SOUTHERN COLORADO WILDFIRE RELIEF FUND

Aspen Acres Fire

Eligibility & Distribution Plan

ONE FUND • ONE AART INTAKE • RECOVERY ASSESSMENT / CASE MANAGEMENT • UNMET NEEDS REVIEW • INDIVIDUALIZED RECOVERY INVESTMENT

This plan was created based on state and national Volunteer Organizations Active in Disaster (VOAD) best practices and direction from the Wildfire Relief Fund Taskforce, before final approval by the United Way of Southern Colorado Board of Trustees.

The Aspen Acres Recovery Team (AART), in conjunction with the Wildfire Relief Fund Taskforce, reserves the right to revise the parameters set forth in this document as disaster recovery needs evolve.

Approved by the United Way of Southern Colorado Board of Trustees on 9/15/26.

Executive Summary

The Fund Taskforce has determined that a tiered direct-payment model would spread limited resources too broadly and reduce the Fund's ability to make meaningful long-term recovery investments. This plan therefore establishes a single unmet-needs model focused on individualized recovery gaps rather than automatic awards based on damage category.

The model is designed so that survivor intake can begin without waiting for complete aggregate damage and insurance data or for one case-management organization to control the entry point. AART should maintain a common community recovery intake, while participating case-management organizations may receive referrals and coordinate recovery planning. Fund decisions remain governed by Taskforce-approved parameters and an Unmet Needs review process.

Eligibility is not the same as priority. Intake is not the same as approval. Funding is not first come, first served.

Recommended Governance Model

Entity / Function	Primary Role
Fund Taskforce	Establishes eligibility, prioritization, award and governance parameters; protects donor intent.
Aspen Acres Recovery Team (AART) / LTRG	Owns the community recovery system and common intake pathway; coordinates participating organizations.
Disaster Case Management	Works with survivors to verify needs, identify resources and build realistic recovery plans.
Unmet Needs Committee	Reviews documented recovery gaps and approves, modifies, denies or redirects requests according to established parameters.
UWSC	Serves as fiscal sponsor/steward and disburses funds according to approved decisions; does not independently determine individual eligibility.

1. Purpose of the Fund

The Southern Colorado Wildfire Relief Fund exists to support the long-term recovery of survivors directly impacted by the Aspen Acres Fire.

Because charitable resources will not be sufficient to replace every loss or make every survivor financially whole, Fund resources will be directed toward documented disaster-related unmet needs that are necessary for survivors to achieve a reasonable and sustainable recovery.

The Fund is intended to complement insurance, public assistance, charitable assistance, donated resources and other recovery support, while avoiding unnecessary duplication.

2. Core Principles

- Survivor-centered and trauma-informed.
- Equitable rather than first come, first served.

- Based on documented need rather than identical payments.
- Focused on meaningful recovery impact.
- Coordinated with other reasonably available resources.
- Transparent and accountable to donors and the community.
- Flexible enough to respond as recovery needs and available resources change.

3. Basic Eligibility

To be eligible for Fund consideration, an applicant must demonstrate all of the following:

1. The applicant was directly impacted by the Aspen Acres Fire through destruction, physical damage, displacement or another substantial fire-related impact (including, but not limited to flooding as a result of the fire).
2. The applicant has a remaining disaster-related unmet need.
3. The applicant participates in the recovery intake and verification process and provides reasonable documentation needed to evaluate the request.

Residence and Identity Verification

When an applicant seeks consideration as a primary-residence household, primary residency may be established through reasonable documentation such as a lease or rental agreement, utility bill, tax documentation, government or county records, or other documentation reasonably demonstrating residency. Identity verification will also be required prior to payment.

Alternative verification should be permitted when documents were destroyed, lost or are otherwise unavailable because of the disaster.

4. Populations Considered

Both homeowners and renters will be eligible for assistance. Priority will be given to:

- Homeowners whose primary residence was destroyed, rendered uninhabitable, or sustained significant damage.
- Renters whose primary residence was destroyed, rendered uninhabitable, or sustained significant damage.
- Other permanent residents who can establish primary residency and a qualifying recovery need.

Applicants with other documented disaster-related property, agricultural, or business losses may be considered for assistance under the secondary uses of funds, subject to Fund availability and the parameters established by the Fund Taskforce.

The type and amount of assistance will vary according to the applicant's recovery need. A renter, for example, would not receive rebuilding assistance for a structure they did not own, but may have substantial relocation, transportation, furnishing, accessibility or other recovery needs.

5. Insurance Status

Insurance status does not, by itself, determine eligibility.

