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RISK MANAGEMENT REVIEW // WINTER 2026

FORGING A BETTER TOMORROW

How Disaster Preparedness Protects
Colorado's Future



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Property and Liability Pool

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W I N T E R 2 0 2 6

ON THE COVER:

How Disaster Preparedness Protects Colorado's Future

In the special district sphere, there is a profound opportunity to become leaders within your organization and your communities. By investing now in disaster preparedness and employee safety, organizations can not only reduce loss today, but build a legacy for tomorrow's Coloradans. **Page 8**

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MEMBER SPOTLIGHT: CARBON VALLEY PARKS & REC

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PREPARING FOR ACTIVE SHOOTERS IN THE WORKPLACE

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SAFETY HERO: DURANGO FIRE'S HOWARD SMITH

Read how the Director of Fleets and Facilities makes sure everyone goes home safe and without injury. **Page 16**

WAGE CONTINUATION PROGRAM DETAILS

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PROACTIVE MAINTENANCE FOR LOSS PREVENTION

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While we make every effort to ensure that this information is as accurate and timely as possible, readers should consult their broker, agent, or other professional before making any decisions regarding their individual situation.



2,268,663 pages printed = 272 trees planted since 2018

WHAT'S HAPPENING



Stay updated on all things Special Districts
csdpool.org/news

Safety Grant Funds Expiration Notice

This month, notices will go out to CSD Pool members who have expiring Safety and Loss Prevention Grant Program funds.

Members that have a contribution over \$3,000 automatically qualify and receive an annual Safety Grant allocation every April. Each allocation will add to the balance your district already has, but if that allocation is unused after five years, the funds will expire. This means that funds received in 2021 will expire in 2026 if they went unused.

District Representatives and Alternates will receive notices in December, January, and February as a reminder to utilize expiring funds before it's too late. If you want to inquire about your current balance, visit csdpool.org/connect to send us a message.

Program details

New to the CSD Pool or Safety and Loss Prevention Grant Program? It's a great resource for districts to get 50% reimbursed on any safety or loss prevention purchase that helps protect your district's assets or employees.

Although the list of qualifying purchases is extensive, we do not reimburse regular maintenance/repairs, as these are considered a part of the cost of doing business. If you are unsure about whether a purchase qualifies or not, we are happy to provide you with pre-approval.



Common purchase ideas

When racking your brain for purchase ideas that will qualify for this program, think about what will improve safety or manage a common risk. Some of our most common reimbursement requests include:

- Fire extinguishers
- Hail and wind-resistant building upgrades
- Automatic external defibrillators (AEDs)
- Slip-resistant flooring
- Training programs and seminars
- Security cameras, lighting, or fencing
- Personal protective equipment (PPE)

Visit csdpool.org/safety-grants to learn more or submit a request form.



Learn more or Apply

WHAT'S HAPPENING

Training Credit Discount Program Re-Opens for 2026

A new year has started for the Training Credit Discount Program.

By registering today, you can earn up to 5% off of your Liability contribution when 80% of your district's employees participate in the program. Or earn up to 10% off with 100% participation!

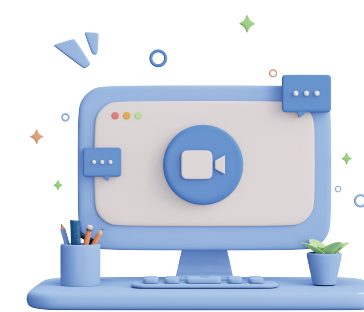
Program Details

We partner with Vector Solutions to offer members complimentary access to their training platform and provide discount credits for members who have their employees take pre-selected trainings.

Credits apply only to Liability and related coverages and cannot reduce a contribution below the minimum. Districts with no employees are not eligible for this program. External safety training is eligible for this program by special arrangement only.

The rules are simple:

- District employees must take one Vector Solutions course from a pre-selected list.



- Only full time and part time employees are required to participate.
- Seasonal employees, volunteers (firefighters, coaches, etc.), Board members, on call employees, and contractors and agency temps are all optional.
- Each district has a full year to complete requirements: The Training Credit Discount Program opens on October 1st and closes on September 30th each year.

For full program details, to view the course list, or to apply, scan the QR code or visit csdpool.org/training-credit-program



Learn more or Apply

Increase Your Cyber Sublimit with a Cyber Assessment

If you are worried about the security of your network, NetDiligence offers our members three levels of cyber assessments to ensure your cybersecurity, all at a discounted rate.

Assessment types include:

- Health Check Assessment – A Best Practices conversation
- Vulnerability Scan – Test your public facing presence for weaknesses
- CFO Assessment – A combination of Health Check Assessment and Vulnerability Scan

For members that complete a Health Check or CFO assessment and meet certain criteria, the CSD Pool offers a higher cyber sublimit of \$1 million at no additional cost. Sublimits are also available up to \$3 million. Standard deductible still applies.

Assessment Grant Funding Available

This year, we're offering a limited number of grants to cover the costs of a NetDiligence QuietAudit Health Check. If you are interested in applying, follow the QR code and complete our request form. Recipients will be notified in February.



These comprehensive cyber assessments include:

- Review of any prior audit materials or applications
- Client IT Security Phone Interview to maximize efficiency
- Risk Manager Summary Report
- Network/Website Vulnerability Scan Test
- Interpretive Summary

Grant requests are reviewed on a first-come-first serve basis. For more information, visit csdpool.org/cyber-assessments.



Apply today

EVENTS CALENDAR

Upcoming Webinars

Sign up for any of our webinars by scanning the QR code. All webinars are free to attend and take place at 10 am MT.

To view our entire calendar of events and webinars, visit csdpool.org/events.



DEC 16

Performing a Job Analysis: Crafting Job Descriptions that Pop!

Geoff Burcaw // CPS HR Consulting

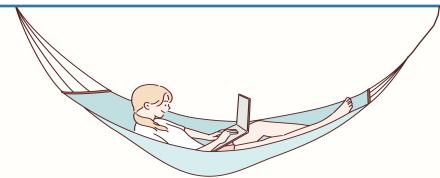
Are your job descriptions as accurate as they could be? Join us as we discuss the essential elements of a description and how to gather that information via a job analysis.

JAN 13

Taking Near Miss Incidents Seriously

Kyle Brown // Colorado Special Districts Pool

When a near miss happens, it's not just lucky, it's a chance to make your workplace safer. Learn about near miss reporting, tools and best practices for incident management.



