



Relief and Recovery Guide

LARIMER COUNTY FLOOD September 2013

2-1-1 is a service of The United Way of Larimer County

www.uwaylc.org

Dial 2-1-1 or 1-866-485-0211

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PURPOSE

The purpose of this Relief and Recovery Guide is to connect Colorado residents affected by the Larimer County Flood 2013 with disaster assistance and information. The Guide lists information on many programs and agencies. Updates and verification are continuously being made to this document. Updates are available at 211colorado.communityos.org.

The Guide is arranged in sections based on needs and the types of services provided. Where applicable, there are tables arranged to show resources available within the county and statewide. Phone numbers and specific information regarding service eligibility, hours, etc. may also be outlined.

You are welcome to dial 2-1-1 (local: 970-407-7066 or toll free: 1-866-485-0211), 7:30 a.m. – 7:30 p.m., 7 days a week for help in finding available disaster assistance services. Language translation services are available. Individuals with hearing and speech disabilities can call Relay Colorado at 7-1-1 (or 1-800-659-2656) to indirectly access Colorado 2-1-1. You can also visit 211colorado.communityos.org to review resources and search the database of services in your local community. Colorado 2-1-1 will help identify the best local resources to fit your individual needs after a disaster or for life's everyday situations.

Disclaimer: Colorado 2-1-1 shall have no liability or responsibility of any kind to any user, other person or entity as a result of these guidelines. Colorado 2-1-1 is not authorized to give legal, insurance policy, health or contracting advice. The use of any or all guidance presented is solely at the discretion of the user.

FLOOD RESOURCES

SERVICE	HOURS & OTHER INFORMATION
Animal Evacuations	<u>Estes Park Temporary Shelter:</u> Small Animals - Animal Medical Center 1260 Manford Ave 970-586-6898 Animal Hospital of the Rockies (Animal House) 453 Pine River Lane 970-586-4703 Large Animals- Estes Park Fairgrounds 1209 Manford Ave 970-586-6104 <u>Loveland and Fort Collins Temporary Shelter:</u> Small Animals- Larimer Humane Society 6317 Kyle Avenue Fort Collins, CO 970-226-3647 Large Animals- Call the Larimer Humane Society to make arrangements for large animals at the Ranch. 970-226-3647 ext. 7 or 970-566-3526 <u>For Pet Evacuation or Rescue:</u> Email dispatch@larimerhumane.org or call 970-226-3647 ext.7 <u>To Locate a Missing Animal:</u> If you are missing a large animal, visit www.larimerhumane.org/animals/lost-and-found for updates as animals arrive <u>If you found an animal:</u> If you're able, please bring the animal to the Larimer Humane Society shelter. If unable to transport, please call Larimer Humane Society at 970-226-3647 ext. 7. If you would like to keep the stray animal in your home, please call us at 970-226-3647 ext. 0 to give us a description of the animal so we can list him/her on our "Lost & Found" website.

	If you would you would like to foster a pet displaced by the flood, visit www.animalhousehelp.org/foster.php
Basic Safety	Please check on your neighbors as we are unable to do welfare checks with limited staff and resources focused on evacuations and getting food and water to stranded residents. Stay out of flood water - it can be contaminated. DO NOT DRIVE THROUGH WATER OR PASS ROAD BLOCKS - You are putting your life and those of emergency responders at risk if you do. If you feel unsafe at your home, trust your instincts and go to a shelter. You do not need to wait for a notification to evacuate if you feel threatened. Flooding is causing blocked roadways in low-lying areas. Hazardous road conditions exist throughout Larimer County, please limit travel and watch for road blocks at low-lying areas due to high water. Do not venture out unless absolutely necessary. All residents in low-lying areas are asked to be on alert for rising water. Be prepared to evacuate if needed. Residents in are asked to limit driving, especially in mountain communities as gasoline may become scarce due to washed out roads
Bathing Facility	Showering facilities are open to all those displaced by the flood. Men, women, and children welcome. Towels, soap, and shampoo available in the facilities. Sign in at front desk. Will need to sign a liability waiver. <u>Fort Collins:</u> • Raintree Athletic Club 2555 S Shields St, Fort Collins, CO 80526 (970) 490-1300 Monday - Friday: 5a.m.– 12a.m. Saturday - Sunday: 6a.m.– 10p.m. • Edora Pool & Ice Center 1801 Riverside Ave • NorthsideAtzlan Community Center 112 E. Willow St • Mulberry Pool 424 W. Mulberry • Fort Collins Senior Center 1200 RaintreeDr

	<u>Loveland:</u> The Loveland Gold's Gym is opening its doors for showers, toiletries, and towels for evacuees and first responders, as well. 910 E. Eisenhower Blvd. Gym Hours: ○ Monday-Thursday 5:00 a.m. to 11:00 p.m. ○ Friday 5:00 a.m. to 10:00 p.m. ○ Saturday & Sunday 7:00 a.m. to 7:00 p.m.
Building Safety	The Larimer County Building Department is making rounds to inspect homes in the flood area. They are placing either a red, yellow or green placard on each home. Do not remove the placard until they tell you to do so. As of October 29, 2013 the Town of Estes Park Chief Building Officer has authorized the removal of green placards. For more information visit: www.larimer.org/flooding2013/building/placard-postings.pdf or www.larimer.org/flooding2013/building/getting-back-to-your-home.pdf <u>Estes Park:</u> • 3,000 structures have been assessed in the Estes Valley. 12 structures were marked with red cards and were unsafe to occupy due to structural or electrical issues. • Please leave the business/home safety placards from the assessment team posted to help expedite other processes. • Beginning this week, areas with multiple buildings distressed will be reviewed more carefully. • Please call a structural engineer if you have any concerns about your home or business. • If electrical appliances were wet at any point during the incident, they must be checked for safety. • The Town's dedicated line for building safety inspection information is 970-577-3722. Please call if you have building safety concerns about your property. An electrical inspector is also available. • Before beginning any bank stabilization, temporary roads/bridges, shoring of buildings or other work in the flood plain, you must receive a permit through the Town of Estes Park Building Safety Division 970-577-3722. • Document your cleanup for insurance purposes; check with the company to see what is covered. • Licensed contractors can start work for customers and get permits before they receive inspection.