Eligible applicants may be uninsured, underinsured, or insured but facing a documented loss or expense that is not adequately covered.

Priority will generally be given to applicants with the greatest remaining recovery gaps after insurance and other reasonably available resources are considered. Possessing insurance should not be treated as evidence that an applicant has sufficient resources to recover.

6. No Automatic Payment Based on Damage Category

The Fund will not issue automatic or standardized payments solely because a residence received a particular damage designation.

Assistance will be based on the applicant's documented recovery need, available resources, and the degree to which Fund assistance can meaningfully advance recovery.

This approach preserves resources for those facing the most significant recovery gaps and avoids distributing small amounts so broadly that the Fund loses its ability to create meaningful impact.

7. Sequence of Assistance and Other Resources

Before Fund dollars are committed to a specific unmet need, the recovery process should identify other resources reasonably available to address that same need. These may include insurance, public assistance, other charitable assistance, voluntary agency resources, donated materials or services, and other disaster-recovery programs.

The Fund should not require a survivor to exhaust every conceivable resource when doing so would create unreasonable delay or hardship.

Fund assistance should generally be used after other reasonably available resources for the same identified need have been pursued or considered. Exceptions may be made when waiting for another resource would create unreasonable hardship, threaten health or safety, substantially delay recovery, or when there is reasonable evidence that the resource will not adequately address the need.

8. Primary Uses of Funds

Assistance may include expenses necessary to achieve a reasonable recovery plan, including but not limited to those listed below. Property-related assistance is prioritized for the owner-occupied primary residences of eligible households; renters may receive assistance for their own documented recovery needs.

- Repair or rebuilding of a primary residence.
- Construction materials and labor.
- Code-required improvements associated with rebuilding.
- Accessibility modifications.
- Well, septic or essential utility restoration.
- Debris removal or property cleanup when not otherwise covered.
- Temporary or transitional housing.
- Rental deposits and relocation expenses.
- Essential household furnishings and appliances.
- Replacement of essential personal property.
- Transportation necessary for household stability, employment or recovery.
- Medical, behavioral-health or accessibility needs caused or substantially worsened by the disaster.
- Essential equipment necessary for employment or household self-sufficiency.
- Other disaster-related expenses necessary to complete a recovery plan.

9. Secondary Uses of Funds

The following may be considered only after primary household recovery needs have been evaluated and prioritized, subject to Fund availability:

- Documented business or agricultural losses not addressed through primary household recovery assistance.
- Secondary, vacation, or investment residences.

10. Generally Ineligible Uses

- Losses unrelated to the Aspen Acres Fire.
- Expenses already fully reimbursed by insurance or another source.
- Luxury upgrades.
- Cosmetic improvements beyond what is reasonably necessary for recovery.
- Payment of pre-disaster debt unrelated to recovery.
- Reimbursement simply for the value of lost property when no current recovery need exists.

The Fund generally should not correct pre-existing conditions unrelated to the disaster, except when addressing the condition is reasonably necessary to complete a disaster-related repair or achieve a safe, sanitary, secure and functional recovery outcome.

11. Prioritization When Resources Are Limited

Eligibility and priority are not the same. An applicant may be eligible for Fund consideration but receive lower priority than another applicant with a more severe or less-resourced recovery gap. Primary uses of funds will generally receive priority over secondary uses.

The following factors should be considered collectively rather than as rigid standalone tests:

- Severity of loss.
- Size of the remaining recovery gap.
- Uninsured or substantially underinsured status.
- Applicant or household financial resources and ability to recover.
- Current housing instability.
- Life, health and safety concerns.
- Disability or accessibility needs.
- Older adults.
- Households with children.
- Other significant applicant or household vulnerabilities.
- Availability or lack of other recovery resources.
- Whether Fund assistance will substantially advance or complete the applicant's recovery plan.

Income

A fixed income ceiling is not recommended. Income, assets and other financial resources should instead be considered as part of the applicant's and, when applicable, the household's overall ability to recover without charitable assistance. This allows the Fund to account for catastrophic recovery gaps that may exist across income levels.

12. Funding Is Not First Come, First Served

Funding is not first come, first served.

Submitting an intake earlier will not give one applicant priority over another applicant with a significantly greater need that enters the system at a later date. Intake form submissions may begin immediately, while each intake will be evaluated individually according to established eligibility and prioritization criteria.

13. Intake, Recovery Planning and Fund Review

Step 1 - AART Recovery Intake

Any survivor may complete the standardized AART recovery intake. The intake should collect enough information to establish impact and, when applicable, residency; identify insurance status; identify immediate and long-term needs; document assistance already received; determine whether case management is needed; and obtain permission for appropriate information sharing.