Safety, Loss Prevention, and HR Webinars.
On-Demand at csdpool.org/webinars

CONGRATS TO OUR 2025 SDA CONFERENCE SCHOLARSHIP RECIPIENTS

Kent Lewis	Beebe Draw Farms Metropolitan No. 1	Joshua Miller	Leadville Sanitation
Cylinda Mobley	Bromley Park Metropolitan No. 3	Carrie Billingsly	Meridian Service Metropolitan
KayDee Johnson	Buffalo Mountain Metropolitan	Mary Baird	Morrison Creek Metropolitan Water & Sanitation
Sean Rodgers	Canon City Area Metropolitan Recreation and Park	Karen Murphy	Mountain Recreation Metropolitan
Jim Noon	Chapparral Metropolitan	Ivy Miller	Mountain View Fire Protection
Bob Sievert	Colorado City Metropolitan	Melissa Tagle-Bustillos	Northridge Estates Metropolitan No. 3
Carolyn Ann Russo	Copper Mountain Consolidated Metropolitan	Wendell Goad	Parachute/Battlement Mesa Park & Recreation
Patrick Spencer	Cortez Fire Protection	Sommer Eichelberger	Platte Canyon Fire Protection
Roy Wilknsen	Cortez Fire Protection	Tammy Thompson	Poudre Fire Authority & Poudre Valley Fire Protection
Susan Robitaille	Dancing Willows Metropolitan	Linda Ramirez	Rio Grande Water Conservation
Angelique Justich	Dillon Valley Metropolitan	Rebecca Montanari	Round Mountain Water & Sanitation
Molly Mild	East Fossil Ranch Metropolitan No. 2	Diana Reynolds	South Sheridan Water, Sanitary Sewer & Storm Damage
Emily Hatton	Gunnison County Metropolitan Recreational	Casey Morong	Southeast Metro Stormwater Authority
Hailey Pavey	Heritage Ridge Metropolitan	Lindsay Schroeder	Thompson Valley EMS & Health Services
Laura Cardon	Highland Rescue Team Ambulance	James Robinson	Thompson Valley EMS & Health Services
Blake Selle	Hyland Hills Park & Recreation	Bobbie Hassel	Ute Pass Water District
Jennifer Gustin	Jefferson County Communications Center Authority		



CLASSIC PHISHING

Phishing is a scam where a bad actor attempts to trick their would-be victim into opening an attachment, clicking a link, or sending them money. Phishing attacks are often used to install malware, which is then used to steal sensitive information or disrupt operations. Phishing scams are especially dangerous because they don't need to breach the cybersecurity protections an organization has in place to be successful, they just need to fool one person.

SMISHING

Smishing attacks attempt to reach out through text (hence the name, a combination of phishing and SMS). Because many online services will ask for people to verify logins or credentials on their phone, smishing can be just as effective a method to obtain sensitive information or cause other problems, especially if someone doesn't scrutinize a text from an unknown source the same way they would a business email.



CLONE PHISHING

Clone phishing occurs when a phishing email is specifically disguised to look like a legitimate email from a trustworthy source, such as a business your organization has worked with before or a bank they use. Clone phishing attacks will likely use the name, logo, signature line, letterhead, and other recognizable features of a legitimate company to alleviate suspicion. It may also be sent from a legitimate email address, making it even harder to tell the difference.

WHALING

While the goal of all phishing attacks is to benefit the hacker in some way, it goes without saying that some targets are going to be more lucrative victims than others. CEOs and other executives are likely to have their own wealth as well as access to more private company information than the average employee. As such, "whaling" is the process of using phishing tactics to specifically target high-profile individuals.



SPEAR PHISHING

Like whaling, spear phishing weaponizes specificity to achieve results. It targets specific individuals in a group or organization, but these individuals don't necessarily need to be rich or high up in the company hierarchy. Instead, hackers research these specific targets to create phishing messages tailor-made to fool them. For example, if the phishing message is aimed at a work group, the phishing message might be designed to look like it came from the group's supervisor or from a recent client who has worked with them recently.

PHISHING THREATS in the AI age

The 2025 IBM Cost of a Data Breach Report found that phishing accounted for **15% of all breaches**.

Phishing threats come in many different forms, some of which are well known, while others are more nuanced and designed to easily trick unsuspecting users. Above are ones to watch for.



Carbon Valley Parks and Recreation Wins 'Safest District'

Empowering employees and supporting managers proved to be a winning formula.

CATEGORY:
MEMBER SPOTLIGHT

TAGS:
RISK MANAGEMENT
SAEFTY

AUDIENCE:
RISK MANAGERS
SAFETY COORDINATORS

by *Makenzie Kellar*

Carbon Valley Parks & Recreation (CVPR) is a large district with plenty to show for it. Serving the communities of Frederick, Firestone, and Dacono, their team welcomed approximately 182,709 visitors to their facilities in 2023. Of course, their large visitation numbers are no surprise considering the vast array of activities they offer. Swimming lessons, group fitness classes, adult team sports, gymnastics classes, as well as programs for youth and seniors alike make Carbon Valley Parks & Recreation District a place with something to offer for everyone.

However, it isn't the size of the district or the variety of programs that make them truly stand out from the rest; it's their dedication to the safety of guests and staff alike.

"Carbon Valley strives to create an environment that encourages employees to make decisions to keep themselves safe and build a strong safety culture," stated Kyle Brown, Sr. Risk Control Consultant with the CSD Pool. "I am honored to have worked with them and feel we have a relationship where we are constantly learning from each other."

So what makes a district like Carbon Valley Parks & Recreation stand above the rest? According to Guest Services

Supervisor Whitney Wilmes, their robust safety committee certainly helps.

"The committee is pretty diverse," she said, referring to how the committee includes members involved with overseeing the senior center, the rec center, youth programming, and the gymnastics program. As she explained, having staff from every department participate ensures that safety standards set by the committee are consistent across all areas of operation.

Communication between employees and the safety committee isn't just a one-way street either. If an employee has an idea for something that would make the district a safer place, they can submit a Safety Fund Request to the committee to make it happen.

"We get some pretty good requests for safety funds," said Whitney. "It also shows that people have that on their mind."

The safety committee isn't Carbon Valley Parks & Recreation's only asset. Scott Hickman, the Recreation Manager for the district, stated that the understanding they receive from administration is a major factor contributing to their success.

"We're supported both financially and I think administratively—very supported on making things safe,"



Scott commented, citing their administration's repeated decisions to value safety above profits. When, inevitably, equipment breaks or the district must close off an area, that decision is a "no-brainer."

"We don't get feedback from our administrative folks or finance folks about 'you just lost X amount of dollars,'" Scott continued. "We have a lot of support from admin, bureaucracy, and our policies. They do support our policies that we come up with for safety, and people live by it."

Internal policies and practices aside, the district has also taken advantage of several free tools provided by the CSD Pool in order to continuously improve. The Safety and Loss Prevention Grant Program, which provides reimbursement for safety-related purchases, has been used several times to help supplement employee requests to their safety committee. And, while they already have an in-house training program dedicated to CPR and First Aid, the Vector Solutions Training Platform has helped fill in any gaps.

"We have access to that for our staff to get just whatever random trainings that we need," mentioned Scott. "Anything from safe work practices to ergonomics to driver safety to bloodborne pathogens."

With a 25-year-old building as their main facility, Carbon Valley Parks & Recreation District has also scheduled several safety consultant walkthroughs through the CSD Pool. Scott claimed that they already had plans for more scheduled visits in the future to make sure that there was always a chance for a "fresh set of eyes" to see the building and make sure everything was in good shape.

Despite their robust safety measures and frequent

communication with the CSD Pool over how they can improve, being nominated for the Safest District of the Year Award still caught the Carbon Valley Parks & Recreation team by surprise.