Case Management	<u>Families with Children in Thompson School District</u> If you are in need of assistance, please contact your local school. Staff members will complete the necessary paperwork and then help connect you to people who can fulfill your needs. Please note that students have the right to attend the school where they are living now in their attendance area. Transportation for students who prefer to attend their school of origin will be determined on a case-by-case basis by feasibility, based on the best interest of the child. <u>Red Cross</u> Individuals impacted by the flood can register with the Red Cross at the DAC/DRC's for client casework assessment. After the DAC closes on October 4, the Red Cross will be offering services at 730 SW 14th St., Loveland, CO
Clean Up	Flood Clean-Up Assistance Now Available Larimer County residents who need help cleaning their homes and/or removing flood debris can now register for assistance. Many nonprofit organizations from across the United States are arriving in Larimer County to help with flood clean-up and recovery. United Way 2-1-1 will serve as the central registration point for clean-up assistance. Residents can register in person or over the phone to be placed on the waiting list: • Register over the phone: Call 2-1-1 (or 970-407-7066 from a cell phone) between 7:30 a.m. - 7:30 p.m. and ask to be placed on the Flood Clean-Up Assistance list. • Register in-person: Starting Wednesday, September 18th, residents can go to the Disaster Recovery Center, located at 815 Southwest 14th Street, Building B, in Loveland. This service will be available daily from 8:00 a.m. – 6:00 p.m. <u>Fort Collins:</u> Air Quality assessments can be provided through <u>City of Fort Collins Healthy Sustainable Homes</u> for residents of Fort Collins for free. Included with each assessment is a free radon test kit, they'll check your home for potential mold and moisture problems, and we'll leave you with a wealth of information and resources about your indoor air quality and steps you can take to mitigate many of the most common problems. Call 970-416-2832 or email mpaardrup@fcgov.com to make an appointment. Visit www.fcgov.com/healthyhomes for more information.

Clothing	<u>Women’s Career Closet</u> Call closet number: 970-482-0954 Select option 1 and if nobody answers leave a voicemail with contact information. The Women’s Career Closet is located in Fort Collins. <u>Disaster Distribution Center</u> Clothing may be available at the Disaster Distribution Centers. See the Distribution Center section of his table for more information.
Debris Removal	<u>Loveland:</u> For more details, including a map of areas that will be serviced for debris removal please see www.cityofloveland.org/SolidWaste or call (970) 962-2529. <u>Larimer County:</u> Please call (970) 498-5760 for more information For free man power and heavy equipment, call <u>Colorado Oil and Gas Association</u> at 303-907-5568 for possible assistance. See the CLEAN UP Section of this document for more information
Disaster Recovery Center/Disaster Assistance Center	Only FEMA and SBA representatives remain at the Disaster Recovery Center Loveland: <u>Disaster Recovery Center:</u> Rocky Mountain Center for Innovation and Technology (formerly Agilent) 815 Southwest 14th Street, Building B Loveland, CO Hours: 9 a.m. – 7 p.m., Monday - Saturday Estes Park: <u>Disaster Recovery Center:</u> Rocky Mountain Park Inn Conference Center 101 S. St. Vrain Ave. Estes Park, CO 80517 Hours: 9 a.m. –7 p.m., Monday – Saturday • Also has Red Cross Representatives Available at this location. <u>Disaster Assistance Center:</u> Estes Valley Library 335 E Elkhorn Ave Estes Park, CO Hours: 10 a.m. -5 p.m., Monday - Friday

	Services Available: • Larimer County Department of Human Services • Larimer County Workforce Center • Handouts from other organizations For Business Recovery Centers, visit the Small Business Administration section of this table.
Distribution Center	<u>Loveland Disaster Distribution Center</u> The disaster distribution center is available to anyone impacted by the Larimer County 2013 Flood. Supplies are free and include personal items, household items, and non-perishable food. Visit to find what you need. Frequent shoppers are encouraged as inventory changes quickly. <u>Loveland Disaster Distribution Center</u> (Old Agilent/HP Building) 815 14th Street SW Building D (for "Donations") Loveland, CO Enter off of Taft Avenue in Loveland. Follow signs to Building D. Hours through October: • Monday through Friday, 10 a.m. -7 p.m. • Saturday & Sunday, 12 p.m. to 5 p.m.
Election Information	Larimer County requested and was granted permission to mail ballots early. As of October 7, 2013, ballots for the affected areas were in the clerk's hands and ready to mail out to those voters on Tuesday, October 8th. Ballots will be mailed early only to those areas affected by the floods – specifically Larimer voters in Lyons, Estes Park, and areas surrounding Estes Park. The Clerk's office reminds all registered voters to contact the Elections Office with change of address information any time they move – whether it's due to an emergency or not. Voters in the affected areas may return their ballots to any one of the following three drop-off locations between 8a and 5p, beginning Wednesday, October 9th. All ballots must be RECEIVED (not simply post marked) by the Clerk and Records office no later than 7p on Election Day, November 5, 2013. The following locations normal hours of operation are Monday – Friday, 8 a.m. - 4:30 p.m. <u>Larimer County Courthouse</u>