Step 2 - Recovery Planning / Verification

For requests requiring Fund assistance, the applicant's remaining unmet need will be required to be documented and other available resources identified. This process will occur through disaster case management or another approved recovery-planning process. AART will not designate one organization as the exclusive gateway to the community recovery system unless AART affirmatively chooses to do so through an agreed governance process.

Step 3 - Unmet Needs Review

Each unique case will be presented to the Unmet Needs Committee with no personally identifiable information included, unless deemed necessary for the review process. The Committee may approve the request, approve a modified request, request additional information, deny the request, or identify another resource that can meet the need.

14. One Community Intake

AART will maintain a common community recovery intake process available to all Aspen Acres survivors. Participation in the recovery system will not be contingent upon initial contact with any single participating organization.

Participating case-management and recovery organizations may receive referrals from the common intake and, with survivor authorization, share information necessary to coordinate services, reduce duplication and support the applicant's recovery plan.

15. Award Amounts and Approval Thresholds

A fixed per-applicant maximum is not recommended at this stage. Establishing an arbitrary cap before adequate applicant-level data are available could prevent the Fund from meaningfully addressing catastrophic recovery gaps.

There is no automatic award amount. Awards will be based on verified unmet need, available resources and Fund priorities.

The Taskforce may establish internal approval thresholds to strengthen governance without imposing an artificial survivor cap. For example, routine awards may require standard Unmet Needs Committee approval, while larger awards or major rebuilding investments may require enhanced documentation and additional Taskforce or designated committee authorization.

16. Reapplication and Changing Circumstances

Receipt of assistance should not automatically prevent an applicant from seeking additional assistance if a new or previously unknown disaster-related unmet need emerges. Each subsequent request should be reviewed against Fund parameters, prior assistance received and the applicant's updated recovery plan.

17. Reconsideration / Appeals

Applicants may request reconsideration when:

- Information used in the original review was inaccurate.
- Relevant documentation was unavailable initially.
- Insurance or other assistance determinations changed.
- The applicant's recovery circumstances materially changed.
- A significant recovery resource became unavailable.

Reconsideration is intended to address new information, factual errors or materially changed circumstances; it is not intended simply to provide a second review because an applicant disagrees with a discretionary funding decision.

18. Fund Availability and Taskforce Flexibility

Eligibility does not guarantee assistance. All awards are subject to verification, approval, donor restrictions where applicable, and availability of Fund resources.

The Fund Taskforce may revise eligibility criteria, prioritization factors, eligible uses, documentation requirements, approval thresholds and other parameters as additional data become available and community recovery needs evolve.

Policy Summary

Fund structure	One centralized Wildfire Relief Fund
Entry point	One common AART recovery intake.
Eligibility	Applicants directly impacted by the Aspen Acres Fire with a remaining disaster-related unmet need.
Homeowners / renters	Both may be considered; assistance is tailored to the recovery need.
Primary uses	Primary-residence household recovery needs receive first consideration.
Secondary uses	Secondary residences and documented business or agricultural losses may be considered after primary recovery needs, subject to Fund availability.
Insurance	Uninsured, underinsured, and insured applicants may be eligible.
Income	No fixed income ceiling; consider financial resources and ability to recover.
Awards	Individualized; no automatic damage-based amount.
Priority	Need-based, not first come, first served; primary uses of funds generally take precedence over secondary uses.
Other resources	Consider reasonably available resources before using Fund dollars; allow hardship and delay exceptions.
Decision process	Recovery verification / case management followed by Unmet Needs review.

UWSC role	Fiscal sponsor/steward; does not independently select recipients.
Future revisions	Taskforce may adjust parameters as recovery data and needs evolve.

References

This document incorporates the Fund Taskforce's direction and concepts reflected in the Aspen Acres draft framework, the Colorado Voluntary Organizations Active in Disaster (VOAD) community-led recovery materials, National VOAD long-term recovery and disaster case-management guidance, and examples from Colorado and other disaster recovery funds. These references support the use of coordinated intake, disaster case management, sequence-of-assistance principles, documented unmet-needs review, and flexible community-led recovery structures.

- Aspen Acres Wildfire Relief Fund - Comprehensive Relief Distribution Framework & Technical Specification (draft).
- Colorado VOAD - Equitable, Community-Led Disaster Recovery Model / Community-Led Recovery Framework & Funding Distribution Model Options.
- National VOAD - Long-Term Recovery Guide and Disaster Case Management guidance.
- Larimer County Long-Term Recovery Group framework.
- Boulder County / Community Foundation Boulder County - Marshall Fire Recovery Support Program.