"In our industry, it's a lot of self-nomination," Scott clarified, using previous recognition they had received from the Colorado Parks and Recreation Association for their in-house CPR/First Aid trainings as an example. "Usually, you get self-nominated [...] This is kind of out of the blue, so I think that made it a little bit more special."

Both Scott and Whitney agreed that it wasn't their robust safety committee, their administration, or outside assistance that made their district worth the recognition; it was their fantastic team.

"Our district is completely different—both employee-wise and operationally—than it was five years ago" Scott explained. When the COVID-19 pandemic hit, the district was forced to rebuild



its team essentially from the ground up. While this was a difficult transition, it also made for an excellent opportunity to create a more qualified and dedicated staff than ever before.

"We really took a lot of pride in hiring the right people," Scott continued. "We really put an effort into that: getting the right people in the right places. And that's been supported through administration too, just making our staff a little more qualified than they have been in the past."

Whitney was also quick to sing the praises of their staff, especially regarding non-safety committee members being more than willing to do their part.

"The safety committee doesn't have to get out there and remind different teams if they're not doing something properly," she said. "Everyone runs their own safety trainings and things. We're not having to remind people to do that; everyone kind of takes it on themselves."

Scott summed it up by saying that the integrity and proactive approach to safety their team displayed was something he was incredibly proud of.

"The big takeaway is how much our staff as a whole participates," he said. "Everybody as a team is really into making this place and their programs as safe as possible."

It is for this reason that the CSD Pool is honored to recognize Carbon Valley Parks & Recreation as the 2025 Safest District of the Year.

FORGING A BETTER TOMORROW

How Disaster Preparedness Protects Colorado's Future



by Paige Wharton

Colorado's natural beauty comes with a fair share of challenges. From floods and wildfires to hailstorms, drought, and high winds, the same landscapes that make the state remarkable also bring serious environmental risks.

Rather than viewing that volatility solely as a threat, it can serve as an invitation to invest in resilience and long-term preparedness with lasting benefits.

In the special district sphere, there is a profound opportunity. By investing now in disaster preparedness and employee safety, a district not only reduces loss today, but builds a legacy for tomorrow's Coloradans.

Building Resilience for the Long Term

Investing in disaster preparedness is not just about responding to emergencies—it is about creating safer systems that stand the test of time.

By taking preventative steps today, special districts can reduce losses, safeguard workers, and strengthen public trust. In fact, FEMA reports that every dollar spent on mitigation saves communities \$6 in future recovery costs.¹

Disaster mitigation is often seen as an upfront expense; however, when viewed with a “big picture” lens, it is an investment which pays off for decades. The benefits extend far beyond reducing claims or rebuilding faster—they safeguard the environment, extending value to communities and future generations.

Reducing risk today can strengthen Colorado's future in several key ways:

- Protect property value. When facilities are designed to withstand flooding, wildfire, or severe weather, they maintain their worth and stability over time.²
- Support infrastructure. Well planned infrastructure and public spaces—from parks and trails to treatment plants and roads—stay usable and safe, even during extreme events.³
- Reduce future hazards. Mitigation efforts lessen the impact of future hazards, saving many times the investment in reduced

recovery costs.⁴

- Conserve the environment. Risk reduction measures protect ecosystems and support cleaner air, healthier waterways, and thriving wildlife habitats.

Preparedness is more than mere coverage. Projects that reduce risk, such as improving stormwater drainage, managing vegetation, or reinforcing infrastructure, help protect Colorado's future.⁵ These measures prevent erosion, reduce runoff pollution, and preserve habitats for wildlife and native plants. The result? A cleaner, more resilient foundation to pass on to the next generation.

Why Preparedness Matters Now

Colorado's population continues to grow, and more people are moving into areas with high fire or flood risk. That expansion, combined with a changing climate, means natural disasters are striking more often and with greater intensity.

Additionally, the state's changing weather patterns are becoming more unpredictable and severe, making preparedness more important than ever.

Over the past few decades, Colorado has seen a steady increase in costly natural disasters. Between 1980 and 2024, the state recorded 76 weather and climate events that each caused more than a billion dollars in damage.⁶

In recent years, that average more than doubled, demonstrating that destructive storms, wildfires, and floods are happening more often and causing greater impacts.

Climate data also shows that Colorado faces rising risks from heat, drought, and wildfire.⁷ These conditions threaten both natural resources and the infrastructure that supports communities across the state.

The 2021 Marshall Fire, for example, destroyed more than 1,000 structures and caused over \$2 billion in damage.⁸ This included disrupting several public drinking water systems, showing how interconnected our utilities and emergency

¹ https://www.fema.gov/sites/default/files/2020-07/fema_mitsaves-factsheet_2018.pdf

² <https://www.fema.gov/locations/risk-reduction/colorado>

³ https://www.epa.gov/smartgrowth/smart-growth-strategies-disaster-resilience-and-recovery?tum_source

⁴ <https://www.fema.gov/grants/mitigation>

⁵ https://www.fema.gov/pdf/areyouready/why_prepare.pdf

⁶ <https://www.ncei.noaa.gov/access/metadata/landing-page/bin/iso?id=gov.noaa.nodc:0209268>

⁷ https://climatecheck.com/colorado?utm_source

<https://research.noaa.gov/looking-back-at-colorados-marshall-fire/>

Preparing for the Next Disaster with Three Key Tools



Business Impact Analysis

Definition: Predict consequences of a business disruption and gather information needed to develop recovery strategies.

Objective: Determine the order of operations or priorities for restoring business functions.



Risk Assessment

Definition: Identify potential hazards and analyze what could happen if a hazard occurs.

Objective: Consider numerous hazards with numerous possible scenarios happening within or because of it. Determine likelihood and severity.



Risk Mitigation

Definition: Determining specific strategies to implement in order to reduce damage to your organization after a disaster.

Objective: Implement strategies to make it easier for your organization to recover.

Unsure how to get started?

Visit csdpool.org/connect and request a risk assessment.



services are and how one disaster can ripple across sectors.

Historic events such as the 2013 Front Range floods⁹ and the 1976 Big Thompson Flood¹⁰ serve as additional examples of how devastating these events can be. The Big Thompson Flood alone claimed 144 lives and wiped out major infrastructure, leaving behind lessons that continue to shape Colorado's emergency planning today.

These patterns make it clear that disasters in Colorado are not a matter of "if," but "when." Each event tests the strength of communities, public services, and their people.

Taking proactive steps now not only helps protect your organization and workforce but also ensures readiness for when the next challenge arrives, emphasizing a commitment to future safety.

When disasters happen, special districts are on the front lines. Fire, water, parks, and sanitation crews all play a part in response and recovery. Investing in preparedness strengthens those teams, helps protect employees from injury, and ensures essential services continue running when communities need them most.

Practical Ways to Reduce Risk Today

Thankfully, disaster preparedness does not always require large budgets or complex solutions. Many effective mitigation steps are simple, affordable, and can be built into everyday operations. Small improvements made now can make a big difference later.