	200 W. Oak Fort Collins, CO <u>Loveland Motor Vehicle</u> 205 E. 6th St. Loveland, CO <u>Estes Park Motor Vehicle</u> 1601 Brodie Ave. Estes Park, CO Ballots for all other voters in Larimer County will be mailed beginning October 15, 2013. County residents may drop off their ballots at any of the drop-off locations listed on our website at www.votelarimer.org. Any elector experiencing difficulty with the ballot and/or voting process should contact the Larimer County Clerk and Recorder's office directly at 970-498-7820.
Employment Resources	The <u>Larimer County Workforce Center</u> has representatives available at the DRC/DAC in Loveland to assist affected business and worker needs with appropriate resources - It is encouraged that businesses that have been lost or closed due to the flood to contact the Unemployment Office to begin a claim as soon as possible. You may be eligible for benefits, and the Unemployment Office will want to identify your special circumstances. By Phone: 303- 318-9300 (recommended for flood affected business owners.) Online: www.colorado.gov/cdle Businesses laying off workers temporarily or permanently due to the flood, please encourage your workers to file a claim with the Unemployment Office as soon as possible. (Initiating a claim over the phone is recommended for flood affected claimants: 1 -800-388-5515.) Also, they encourage businesses to make contact with the LCWC's Business Development Team as soon as possible. They can offer a variety of options for your workers including "Rapid Response" job search resources, UI claim information, and more. Call 970-498-6665 or email business@larimer.org - The Larimer County Small Business Development Center (SBDC), in conjunction with the Loveland Center for Business Development (LCBD), will provide free disaster relief consulting for affected

	businesses. We can help with loan assistance, insurance questions, and disaster resources. Visit our table at the Loveland Disaster Assistance Center. Contact us at 970-498-9295 or terri@larimersbdc.org. If desired, you can apply for an SBA loan at www.disasterloan.sba.gov/ela, or call 1-800-659-2955 AFTER you have a FEMA registration number. Call 1-800-621-FEMA to get this registration number. The LCWC is planning a large Job Fair for flood affected workers and employers throughout the region. Thousands have lost their income due to business closure or road damage. They do not have all the details yet, but here are the basics: Regional Job Fair, October 9th at the Ranch in Loveland, CO. Employers and workers from Boulder, Weld, and Larimer counties (and beyond!) are welcome. The LCWC will make an effort through the press, social media, the Department of Labor, and other networks to invite as many flood affected workers as possible. For more information or to book a booth: Call Jackie Tuck at 970-498-6647 If your organization would like to contribute to the job fair as a coffee, set-up, or media sponsor (financial or in-kind): Contact Catherine MacGowan at 970-498-6658.
Evacuation Shelters	<u>Fort Collins:</u> CLOSED: Timberline Church CLOSED: Shelter at Tavelli Elementary <u>Loveland:</u> CLOSED: Thompson School District Administration Building <u>Estes Park:</u> CLOSED: Estes Park Conference Center 101 South Saint Vrain Ave. Estes Park, CO They will still be providing meals, clean up kits and bottled water, but no overnight services.
FEMA Assistance	Individuals impacted by the flood need to register by November 30, 2013 to receive assistance. In determining what level of assistance will be available, FEMA will look at whether any losses are covered by insurance and whether the individuals would qualify for Small Business Administration (SBA) disaster loans (which

cover more than just businesses) prior to looking at the potential for FEMA grants. Individuals with mortgage or home equity loans may qualify for SBA loan consolidation at low rates. It is important for individuals who might qualify to get their applications submitted within 60 days. This ensures their ability to resubmit later and take advantage of the fact that, unlike a bank, the SBA can make loans based on the pre-disaster value of property. Farmers and ranchers who want to make a claim for agricultural losses (as opposed to their home) should go through the Farm Services Administration, rather than the SBA.

4 ways flood victims can contact FEMA for assistance:

1. By phone at 1-800-621-FEMA (3362)
2. Online at www.disasterassistance.gov
3. Smartphone at m.fema.gov
4. FEMA representatives are available at the DRC's

Estes Park:

Estes Park Conference Center
101 S. St. Vrain Ave
Estes Park, CO
Hours: 9 a.m - 7p.m., Monday - Saturday

Loveland:

815 14th St SW, Building B
Loveland, CO
Hours: 9 a.m. – 7 p.m., Monday - Saturday

Helpful information to have when registering:

- Current telephone number
- Address at the time of the disaster *and* current address
- Social Security number, if available
- A general list of damages and losses
- If insured, the name of the insurance company, agent, and policy number and a bank routing number for any direct deposit

Steps to Apply for FEMA Assistance

1. Register with the Federal Emergency Management Agency (FEMA)
2. Receive a property inspection
 - [What to expect during an inspection](#)
3. Receive a letter from FEMA regarding the status of the request for federal assistance

If you have questions about the letter from FEMA, call the helpline at 800-621-3362.

4. *Some* will also receive an application for a low-interest disaster recovery loan from the [U.S. Small Business Administration \(SBA\)](#).

If you were impacted in **any way**, regardless of level or type of loss/destruction, it is important that you register with FEMA. FEMA assistance *MAY* be granted for:

- **Temporary housing assistance** (not SBA loan dependent): Money to rent a different place to live or a temporary housing unit (when rental units are not available)
- **Repair assistance** (not SBA loan dependent): Money for homeowners to repair damage from the disaster that is not covered by insurance
 - Structural parts of a home (foundation, outside walls, roof)
 - Windows, doors, floors, walls, ceilings, cabinetry
 - Septic or sewage system
 - Well or other water system
 - Heating, ventilation, air conditioning
 - Utilities (electrical, plumbing, and gas systems)
 - Entrance and exit ways from home, including privately-owned sole access roads
 - Blocking, leveling, and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical, and fuel lines and tanks
- **Replace assistance** (not SBA loan dependent): Money to replace a disaster-damaged home, under rare conditions, if this can be done with limited funds. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements and local flood codes and requirements. The maximum award is \$31,900.
- **Permanent or semi-permanent construction** (not SBA loan dependent)
- **Other needs assistance** (not SBA loan dependent): Grants for uninsured, disaster-related necessary expenses and serious needs. Flood insurance may be required on insurable items (personal property) if they are located in a Special Flood Hazard Area. Assistance includes:
 - Medical and dental expenses
 - Funeral and burial costs
 - Repair, cleaning, or replacement of:
 - Clothing
 - Household items (room furnishings, appliances)
 - Specialized tools or protective clothing and equipment required for your job
 - Necessary educational materials (computers, school

