

WEEKS 5 TO 8 Insurance and clearing the way

Now the slow, patient work: settling with insurance, clearing the lot, and starting the paperwork to rebuild.

What to do

- ☐ Work your insurance scope. An adjuster will estimate your loss. You can bring your own independent estimate to compare, and you can push back if the first number feels low.
- ☐ Ask about debris removal before you pay for it. Counties often run a coordinated program, sometimes at no cost to you.
- ☐ Start the permit conversation with your county building department. Rebuilding means current codes, which may differ from your old home.
- ☐ Begin looking for a builder. Look, ask, compare. Do not sign anything yet.

What the storm-chasers will not tell you

- Never pay a large deposit up front.
- Never sign on the spot. A good builder will wait for you.
- Ask for the license number, proof of insurance, and local references you can call. Ask to see real past work.
- Be careful with anyone who found you, instead of you finding them.

After every fire, out-of-town contractors show up fast and push hard. A trustworthy builder will still be here next month. The ones who vanish are the ones in a hurry.

WEEKS 9 TO 12 AND BEYOND **A plan you can trust**

By now the ground is steadier. This is where you choose who rebuilds, and make a plan you can live with.

What to do

- ☐ Settle your insurance scope and get clear on your real rebuild budget.
- ☐ Choose your builder with care: local, licensed, insured, references you can call, and a written scope before any money changes hands.
- ☐ Make the rebuild plan and timeline together. A full rebuild often runs 9 to 18 months. Knowing that up front makes the wait easier.
- ☐ Rebuild for the life you have now, not only the floor plan you had. This is a hard chance to make it right.

What to expect

Relief, grief, and hope, sometimes in the same afternoon. All of it belongs. Be as patient with yourself as you are with the paperwork.

Where to turn

United Way of Southern Colorado · Wildfire Relief Fund + free relief center · 1591 Taos Road, Bldg D, Pueblo, CO 81006 · unitedwaysoco.org/emergencyinfo

2-1-1 Colorado · shelter, essentials, and help finding what you need · dial 211 · text 898-211 · 211colorado.org/wildfire-resources

FEMA (if a federal disaster is declared) · disasterassistance.gov · 1-800-621-3362

Your county building department · permits and rebuild codes

When you are ready, start with the facts.

Real pricing, a real scope, and real evaluation criteria before you hire anyone, including us. For Aspen Acres families, we are **waiving our usual \$500 to \$750 Project Clarity Session**. You walk out with a written scope, a cost analysis, and a timeline you can take to any builder. No pressure, no obligation.

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