Many effective mitigation strategies start small such as, for example, performing regular safety inspections, updating emergency plans, and training staff on hazard awareness.¹¹

Even simple actions such as clearing brush from around facilities, reinforcing outdoor structures, or maintaining clear access routes for emergency vehicles can make a major difference during a crisis.

For organizations managing property or public spaces, preparedness can also include routine

⁹ <https://earthobservatory.nasa.gov/images/82174/floods-in-lyons-colorado>

¹⁰ <https://www.coloradoan.com/story/news/2016/07/29/big-thompson-flood-killed-scores/87524858/>

¹¹ <https://www.fema.gov/emergency-managers/risk/hazard-mitigation-planning/best-practices>

maintenance of storm drains, culverts, and firebreaks. Ensuring equipment, signage, and evacuation routes are in good condition improves both employee and public safety.

By starting with a few of these steps, any special district can strengthen its defenses, protect its employees, and serve its community for the long haul. Each small improvement adds up, building a safer, more resilient Colorado for generations to come.

Safer Workplaces, Stronger Communities

Perhaps most importantly, mitigation efforts make a safer workplace. Employees in fire, parks, utilities, and public works departments are often on the front lines of emergencies. A culture of preparedness reduces their exposure to harm, keeps systems running, and strengthens community trust.

Safety for employees and the public goes hand in hand. When workers are protected through training, clear procedures, and hazard mitigation, they can respond more effectively and safely.

Injury prevention, ergonomic design, and proper protective equipment not only keep employees healthy but also reduce workers' compensation claims and downtime.

At the same time, the public benefits from well-prepared facilities and infrastructure. Flood resistant buildings, managed vegetation, and clearly marked evacuation routes protect lives while reducing liability. Public confidence grows when people see their local districts and leaders thinking ahead.

For special districts, the safety of staff is mission critical. Employees are on the front lines maintaining water facilities, fighting wildfires, working in storm conditions, and managing parks infrastructure—and each day brings exposure to risk.

By embedding resilience and hazard reduction into planning, organizations can:

- Lower the odds of injury or illness. Better site design, flood control, wildfire defensible zones, and weather resistant materials reduce the risk of structural failures, slips, and exposure.
- Ensure continuity of operations. If staff are safe, systems stay running. Whether it's

water treatment, pumps, or drainage systems, uninterrupted operations avert cascading consequences.

- Foster a culture of preparedness. Training, drills, and protocols around disaster readiness also reinforce occupational safety. Studies show training and public education are among the most effective preparedness tools.¹²
- Attract and retain mission driven talent. Employees want to work for organizations that value their safety and security.

In short, a prepared organization is a safer one.¹³

Leaving a Legacy of Safety and Stewardship

Preparedness today means a safer tomorrow. Each district action, large or small, builds a more resilient Colorado. These investments protect property, support the economy, and safeguard the natural landscapes that define magnificent Colorado.

Colorado's communities have always risen to meet these challenges. By strengthening disaster preparedness now, we ensure the state's beauty, safety, and spirit endure for generations to come.

Every special district can play a part in shaping Colorado's resilient future. Start by assessing risks, identifying simple improvements, and encouraging cross-department teamwork. Seek out funding opportunities, celebrate successes, and share what works with others.

Disaster preparedness isn't just about protecting assets—it's about protecting people, preserving communities, and honoring the responsibility of future generations. Each measure taken today helps forge a better tomorrow for all who call Colorado home.

If you are a member of the CSD Pool and want to discuss business continuity planning, review emergency preparedness, or request a facility inspection, visit csdpool.org/connect or email safety@csdpool.org.

¹² <https://pmc.ncbi.nlm.nih.gov/articles/PMC7158272/>

¹³ <https://www.planning.org/pas/memo/2021/jan/>



NOTABLE NATURAL DISASTERS

These six natural disasters illustrate the varied environment, climate, and emergencies that Coloradans face.

While not all are the costliest or the deadliest, these disasters are the ones that keep state and local officials up at night as they work to prepare for what Mother Nature has to offer next.

1 **1976 Big Thompson River Flood**
Cause: A stalled thunderstorm that produced rainfall totals of 12-14 inches, including 7.5 inches in one hour.
Casualties: 144 deaths, 250+ injuries
Damages: \$227M in 2025 dollars

2 **2013 Colorado Front Range Flood**
Cause: A slow-moving cold front stalled over Colorado, clashing with warm humid monsoonal air from the south, producing over 20 inches of rain.
Casualties: 8 deaths, 1 missing
Damages: \$2.7 billion in 2025 dollars

3 **The Great Denver Blizzard of 1913**
Cause: An upslope flow brought gulf moisture leading to 45.7 inches of snow in Denver.
Casualties: 0
Damages: \$33 million in 2025 dollars

4 **2020 Colorado Wildfires**
Cause: A combination of drought, decreased snowpack and humidity, and increased temperatures. Sparked by lightning or human beings.
Acres burned: 665,000+
Suppression costs: \$226M in 2020 dollars

5 **2019 Avalanche Season, Southwest Colorado**
Cause: Strong mid-to-upper snowpack on top of weaker layer coupled with heavy snowstorms.
No. of avalanches: 1,000+ recorded
Counties with damaged utilities: 5

6 **The Dust Bowl, 1930s Eastern Colorado**
Cause: Severe and prolonged drought combined with poor, intensive farming practices that left topsoil vulnerable.
Total deaths: 7,000 across the US
Damages: \$3.6 billion in 2025 dollars

SAFETY SOLUTIONS



Buried Alive: Avoiding Trenching and Shoring Tragedies

Trenching and shoring basics to make sure that your employees return home safely.

by *Makenzie Kellar*

For many, the idea of being enclosed in a tight space is nothing less than an absolute nightmare. It can bring to mind imagery of being buried alive, alone in a dark, cramped space unable to move or escape.

However, for others, tight spaces are simply part of an average workday. For some organizations, trenching and shoring is not just normal, but essential. While this sort of work is not as inherently terrifying as the claustrophobic might think, it can quickly turn into a nightmare if proper safety precautions are not in place.

According to the National Institute for Occupational Safety and Health (NIOSH), there were 373 trenching deaths from 2003 to 2017 with over 80% of them occurring in the construction industry.¹ When trench collapses occur, workers can find themselves buried with no way of escape. Considering the fact that even one square yard of dirt can weigh more than 3,000 lbs., it becomes much easier to understand how a normal jobsite can turn deadly.

Thankfully, there are a number of tried-and-true steps that can decrease the risk of such a catastrophe taking place.

¹ <https://www.cdc.gov/niosh/trenching/about/>

While this article does not cover all of the information out there, it will give you a place to start when researching how to keep your employees safe when trenching and shoring.

Best Practices and Addressing Safety Concerns

A great deal of vital safety preparation work is done before anyone sets foot near a trench. Once your team knows exactly where they will be digging, call 811, a free national before-you-dig service, or visit their website.² They can let you know if there are any utility lines in the area that you'll need to avoid while working.