	books, supplies) ▪ Clean-up items (wet/dry vacuum, air purifier, dehumidifier, chainsaw) ▪ Fuel (fuel, firewood) ▪ Repairing or replacing vehicles damaged by the disaster, or providing for public transportation or other transportation costs ▪ Moving and storage expenses related to the disaster (including evacuation storage or the return of property to a home) ▪ The cost of a National Flood Insurance Program group flood insurance policy to meet the flood insurance requirements for "other needs assistance" <u>Need proof of inability to access your property/home for FEMA?</u> FEMA may require documentation from Larimer County that you are unable to access your home or property. If you need this documentation, contact Michelle Jenkins in the Larimer County Engineering Department at 970-498-5719 or mjenkins@larimer.org. Include your name and property address. <u>Hope Coalition Colorado</u> For assistance negotiating with creditors, car payments, mortgages, insurance companies, making settlements, budgeting after a disaster, filling out SBA or FEMA forms appeals or denials or assistance locating grants, call: 1-888-388- HOPE (4673).
Financial Assistance	The <u>Colorado Farm Bureau</u> is accepting applications no later than November 15, 2013 for assistance from their Disaster Fund. Visit coloradofarmbureau.com/disasterfund for the application and more information. For more information please contact Robyn Scherer, robyn@coloradofb.org, 303-749-7505. <u>Colorado Association of Realtors (CAR)</u> will be accepting grant applications for up to \$1,500 for mortgage and temporary housing assistance only from November 1, 2013 through January 31, 2014. Visit www.coloradorealtors.com/colorado-flood-disaster-relief for additional information or to download the grant application.

	For additional financial assistance, people first need to register with FEMA within 60 days of the event. After that, there may be assistance available for unmet needs as people move into the recovery phase. Any assistance from funds like the Long-Term Recovery Fund: Larimer County Floods will be determined through case management services and the Long Term Recovery Group is in the process of developing a system for this. 2-1-1 has many referrals to meet short term needs while awaiting FEMA or other types of recovery assistance. Dial 970-407-7066 for more information.
Financial Donations	• FINANCIAL SUPPORT TO VOLUNTARY AGENCIES RESPONDING TO DISASTERS IS THE MOST EFFECTIVE WAY TO HELP • Cash allows disaster agencies to purchase exactly what is needed • To make a financial gift to the organization of your choice, 2-1-1 has a list of reputable agencies responding to the disaster. • Do not go to the scene of a disaster to offer help • Make sure you are donating to a reputable organization by verifying their information at www.checkthecharity.com to see if they are registered with the state <u>The American Red Cross</u> www.redcross.org designate CO Chapters 1-800-RED-CROSS (1-800-733-2767) <u>The Larimer Humane Society</u> www.larimerhumane.org 970-226-3647 <u>The Salvation Army</u> 1-800-SAL-ARMY www.salvationarmyfortcollins.org Designate “Colorado Floods” <u>NoCo Rebuilding Network</u> info@nocorebuilding.org www.nocorebuilding.org/funding-details/ <u>Serve 6.8</u> serve68.org/donate

Crossroads Ministry

www.crossroadsministryofEP.org

Designate the donations flood relief

House of Neighborly Service

honservice.org/donate

970-532-0161

Community Foundation of Northern Colorado

www.mycommunityfoundationnc.org/flood

Animal House Rescue

donatenow.networkforgood.org/1430275

Food Bank for Larimer County

www.foodbanklarimer.org

970-493-4477

Colorado Farm Bureau

coloradofarmbureau.com/disasterfund

Colorado Association of Realtors

www.coloradorealtors.com/colorado-flood-disaster-relief

Long-Term Recovery Fund: Larimer County Floods

Gifts to this Fund will be used to support long-term recovery efforts to rebuild lives and provide stability to individuals and families affected by the flooding in Larimer County. United Way of Larimer County is serving as the fiscal agent for the Fund.

www.uwaylc.org/long-term-recovery-larimer-county-floods - designate to

Long-Term Recovery Fund (Larimer County Floods)

970-407-7000

Visit www.helpcoloradonow.org for more information.

Food	<u>Estes Park:</u> Crossroads Ministry 851 Dry Gulch Road Estes Park, CO Hours: Monday & Friday 10:00 a.m.-4:00 p.m., Wednesday 10:00 a.m.-1:00 p.m., Tuesday & Thursday 10:00 a.m. -2:00 p.m. & 4:00 p.m. - 7:00 p.m. <u>Loveland and Fort Collins:</u> Non-perishable food items are available at the Disaster Distribution Center depending on the type and quantities of donations. See the Basic Needs section of this table for more information. Food Bank for Larimer County 1301 Blue Spruce Drive, Fort Collins 2600 N. Lincoln Avenue, Loveland Hours: Tuesday – Saturday, 9 a.m. – 2 p.m. There are no income requirements for individuals impacted by the flood. <u>Loveland:</u> House of Neighborly Service has a food pantry for Loveland residents. Speak with their representative at the DRC/DAC.
Hazardous Waste	The Larimer County Department of Health and Environment asks for the public’s help in identifying areas where hazardous waste was deposited in the Buckhorn Canyon area from September flooding. Residents of the Buckhorn Creek area (County Roads 44H and 27) should call 970-498-6775 to report hazardous waste that washed onto properties from the flood. This includes propane tanks, autos, 55 gallon drums, containers of chemicals or petroleum products, electric transformers, among others. The Health Department is working with EPA contractors in identification of and safe removal and disposal of hazardous waste from floodwaters and adjacent impacted land. The department can arrange for the removal and disposal of only those hazardous materials that were washed up on to a property by the flood, not materials in a home or on an unaffected part of the property. Those should be taken to the County’s landfill for disposal. For more information on debris and waste removal, visit the CLEAN UP section of this document.

