Requirements for The Colorado Springs Landslide Susceptibility Zone

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About 2-10 Home Buyers Warranty

10-year insurance backed structural warranties

• Covers qualified damage or defects to load-bearing elements of homes.
• The warranty is purchased by the Builder of the home.
• The Builder is the insured and the Homeowner(s) is the beneficiary.
• 2-10 Home Buyers Warranty has paid out over $270 million in claims.
2-10 Home Buyers Warranty

Colorado Claim History

• 58,500 enrollments
• 2,180 claims filed
• $14.0 (+) million paid out in claims.
• Largest Colorado claim = $371,214
80% of claims involve foundations.
2-10 Home Buyers Warranty

Colorado is one of our Special Standards States

Special Requirements for Enrollments:

• A Geotechnical Investigation & Report (SOILS REPORT)
  ✓ Explores the subsurface conditions, soil, rock, groundwater.
  ✓ Identifies geologic hazards.
  ✓ Provides site development and foundation recommendations.

LONG LIVE HAPPY HOMES®
2-10 Home Buyers Warranty

Other Requirements for Enrollments:

• Foundation, Frame, and Final inspections
  ✓ HBW approved third party inspector.
  ✓ HBW approved building department.

• Special Standard Requirements have lowered the number of claims.
Colorado Landslide History

4910 Braeburn Way, Colorado Springs

Claim filed in 1995
Colorado Landslide History

4910 Braeburn Way, Colorado Springs - 1995

- The underlying soils have a low swell potential and a high potential for collapse.

- It is believed that slope stability contributed to the foundation movement.

- The home is located in or very near a landslide zone.

- The foundation stabilization cost exceeded $200,000.
Colorado Landslide History

Exterior Distress
Colorado Landslide History

Interior Distress

Floor Slopes
Colorado Landslide History

4910 Braeburn Way Recently
Our History with Colorado Landslides

Jeffco admits errors in slide area
A smile and a hug from a protege
Lone Tree challenges tax plan
City calls stadium board effort to reaps an "abuse of power"

Greater Denver
6th Avenue Estates - 1998

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Colorado Landslide History

• The site had been considered a NO-BUILD ZONE because of the LANDSLIDE RISK.

• Then the county over ruled the objections of its staff and state geologists and allowed construction to proceed.
Colorado Landslide History

Two homes affected by the landslide on W. Bayaud Drive
Colorado Landslide History
Colorado Landslide History

Added surcharge (weight of home)

Added water (lawn irrigation)
Colorado Landslide History

We accepted claims for two homes below the initial landslide.

16190 W. Ellsworth Ave.

16220 W. Ellsworth Ave.
Colorado Landslide History

The back of the homes
Colorado Landslide History

Colorado Geological Survey Landslide Inventory Interactive Map
Colorado Landslide History

CGS Landslide Inventory
Interactive Map
Colorado Landslide History

- 6th Avenue Estates
- Mesa View Estates

W. Bayaud Drive
Colorado Landslide History

Mesa View Estates - 2017
Landslide Zone Requirements
Why Have Requirements?

- Each year in the United States, there is $1 to $2 billion in economic losses and 25 to 50 deaths attributed to landslides. (USGS & USA Today)

- Not only are landslides capable of extensive damage to structures, they are also expensive to stabilize.
There are significant slope stability issues in the western portion of Colorado Springs.

Homes continue to be damaged due to landslides.
Alerting Our Member Builders

Risk Management Advisory Letter

- A letter was sent out to our Member Builders August 1, 2016.

- The letter informed Builders about:
  - The recent landslides that have occurred in the Cheyenne Mountain area.
  - The landslides may be the deep-seated type.
Landslide Susceptibility Zone Requirements

- Failure planes can be well below the depth of foundations.
- Geotechnical investigations on a single lot may not fully reveal the property’s risk of a landslide.
- Landslide mitigation procedures may require access to other lots.
- Landslide Zone requirements.
Landslide Susceptibility Zone Requirements

✓ The Cheyenne Mountain neighborhoods have been determined to be a “No Enrollment Zone”.
Landslide Susceptibility Zone Requirements

• Outside of the Cheyenne Mountain neighborhoods:
  – Less likely to have deep-seated landslides.
  – The potential for landslides in these areas can generally be mitigated with:
    ✓ Proper grading.
    ✓ Surface and ground water management.
Landslide Susceptibility Zone Requirements

Outside of the Cheyenne Mountain neighborhoods:

• Structures in these areas are eligible for enrollment with the following:

  ✓ A more robust Geotechnical Investigation & Report than typical identifying and addressing any slope stability issue.

  ✓ Submission of a third party review of the Soils Report.
Geologic Hazard Study Report
Landslide Susceptibility Zone Map

How do we know when to implement the requirements?
Landslide Susceptibility Zone Map

Colorado Geological Survey’s Interactive Map

Locate proposed enrollments on the map.
Landslide Susceptibility Zone Map
Landslide Susceptibility Zone Map

The address is entered in the search box.
The Antler Hotel is not in a landslide susceptible area.
Landslide Susceptibility Zone Map

The Braeburn Way home.
Thank You!