Then, be sure the area is inspected by a “competent person,” which is defined by OSHA as someone who has training in the use of protective systems, is knowledgeable about OSHA requirements, and has the authority to immediately evacuate workers from the excavation and ensure that hazardous conditions are addressed.³ Although Colorado public entities are not required to follow OSHA standards, OSHA offers a national standard for occupational safety.

Some safety concerns are easy enough to spot; pedestrians,

² <https://www.cdc.gov/niosh/trenching/about/>

³ <https://www.osha.gov/etools/construction/trenching>

vehicle traffic, lack of a usable exit, and unstable infrastructure near the trenching site should be an immediate red flag to any inspector.

However, some hazards, such as soil composition, are more subtle. OSHA classifies different soils as Type A, Type B, or Type C depending on characteristics like compressive strength, material makeup, and behavior under stress.⁴ Knowing what type of soil type you'll be working with is crucial to maintaining a safe worksite, as soil type is used to determine how steep your trench can be before there is a heightened risk of collapse.

Beyond that, some hazards cannot be identified with the naked eye. If the trenching and shoring work involves entering a confined space, it's entirely possible that it may contain toxic gases

⁴ <https://www.safetyonesource.com/blog/osha-excavation-safety-complete-guide-to-soil-types-and-maximum-allowable-slopes>

or lack enough oxygen for workers to proceed safely. The space should be tested to ensure the atmosphere is not hazardous and employees should have access to respiratory protection equipment as needed.⁵

All of the inspections listed above should not only occur before the trenching and shoring process but also throughout to ensure changing conditions are noticed and accounted for. And while these tips are a great starting point for keeping your employees safe during these sorts of projects, there is one final, crucial detail that every employee needs to make a safe workplace possible: training—and lots of it.

“Properly trained” means employees clearly understand protocol and can accurately identify hazards. This best practice is by far the most important component of operating a

⁵ <https://hazwoper-osha.com/blog-post/the-8-types-of-trenching-and-excavation-hazards>

safe trenching and shoring project. While this article can offer helpful tips, it is by no means comprehensive enough to make up for having an expert offer their guidance and answer employee questions.

Fortunately, the CSD Pool offers members access to free safety consultations and trainings from seasoned professionals who can assist with confined space training, excavation safety, hazard recognition, trenching and shoring, and much more. For more information on how to access this training, visit csdpool.org/safety or email our consultants at safety@csdpool.org.

Remember, trenching and shoring are dangerous work where one mistake can lead to injuries and even casualties. But with the right knowledge, preparation, and experience, you can make sure every employee returns home safely at the end of the day.

CATEGORY:
SAFETY

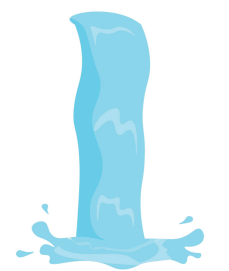
TAGS:
RISK MANAGEMENT
SAEFTY

AUDIENCE:
RISK MANAGERS
SAFETY COORDINATORS



Water In and Around Trenches

Re-direct surface water away from the trenching site and use the appropriate equipment to remove any water from inside the trench itself. This prevents people from slipping and will help keep the soil making up the trench secure.



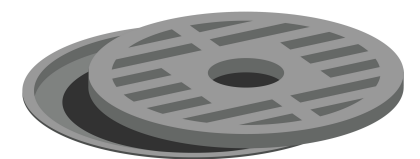
Pedestrians or Vehicle Traffic

The last thing a busy worksite needs is curious bystanders or swerving cars. Make sure to section off surrounding areas to keep civilians at a distance until your job is done.



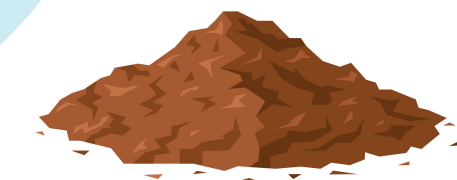
Obstructed Entrances & Exits

If an emergency does happen, you'll want to be sure everyone can get out of the trench in a quick and orderly manner. Keep entrances and exits accessible at all times!



Unsupported Dirt

It's called trenching and shoring for a reason! Even taking soil type and trench angles into account, shoring or the use of trench shields will do more to protect employees.



EMERGENCY PLANNING



How to Prepare for an Active Shooter in the Workplace

Preparing for the unthinkable is critical to responding quickly and appropriately.

CATEGORY:
**EMERGENCY
PREPAREDNESS**

TAGS:
**EMPLOYMENT
BEST PRACTICES**

AUDIENCE:
**MANAGEMENT
SAFETY COMMITTEES**

by Kinsey Barkley

In today's world, the possibility of encountering an active shooter is a frightening reality. While the chances of being involved in such an event are statistically low, the consequences can be high, making preparedness a priority for every organization.¹

An active shooter is defined as an individual actively engaged in killing or attempting to kill people in a populated area, often with firearms. These situations begin unpredictably, evolve rapidly, and end within minutes, often before law enforcement has the chance to respond.²

Threats to a Safe Workplace

During an active shooter situation, the biggest threats to workplace safety are unprepared staff, a breakdown in communication procedures, and disgruntled or terminated employees. Here are how to manage each of these risks:

1. Unprepared Staff

Employees are the most vulnerable to active shooter events when they are uninformed about company safety procedures

¹ <https://www.fbi.gov/news/press-releases/fbi-releases-2023-active-shooter-incidents-in-the-united-states-report>

² https://www.dhs.gov/xlibrary/assets/active_shooter_booklet.pdf

or uneducated on appropriate responses such as the "Run, Hide, Fight" principles (more on that below), leaving them exposed to greater risk. Incorporating routine training on these subjects, in addition to performing active shooter drills and identifying evacuation routes and safe rooms, are a few simple steps any district can take now to protect its employees.

2. Communication Breakdowns

A hiccup in communication during an active shooter event can pose a major threat. Missed steps such as delayed 911 calls or incomplete information given to law enforcement are enough to cost a life, highlighting the importance of having a rehearsed active shooter plan distributed to every employee.

Poor communication systems present another barrier to a swift response, as they may delay staff from receiving emergency alerts. Confusion on the shooter's location may also be enough to put staff in harm's way. Consider utilizing an emergency notification system, such as Crisis24 or Onsolve, which is available to CSD Pool members at no cost.

3. Internal Threats

Shooters in the workplace are often current or former employees who know the office layout, security weaknesses, and workplace routines. For example, they will know whether staff have been trained to respond, and they will know where

populated areas, such as break rooms, lobbies, or open office spaces are located.

Often, workplace shooters are motivated by office conflict, personal grievances, or outside issues that interfere with their duties. It is essential to take concerning behaviors seriously and report them to management or your HR department. If you see a recently terminated employee at your workplace, alert management right away and do not engage with the person. Early intervention can prevent tragedies before they occur.