Health Information	Several articles addressing health concerns related to flooding: www.larimer.org/health/emergency/ -OR- Call the Colorado Health Emergency Line for Public Information at 1-877-462-2911 Hours: Hours: 9am-10pm Monday-Friday 9am-5pm Saturday & Sunday
Hearing Aid Replacement	Colorado Hearing Tinnitus and Balance can replace hearing aids for individuals impacted by the flood. Candidates for relief help will be approved utilizing the following guidelines created by the Starkey Hearing Foundation. • Recipients can be of any age. • Recipients should be in need and without other means of replacing their hearing aids. • Full audiometric assessment, hearing test, will need to be done. This requires a current hearing test, which we will provide. This testing does need to be scheduled so they can call us at 303-776-7770 or stop in at 2030 Mountain View Avenue Suite 500 (we are in the United Medical Building) Longmont CO 80501
Home Owners Insurance Assistance	For steps to appeal a flood insurance claim, visit www.fema.gov/news-release/2013/10/25/four-steps-appeal-your-flood-insurance-claim <u>Insurance Info from United Policyholders: Flood Insurance and Homeowners Insurance</u> United Policyholders is a national non-profit consumer advocate group for insurance policyholders. United Policyholders assisted Larimer County residents with insurance issues following the High Park Fire. A homeowner's policy covers falling and rain-driven water, so if the storm created any breaks in the house exterior—holes in the roof, broken windows, penetrated seals through which rain fell or through which wind drove rain inside—there is coverage through a homeowner's policy. All flooding from rising water or river flooding is excluded unless a Flood Insurance Rider has been added to the policy by the homeowner. No exceptions. For people who have no flood insurance but want to know if anything is covered in their home policy: Home policies should cover people's temporary living expenses due to being out of their homes under a mandatory evacuation order by a government entity. But that may require an argument to be made. Company adjusters may initially say no and state the damage relates to flooding so it's excluded. Homeowners can respond to this information and stress that the evacuation order is the triggering

	cause of their loss of use. This homeowner's insurance coverage only lasts as long as the home is uninhabitable due to the evacuation order, and it will not include repair costs. For those who have flood insurance and want a basic understanding of what's covered visit the United Policyholders flood claim page for Colorado residents. A video is included. There are several presentations on the video including one by a representative from the National Flood Insurance Program plus a flood insurance agent based in Denver. Flood policies have limited coverage (for example: basements are excluded), and there are lots of rules and conditions. Or, use the "Ask an Expert" forum (uphelp.org/ask-an-expert) to register and post your question. Expect a reply within a week in most cases. Also visit uphelp.org/blog/roadmap-recovery/manitou-springs-flooding for more information. <u>Hope Coalition America</u> Hope Coalition of America can assist in negotiating with insurance companies. Call 1-888-388- HOPE (4673).
Home Reentry and Clean Up	Homeowner guidance on cleaning up after residential sanitary sewer backups information found at: goo.gl/yNPkT3 -OR- www.ext.colostate.edu/pubs/drought/flood.html -OR- www.extension.purdue.edu/floodpub/ See the CLEAN UP Section of this document for more.
Housing Donations	www.northerncoloradorentals.com • If you need housing or have housing to donate: • On Northern Colorado Rentals, there is now a new Property Type called "Housing for High Park Fire Evacuees" for those who have rental housing available. • Any questions email: info@NorthernColoradoRentals.com. • If the housing is ONLY for evacuees, you can call: 970-412-6742, and will list it for FREE. 11:46 a.m. www.coloradohousingsearch.com • Donations for VACANT rental properties, vacation homes, can be listed through Colorado Housing Search. Please note donated rooms in homes can NOT be accepted <u>Estes Park Housing Authority</u> • Please call 970-577-3730 if you have housing that you would like to donate or have a housing need. You can also visit their website at www.esteshousing.org.

Information Lines	<u>Larimer County:</u> Larimer County Flood Recovery Phone Connection Line 970-498-7140 The menu and sub-menu system provides options to be connected with many resources, including: • FEMA assistance • Volunteering and Donations • Disaster Assistance Centers • Food and product distribution centers • Roads, bridges and transportation information • Building and Planning Offices • Health information • Animal care • And more
Internet Access	<u>Estes Park:</u> • Airbits is providing free public WiFi at Stanley Village, Appenzell Inn on Big Thompson Ave., Mountain View Bible/Evac Center, and downtown. No Password required. • Summitview Coffee on Moraine is also providing free wifi at their location as are many other businesses. • The Town has free WiFi at Town Hall and the Estes Park Visitor Center. • Computers and internet are available at the Estes Valley Library. <u>Fort Collins:</u> • Edora Pool & Ice Center (Free WiFi) 1801 Riverside Ave • NorthsideAtzlan Community Center (Computers to use and WiFi) 112 E. Willow St • Mulberry Pool (Free WiFi) 424 W. Mulberry • Fort Collins Senior Center (Computers to use and WiFi) 1200 RaintreeDr <u>Loveland:</u> • DRC/DAC - Rocky Mountain Center for Innovation and Technology (formerly Agilent) (Public Computers) 815 Southwest 14th Street, Building B • Regis University (Free WiFi) 1605 Foxtrail Dr.

Laundry	<u>Loads of Hope</u> TIDE is bringing a "LOADS OF HOPE" trailer to Loveland! Residents and relief workers can drop off their laundry to be washed, dried and folded free of charge. Unfortunately, we're unable to accept bedding, jackets, or other large pieces. www.tide.com/en-US/loads-of-hope/about.jspx Loveland's Laundromat (29th Street Plaza shopping center) 266 E 29th Street Loveland, CO
Legal Advice	<u>Colorado Flood Legal Relief</u> Colorado Flood Legal Relief is a legal services program sponsored by the Federal Emergency Management Agency (FEMA) and the American Bar Association Young Lawyers Division Disaster Legal Services Program. The Colorado Joint Disaster Legal Services Task Force comprises the Colorado Bar Association, Colorado Legal Services, Colorado Trial Lawyers Association, Colorado Criminal Defense Bar, and several local bar associations. Victims seeking legal advice can visit colofloodlegalrelief.org to complete a legal assistance form or call the toll-free helpline at 855-424-5347 24 hours a day. Those seeking assistance are asked to provide as many details about their situations in the online form or message as possible. Applications of victims seeking help will be reviewed to determine the areas in which they need assistance and then paired with a volunteer attorney who has experience in those areas of the law. This free service begins immediately. The type of legal assistance available includes: • Assistance with securing FEMA and other government benefits available to disaster survivors • Assistance with life, medical and property insurance claims • Help with home repair contracts and contractors • Replacement of wills and other important legal documents destroyed in the disaster • Assisting in consumer protection matters, remedies and procedures • Counseling on mortgage-foreclosure problems • Counseling on landlord/tenant problems <u>Hope Coalition Colorado</u> For assistance negotiating with creditors, car payments, mortgages, insurance companies, making settlements, budgeting after a disaster, filling out SBA or FEMA forms appeals or denials or assistance locating grants, call: 1-888-388- HOPE (4673)

Mail Pick Up	Visit about.usps.com/news/state-releases/co/2013/co_2013_0917.htm for updates on mail distribution during the recovery phase. <u>Mail for Drake, 80515, Glen Haven 80532,</u> Loveland Post Office (Change from Grand Lake) 449 E 29th St 970-663-3010 <u>Mail for Estes Park</u> The Estes Park Post Office is now open and delivering mail to accessible areas. Please be patient while they try to catch up from the delay over the last several days. If you live in area that is not accessible, the Post Office will hold your mail and you may contact them to provide instruction on how you would like to retrieve it. You can also go to www.usps.com and select the “manage my mail” banner to change your address or you can call them directly at 970-586-0170 <u>Mail for Bellvue80512</u> Available at normal Post Office <u>Mail for Masonville 80541</u> Loveland Post Office 449 E 29th 970-663-3010
Material Donations	<u>Disaster Distribution Center (Donation Center)</u> 815 14th Street SW, Building D (for "Donations") (Old Agilent/HP Building) Loveland, CO Enter off of Taft Avenue in Loveland. Follow signs to Building D. • NEEDED DONATION ITEMS: Cash donations/ gift cards, NEW items, including socks and underwear, men’s jeans, gloves, pillows and bedding, furniture, laundry and cleaning supplies, personal care items, non-perishable food, kitchen items, batteries and flashlights and Christmas decorations Donation Center hours will also change and decrease over time, also based on the need of those it is serving. <u>New Disaster Distribution Center Hours as of Monday September 30th:</u> • Monday through Friday from 10 a.m. -7 p.m. • Saturday & Sunday from 12 p.m. to 5 p.m. <u>House of Neighborly Service</u>

	565 N. Cleveland Avenue Loveland, Colorado 80537 Hours: Monday - Thursday from 9 a.m. - 12 p.m.; 1 p.m. - 4 p.m. NEEDED DONATION ITEMS: linens, pillows, toiletries items, blankets, warm clothing and shoes, non perishable food, homeless provisions- camping gear and outdoor clothing. Cash donations greatly appreciated to provide shelter and other emergency requests. <u>Animal House</u> 1104 W Vine Dr Fort Collins, CO Hours: M-F: 11am-5:30pm, Sat & Sun 11am-5pm NEEDED DONATION ITEMS: Crates (any size), Wet Dog/Cat Food, Leashes for Larger Dogs, Pet Bowls, Cat Litter, Poop, Cat Toys, Small/Exotic Mammal supplies <u>Food Bank for Larimer County</u> 1301 Blue Spruce Drive, Fort Collins 2600 N. Lincoln Avenue, Loveland Hours: Tuesday – Saturday, 7 a.m. – 3 p.m.
Medical Equipment	<u>Apria Health</u> Call 970-663-0500 for walkers, canes, and oxygen.
Medical Insurance	<u>Anthem Blue Cross and Blue Health Insurance</u> Anthem Blue Cross and Blue Shield in Colorado announced today that it has revised medical and pharmacy guidelines and extended support services to help members in Boulder, El Paso and Larimer counties who are directly impacted by the Colorado floods. For impacted members in Boulder, El Paso and Larimer counties, Anthem is: • Extending filing claim deadlines. • Suspending early refill limits for prescriptions. • Allowing payment for replacement of covered Durable Medical Equipment of supplies for impacted members who call in. • Providing member access to a 24-hour Nurse Helpline. • Allowing affected members to see any physician necessary to provide access to covered care. • Offering 24-hour, free telephonic counseling and referral services to members in areas impacted by the floods through Anthem’s Employee Assistance Program (EAP), at the phone number on the back of the member’s identification card or by calling 1-877-208-8240. These medical and pharmacy guidelines are effective for the next 30 days (starting 9/12/13). For additional questions, members should call the phone number on the back of their membership card. If they do not have their card or otherwise <u>need replacement cards, they should call 1-888-231-5046.</u>

Mental Health Resources	Anyone can call the Disaster Distress Help line at 1-800-985-5990 or text “TalkWithUs” to 66746 24-hours a day. <u>Red Cross</u> mental health services: 1-888-635-6381 <u>Larimer County Residents:</u> Colorado Spirit Mountain Outreach Team is a program provided specifically for those affected by the September 2013 floods. They offer support services as well as assistance connecting individuals to mental health services as well as emotional and spiritual health services available. Contact them at 970-494-4245 or CoFloodRecovery13@gmail.com. Connections Monday – Friday 8a.m.-5p.m.: 970-221-5551 Touchstone Health Partners After normal hours: 970-221-2114 Visit www.larimer.org for tips on coping with a disaster <u>Canadians:</u> Kimberly Pittman Canadian Consulate 303-626-0659 <u>Estes Park</u> The Red Cross has Mental Health representatives at the Estes Park Disaster Assistance Center/Disaster Recovery Center.
Missing Friends and Family	An investigations team has been established to start tracking confirmed reports of missing people. To report a missing or unaccounted person in Larimer County, please call 970-416-1985. The American Red Cross Safe and Well website should be used to find someone or post information about your location for your family and friends. This website is www.safeandwell.org. Register today! The Red Cross is currently working on registering all evacuees at the local shelters.
Mortgage Assistance	If you have a mortgage, but need to seek alternate housing due to the flood, contact your lender to see if they have any services to assist for these circumstances. You can also contact the following agencies for mortgage counseling: • Neighbor to Neighbor - 970-663-4163 (Loveland) or 970-484-7498 (Fort Collins) • GreenPath - 970-229-0695 You may also qualify for a Small Business Administration loan consolidation.