General Response Principles

When responding to an active shooter, the FBI and other law enforcement agencies recommend utilizing a three-step response methodology based on the principles of Run, Hide, Fight.³

This framework is widely taught in schools, workplaces, and communities because it provides clear, actionable steps which can be used in a chaotic situation:

- **Run** – First, evacuate the area if possible. Identify an escape route during training procedures and have your route planned from your desk or other areas you frequent. During the event, leave belongings behind; time is critical, and personal items are not worth your life.
- **Hide** – If escape is not possible, find shelter. Look for a location out of the shooter's view, such as an office or locked conference room. Once inside, lock and barricade doors using heavy furniture, belts, or other improvised

³ <https://www.fbi.gov/how-we-can-help-you/active-shooter-safety-resources/active-shooter-event-quick-reference-guide>

tools. Turn off the lights and silence all electronic devices, including vibrations. Hide behind large, solid objects that may offer protection from bullets.

- **Fight** – Only fight as a last resort if your life is in immediate danger and you cannot escape or hide. Use any available objects as weapons—chairs, fire extinguishers, scissors, or pens will work. Remember to commit fully to your actions; hesitation can cost precious seconds.

When law enforcement arrives, remain calm and do exactly as instructed. Officers are trained to move quickly toward the shooter. To help them succeed in this, drop anything in your hands, including bags or jackets, and keep your hands raised, avoiding sudden movements, pointing, or yelling. Officers will not know immediately who the threat is, and it is critical for them to identify the shooter as soon as possible.

After an active shooter incident, unfortunately, chaos is to be expected. Provide first aid if you are medically certified, but only if it is safe to do so. Typically, the most critical need is getting blood loss under control, and having employees certified in first aid serves as a great advantage.

Planning and Prevention

Some of the best ways districts can prepare for an active shooter event are through employee training and emergency planning.

Here are the best places to start as an organization hoping to foster a well-prepared staff:⁴

- **Learn how to identify threatening behaviors**

⁴ https://www.cisa.gov/sites/default/files/2025-06/Active-Shooter-Preparedness-Action-Guide_508_20250611.pdf

such as extreme anger, bullying, or withdrawal.

- Promote reporting concerning behavior to management.
- Limit public entry through scanned entry systems or require visitor passes through a sign in tracking system.
- Hire trained security staff and install surveillance, if possible.
- Practice routine active shooter drills, incorporating concepts from the "Run, Hide, Fight" principles.
- Provide management with training on how to direct staff under stress. As leaders in the workplace, they may be looked to for guidance during an active shooter event.
- Coordinate with local law enforcement by inviting them to lead or observe a drill and sharing office or building layouts to allow for quicker response.

Training staff and implementing these items will increase confidence, knowledge, and trust, ultimately adding a layer of readiness for emergency situations in the workplace.

These situations are undoubtedly intimidating, but knowledge and preparedness prove invaluable during adrenaline-inducing events such as these. Team response and working together during workplace crises play a crucial role in remaining safe and preventing tragedy.

Preparation is not about living in fear; it is about knowing how to protect yourself and those around you in the rare but devastating event you find yourself near an active shooter.

How to Prepare Your Active Shooter.....

Emergency Action Plan

One of the most essential ways to prepare for an active shooter, or any crisis, is to develop an Emergency Action Plan (EAP). These are the most important components to consider when creating your EAP – or to double check are included if you already have one.

CSD POOL MEMBERS CAN CONTACT SAFETY@CSDPOOL.ORG
FOR A COMPLIMENTARY REVIEW OF THEIR EAP.



Fleet Safety is Paramount for Durango Fire's Howard Smith

This issue's Safety Hero is 'in the business of saving people and making sure everybody goes home' safe.



by Makenzie Kellar

Howard Smith is the man who keeps all the plates spinning at Durango Fire Protection District. Being recently promoted to Director of Fleet and Facilities, Howard is not only responsible for managing the district's 16 different stations, but also for vehicle inspections that are crucial to keeping employees safe. From what Howard's fellow employees have to say, he's done an excellent job.

"Howard has consistently demonstrated exceptional leadership, dedication, and proactive efforts in fostering a culture of safety," said HR Director Megan Kunch. "[He] always goes above and beyond to make sure the crews are in driving apparatus that are safe, well maintained and response ready."

With such an important responsibility and so much to manage, how does he do it?

According to Howard, it was no surprise that he ended up working with fleets. He had spent time working as a mechanic both in the military and for an over-the-road trucking company before joining the Durango Fire team.

As he put it, "I've pretty much been a mechanic and around heavy trucks all my life."

It was during his time at a trucking company in

Kirtland, New Mexico that he saw an ad from Durango Fire Protection District as they searched for the newest addition to their team. He was hired on in 2007 and has been with them ever since.

Being at the district for such a long time is an impressive feat, and Howard had plenty of reasons to want to stick around. Not only did he appreciate the steady work that allowed him to put down roots with his family, but also the people he found himself working with.

"It's a great place to work and we're all friends and brothers and sisters around here. We all look out for one another, and we all want each other to go home at the end of the day."

As for safety, Howard said that was a priority that comes with the territory. "We're in the business of saving people and making sure everybody goes home and has a productive day and there's no injuries."

He explained that much of the job consists of checking district vehicles to make sure parts were ready for action: everything from seatbelts and airbags to tires and brakes. While the constant inspections take time, Howard's lifelong experience makes him an ace at it.

However, with his recent promotion, Howard has learned that there's always another part of the job to learn; namely, paperwork. Recently he has been learning the ins and outs of managing other employees, processing insurance information, and making sure that each district building is up to code.

While the promotion is well-deserved, Howard admitted that there's something bittersweet about it. "Not working out in the shop is definitely challenging for me because I'm a hands-on guy."

Still, despite being somewhat new to the position and having a lot to learn, Howard has already made some significant safety improvements to the district.

"We recently bought a man lift just here recently because I was worried about my building guy" Howard explained. While it's one thing to conduct inspections on a ladder, doing any sort

of maintenance work off one makes it easy for accidents to occur. "So I did nail down some money in the budget [...] and I was able to get a lift and trailer to move it around. Now we have a good, solid work platform for him."

Howard also managed to find room in the budget for new vehicle lifts, replacing older and outdated models so Durango Fire Protection District can safely raise and examine everything from the smallest car to their largest trucks.

Finally, Howard has pioneered the effort to get district assets regularly inspected by third-party experts. This adds an extra layer of safety by making sure that vehicles, equipment, buildings, and other assets have had an extra set of eyes verify that they're safe for use.

"That's something I don't believe has been done in a long time here, and I was able to get all of that done and feel good about it."

Though Howard has managed to get quite a bit done for the district, his proudest accomplishment is also one of the most simple: no major catastrophes have happened under his watch. "No major failures is what I shoot for, and I hope I always keep that piece."

When asked what sort of guidance he would give to others with lots of tasks to juggle in order to keep others safe, Howard explained that the key was not to sweat the small stuff. "Just try to stay on track. Don't let everything swallow you up." Of course, this is easier said than done, but—as Howard Smith proves—it's always possible.



Everyone Wins with Wage Continuation Program

The Colorado Division of Workers' Compensation outlines the benefits of participation.

by the Colorado Division of Workers' Compensation

Every day, the Colorado Division of Workers' Compensation (DOWC) gets questions from employers regarding the wage continuation program and how it affects them.