	<u>Hope Coalition Colorado</u> For assistance negotiating with creditors, car payments, mortgages, insurance companies, making settlements, budgeting after a disaster, filling out SBA or FEMA forms appeals or denials or assistance locating grants, call: 1-888-388- HOPE (4673).
Pet Food/Supplies	<u>Prevent Unwanted Pets</u> Emergency pet food available for people affected by the floods Please call 970-226-2416. If no answer, leave a voicemail. Call by 6pm. Food can be delivered. <u>Disaster Distribution Center</u> There are varying kinds of pet supplies available and the Disaster Recovery Center/Disaster Assistance Center in Loveland. See the Basic Needs section of this table for more information. <u>The Colorado Horse Care Food Bank</u> Offering free or reduced-cost large animal feed to evacuees. Call 303-717-4821 or visit 9265 WCR 24, Fort Lupton (near WCR 24/WCR19 intersection).
Phones, Internet & Cable Services	Cellular services are restored to limited capacity. Please restrict use to necessity -- text data will be best to ensure towers can accommodate use. Do not send videos or photos. This is critical for emergency services' ability to use the service. Century Link has restored landline phone service in Estes Park. Landline 9-1-1 has been restored locally, so working landlines should be able to call 9-1-1.
Photo Damage	If you have damaged or wet photos from the flood, <u>Leave a Legacy</u> is offering free scanning services. <u>Leave a Legacy</u> 1827 E. Harmony Rd Fort Collins, CO 970-226-0102 Hours: 10 a.m. to 4 p.m. Monday and Saturday 9 a.m. to 5:30 p.m. Tuesday-Friday If you are unable to get to their location, you can call or go online at www.flip-pal.com/memory-rescue-centers for tips to save your photos.
Power Outages	<u>Estes Park:</u> Power outages should be reported to 970-586-5335 <u>Xcel:</u> 1-800-895-1999

Prescription Needs	<u>Estes Park:</u> Crossroads Ministry of Estes Park may be able to help with limited prescription assistance. Call 970-577-0610 for more information. <u>Loveland:</u> House of Neighborly Service has limited prescription assistance for Loveland Residents. Speak with their representative at the DRC/DAC for more information. The Red Cross representatives at the DRC/DAC may be able to help replace any medications lost due to the flood. <u>Medicaid Clients:</u> The Colorado Department of Health Care Policy and Financing will cover refills of drugs which have been lost or destroyed due to recent flooding. If a claim for a lost or destroyed drug is denied as a refill-too-soon, pharmacy staff should contact the Pharmacy Help Desk at 1-800-365-4944 for an override. The override request must include the city or county in which the client resides.
Property Damage/Assessment	Chief Building Official in Estes Park has authorized the removal of green placards from buildings. Larimer County has asked and received assistance from the Federal Emergency Management Agency (FEMA) in making Substantial Damage determinations on properties in the designated floodplain. FEMA and County staff teams will begin Wednesday October 23 assessing homes in areas that are accessible along the Big Thompson, North Fork of the Big Thompson, Little Thompson and the Buckhorn Canyon. The effort results in a determination of the level of damage which is critical for both insurance purposes and is a first step in determining whether a property owner can rebuild or not. "Knowing that property owners are anxious for this information meant that we had to pull in more people to assess the properties and FEMA agreed to assist," says Larimer County Floodplain Manager Eric Tracy. Tracy explains the process: • Four teams, each including four people from FEMA and one County staff member will travel to the above mentioned areas and assess County Building Department red and yellow - tagged buildings. (red-unsafe to occupy, yellow-restricted due to specific issue) • FEMA will collect the necessary data and will provide Larimer County with the final results.

	• The County will make the final determination and property owners should receive a letter in this regard within two weeks. • Structures that were covered by flood insurance that are Substantially Damaged will be required to provide this letter to submit a claim for the Increased Cost of Compliance (ICC) coverage on their policy. • This information will help determine the ability to rebuild within a designated floodplain. Homeowners are cautioned that in some areas because the physical floodplain has changed since the flood there are other factors which may impact the ability to rebuild. The County Assessor's office working on compiling a list of damaged properties. They anticipate having this information at the end of the 9/22 week or beginning of the 9/29 week. Call the County Assessor's Office at 970-498-7050. Larimer County has a form to fill out to report flood damage at www.larimer.org/assessor/2013flood.htm The State is offering no-cost damage assessment to determine the next steps related to the electrical and plumbing systems at damaged properties. A state inspector will survey the extent of damage and provide the consumer with a written report of the findings and if applicable, will explain any necessary steps to get utilities turned back on. The state inspectors will be using guidelines from several nationally recognized agencies for inspecting repairs or restoring power. To schedule an appointment, consumers may call or email the state inspector, as listed below. If the inspector is unavailable, consumers may also call the Colorado Department of Regulatory Agencies at 303-894-2980. <u>Larimer County Inspectors</u> Dave Cearlock 855-451-9790, david.cearlock@state.co.us Rob Hogan 855-451-9797, robert.hogan@state.co.us Rod Roberts 855-454-0071, rod.roberts@state.co.us
Re-Entry	<u>Larimer County</u> As access becomes available to areas affected by the flood, the Larimer County Sheriff's Office will be requiring registration and credentialing to enter these areas and will be limited to residents only. These areas may be accessible only by means other than a regular vehicle. (ATV, hiking, horse, etc.). It is highly recommended that the area of the Big Thompson Canyon (Highway 34) between the mouth of the canyon west to Drake be avoided.