This article aims to present the benefits of participating in the program to both employers and employees, as well as provide instructions on how to participate.

Wage continuation seems very straightforward, and in general, it is exactly what it sounds like. The employer pays the injured worker their regular wages even though they are off work due to a work-related injury.

Employees like this benefit because they continue to receive their full wages instead of the 2/3rd payment they would get from the insurance carrier.

However, it is also a benefit to employers. Employers get to garner good-will from their employees, it's easier to recover the employee's share of costs associated with health insurance, and if approved by the DOWC, the insurance

carrier will reimburse the injured worker's temporary disability directly to the employer, greatly reducing the cost.

How do you participate? You need to send a letter to the DOWC that clearly indicates:

- which employees will be covered under the program,
- that the employer will be paying more than temporary disability,
- how long wage continuation will occur (three days, 30 days, one year, etc.),
- that the employer will not use the employee's vacation time or sick leave as a replacement, and
- how employees will be notified of the program.

The DOWC generally approves these requests within a day or two of receipt.

What happens if an employer wants to provide wage continuation but doesn't want to participate in the DOWC's program?

An employer can pay wages if they choose; however, there are consequences for the workers'

compensation claim.

The employer cannot be reimbursed by the insurance carrier, any wages paid will not go towards the benefit cap, and it's possible that the insurance carrier will have to pay compensation to the injured worker anyway. In other words, the employee may be paid twice.

This program does not exempt the employer from following the requirements of the Workers' Compensation Act. The workers' compensation insurance carrier or third-party administrator must still be notified in accordance with statute and rule.

This easy, free program is a win-win for both employers and injured workers, and it only takes a few minutes to get approved.

To get started, CSD Pool members can email the CSD Pool's Claims Advocacy Manager, Paula Lowder, at paula.lowder@marshmma.com for a sample letter that meets DOWC program requirements and will streamline your approval process.

PROPERTY RISK



Proactive Maintenance as a Safety & Loss Prevention Tool

Managing outdoor spaces is a key component of mitigating environmental risk and losses.

by Paige Wharton

CATEGORY:
PROPERTY

TAGS:
**ASSET MANAGEMENT
ENVIRONMENTAL RISK**

AUDIENCE:
**ALL
PARKS & RECREATION**

In the heart of Colorado’s rugged mountain landscapes, canyons, and plains, where trails wind through forests and meadows and wildlife roam freely, special districts play a vital role. Parks, recreation, water, fire protection, and other districts manage much of the open land that gives Colorado its untamed beauty, and their work is about much more than scenery.

Across the state, special districts oversee land that appears untouched, including hiking trails stretching into the high country, recreational land where families gather, and open spaces that connect communities. Maintaining these wild and open spaces protects property, reduces liability, and fosters public safety.

Yet without consistent care, those same landscapes can become hazardous. Overgrown vegetation, eroded trails, and fallen trees threaten visitors and increase property risk. Proactive maintenance significantly reduces claims and losses related to floods, fires, wind, and other natural hazards.¹

Managing Vegetation and Wildfire Risk

Wildfire is one of Colorado’s most pressing natural hazards.

¹ <https://www.csdpool.org/property>

One of the most effective ways to protect property and people is through vegetation and fuel management. Regular thinning of trees and shrubs, removal of deadwood, and control of dense underbrush reduce wildfire intensity and help create defensible space around buildings and infrastructure.²

These steps not only protect structures but also make it safer for firefighters to respond during emergencies. The U.S. Fire Administration emphasizes that “healthy landscapes” surrounding developed areas are key to reducing wildfire risk.

Creating firebreaks and buffer zones are equally important. By strategically clearing vegetation in certain areas, districts can help slow or stop a fire’s spread. These types of fuel treatments, when carefully planned, can protect communities while maintaining wildlife habitat and scenic value.

Keeping Trails Safe and Sustainable

Colorado’s trails are gateways to wild beauty, and they also demand regular care. Poorly maintained trails can erode, wash out, or create unsafe conditions for hikers and maintenance crews. Regular inspections, drainage improvements, and erosion control help preserve both safety and the natural environment. When trails cross steep or wet terrain, maintaining solid footing and proper runoff channels

² <https://www.usfa.fema.gov/wui/healthy-landscapes/>

prevent damage during storms or snowmelt. The State of Colorado’s recent investments in restoring trails on popular 14ers highlight the importance of proactive trail management for both safety and sustainability.³

Trail preservation and upkeep doesn’t stop at extensive trail systems and large outdoor spaces within the bounds of major parks and recreation departments—it also applies to urban outdoor spaces, often managed by metro districts.

Maintaining signage and wayfinding of these special places improves public and visitor safety. Clear markers reduce the risk of visitors straying into unsafe or restricted zones and help emergency personnel respond quickly when needed. Seasonal warnings about fire danger, storm closures, or wildlife activity help keep both people and ecosystems safe in both remote and urban settings.

Infrastructure, Collaboration, and Safety

Maintenance doesn’t stop at trails and vegetation. Special districts are responsible for infrastructure that keeps outdoor spaces accessible, for example, roads, fences, restrooms, trailheads, and bridges. Regular inspection of these assets helps prevent costly failures and protects against liability claims. A single broken bridge or unstable footpath can lead to injury, litigation, and damage to public trust.

Collaboration is another essential strategy. Fires, floods, and windstorms don’t stop at jurisdictional boundaries, and neither should preparedness. Community Wildfire Protection Plans (CWPPs) give districts a framework for shared action.⁴

By defining risk zones, prioritizing fuel treatments, and coordinating defensible space efforts, districts can pool resources and expertise. The Colorado State Forest Service highlights CWPPs as a cornerstone of wildfire readiness and interagency cooperation.

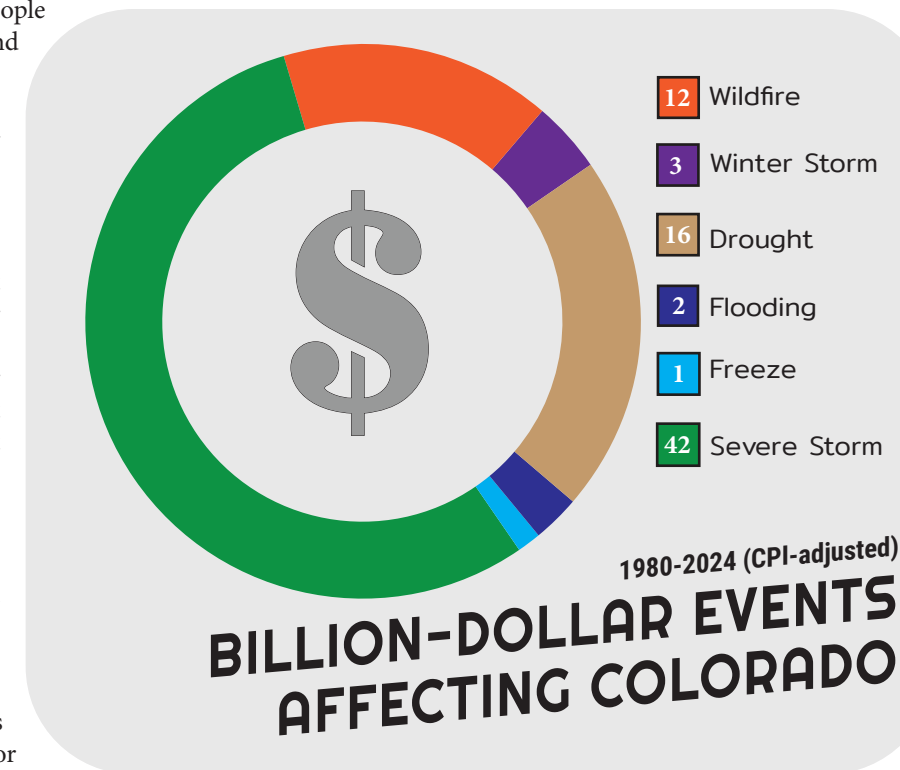
Bringing Practical Mitigation Solutions to Life

³ <https://cpw.state.co.us/news/03262025/state-restoring-12-summit-trails-colorado-14ers-investing-more-outdoor-recreation>

⁴ <https://csfs.colostate.edu/wildfire-mitigation/community-wildfire-protection-plans/>

While understanding and research are essential to any plan, action is equally important. Listed below are a few simple mitigation strategies⁵ which can help districts recover more quickly and decrease overall damage post-disaster.

- Raising items or equipment off the floor to keep them dry
- Regularly reviewing and implementing operations and maintenance programs
- Relocating park features or gathering spaces to areas less prone to inclement weather
- Floodproofing relevant spaces
- Strengthening structures to resist and withstand Colorado’s natural elements



The Value of Prevention

Prevention is more cost effective than response. Each year, districts across Colorado face millions in damages⁶ from natural events that could have been mitigated through early maintenance.

In fact, the National Oceanic and Atmospheric Administration states that 76 major Colorado-

⁵ https://www.fema.gov/sites/default/files/documents/fema_p-2181-fact-sheet-5-0-parks-recreational-other.pdf

⁶ <https://www.ncei.noaa.gov/access/billions/state-summary/CO>

based weather-related events have been recorded between 1980 and 2024, each resulting in over \$1 billion in losses, with the majority occurring after 2008.

Regular inspections after storms, snowmelt, or high winds identify hazards such as downed trees or unstable slopes before they become emergencies. Early intervention also protects employees and volunteers who maintain these lands.

Maintenance also supports environmental health and local communities. When trails erode or vegetation burns unchecked, sediment and debris can pollute streams, harm wildlife, and strain water treatment systems. By investing in stewardship today, districts protect the natural systems that sustain Colorado’s communities—from clean drinking water to resilient forests and healthy wildlife habitats.

Healthy trails, managed forests, and safe recreation areas also attract residents and tourists alike. Studies consistently show that properties near well maintained parks and trails hold higher value, boosting local economies.

Outdoor recreation in Colorado contributes over \$60 billion annually to the state’s economy and supports tens of thousands of jobs.⁷ Maintaining wild and open spaces is not only about protecting district assets—it is about preserving what makes Colorado unique.

A Shared Responsibility

Every Coloradan benefits from the work of special districts that care for the state’s wild and open spaces. Maintaining mountainous landscapes

and vast open spaces may not be glamorous work, but it is critical. It ensures trails remain safe, fires stay manageable, floods do less harm, and Colorado’s landscapes continue to inspire.

Through careful maintenance, special districts can protect both people and property while keeping the spirit of wild Colorado alive for all to enjoy.

⁷ <https://governorsoffice.colorado.gov/governor/news/governor-polis-and-colorado-parks-and-wildlife-announce-release-colorados-2025-statewide>

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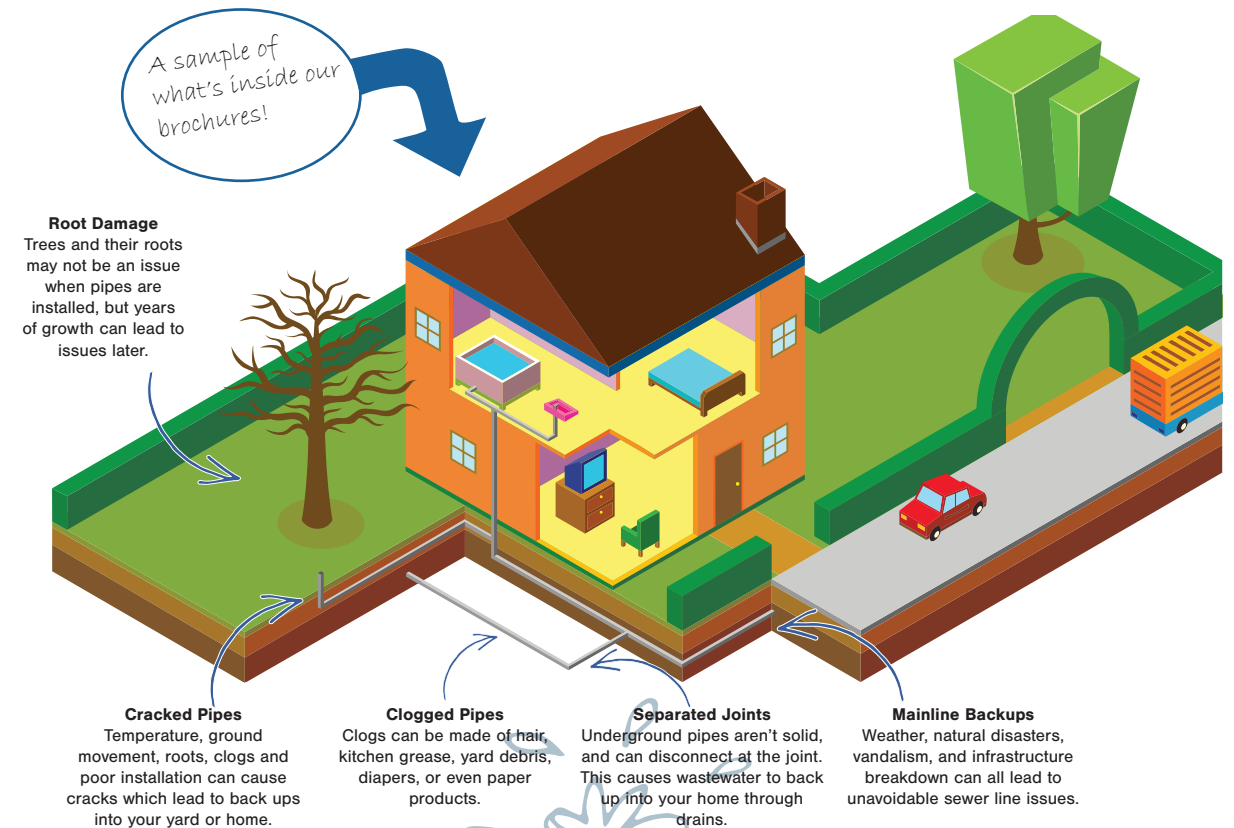


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csdpool.org/cover-your-flush

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