	Registration and credentialing are required for those residents attempting to gain access. A photo id and proof of residency (utility bill, tax statements, etc.) must be presented to be issued credentials. Registration and credentialing will be available at the Larimer County Sheriff's Office located at 2501 Midpoint Drive in Ft. Collins, between the hours of 9:00 a.m. and 4:00 p.m. Monday through Friday. In the Estes Park area, credentials are now required and may be obtained at the checkpoint or at the Estes Park Police Department. Residents may access Highway 43 down to Glen Haven with regular vehicles. The Meadowdale area and Highway 34 to mile marker 72 is also open to residents. The Retreat by Glen Haven is open for hikers only. Residents of Pinewood Springs may also hike in on Highway 36 from the Larimer County side. Credentials are now required for this area and may be obtained at the checkpoint or at the Estes Park Police Department. Residents attempting to get back to their homes will encounter many unknown hazards and will enter at their own risk. The Larimer County Sheriff's Office cannot guarantee the safety of residents who enter these areas or guarantee that deputies will be available to provide assistance if needed. Regular patrols are being conducted including patrols by the Larimer County Sheriff's Posse in the remote areas. Individuals without credentials will be cited. For more information on checkpoints and credentials contact the Larimer County Sheriff's Office. • www.larimersheriff.org • Phone: 970- 498-5100 <u>City of Loveland</u> For information on re-entry in Loveland, visit www.ci.loveland.co.us
Reverse 9-1-1 Notifications	To sign up for Reverse 9-1-1 emergency notifications on your cell phone, visit www.leta911.org.
Road Closures	For most up to date information visit: • Larimer County - larimer.org/roads/road_closures.cfm • Fort Collins - www.fcgov.com • Loveland - www.ci.loveland.co.us • For a complete list of road closures State wide, a web page has been

	set up at: www.coloradodot.info/travel/colorado-flood-highway-updates. • CDOT Hotline 800-999-4997 from 8 a.m. to 5 p.m. • US 34 FAQ's at goo.gl/wiP4XI • US 34 Safety Information at goo.gl/ZeHorM Please make sure to adhere to any road blocks or road closures.
Road Repair	CDOT REQUESTS PERMISSION TO ENTER PRIVATE PROPERTY: The Colorado Department of Transportation (CDOT) has begun emergency repairs on flood-damaged US 34, but in order to allow repairs to move forward, CDOT must obtain signed Permissions to Enter private property along the impacted corridors. Owners with property directly abutted to, or very close to the highway, are urged to please email your name, address and contact information to dot_icc_row@state.co.us to allow CDOT access. Alternatively, property owners can call 970-350-2168 to leave a message that will be returned by a CDOT Right-of-Way representative. In the event property owners are not able to make contact with CDOT and provide a signed Permission to Enter, CDOT and/or its contractors and subcontractors may nevertheless need to enter private property to facilitate the emergency reconstruction efforts. In the event that CDOT enters upon private property, as soon as is reasonable and practical thereafter, CDOT will initiate its customary right-of-way acquisition process to ensure payment of just compensation as required by federal regulations, state statutes, and CDOT procedures. Homeowners using privately owned access roads and bridges that were damaged as a result of the severe storms, flooding, landslides and mudslides may receive limited disaster assistance help from the Federal Emergency Management Agency (FEMA) and the U.S. Small Business Administration (SBA). FEMA's Individual Assistance (IA) program is available to help homeowners, renters and business owners in nine designated Colorado counties (Adams, Arapahoe, Boulder, Clear Creek, El Paso, Jefferson, Larimer, Logan and Weld). Homeowners may be eligible for a grant to repair road entrances or rights of way from their homes, including privately owned roads and bridges that provide solitary access to a home. Homeowners who jointly own access roads and bridges may also be eligible for repair grants under certain circumstances. To discuss your circumstance, please visit any of seven disaster recovery

	centers or call FEMA at 800-621-3362 (Voice or 7-1-1/Relay) or TTY 800-462-7585. The SBA offers low-interest disaster loans for homeowners, renters, businesses of all sizes and private nonprofit organizations. In some cases, SBA may be able to offer low-interest rate disaster loans to help homeowners, homeowner associations, co-ops or road-owner associations that own damaged privately owned roads or bridges that provide solitary access to a home. SBA disaster loans must only be used to pay for disaster-related repairs. They cannot be used to pay for pre-existing damage or any upgrades to the property, unless such upgrades are code required. Please visit a disaster recovery center or an SBA Business Recovery Center to discuss your case. For more SBA information go to www.sba.gov/disaster or call (800) 659-2955 (TTY 1-800-977-8339). If individuals have concerns about their disaster-damaged privately owned access road, they should contact their local emergency manager.
Safe and Well Registry	People impacted by the flooding can register on the Safe and Well website to let people know they are OK. Similarly, people can look up loved ones on the Safe and Well website to determine if someone is OK. www.safeandwell.org
Sanitation	<u>Estes Park:</u> • The most current NO FLUSH zone map is available at www.utsdrecovery.org. • Human waste can be disposed of at the Upper Thompson Sanitation Treatment Plant at 2201 Mall Road. Absolutely no trash, waste bas, chemicals, etc. can be accepted. • Port-a-Johns have been provided throughout the NO FLUSH ZONES. Please contact Waste Management to order a Port-A-John for private property at 970-586-5740, or email events@estes.org. Other companies outside of Estes Park may also be able to deliver units. DO NOT put trash or plastic bags of waste in the port-a-johns. This causes extreme difficulty in servicing and ultimately affects availability. Contacts: • Toilet for community/neighborhood in no-flush zone Upper Thompson Sanitation District: Noel Pointer noel@utsd.org or Melissa Duell Melissa@utsd.org (if no internet, please call 970-586-4544)

	• Personal portable toilet: Waste Management 970-586-5740 • Roll off/dumpster: Waste Management 970-586-5740 • Trash/recycle drop off at Estes Park transfer station: 680 Elm Rd., Estes Park, 80517 • Waste Management 970-586-6478 • When calling, please allow for greater hold times during this time of need. Set-up and delivery of units requested may also be delayed during this time. • If you have portable toilets in your area supplied by the Upper Thompson Sanitation District and need to report vandalism to toilets, toilets blown over, increased servicing needs, more or less toilet needs in the area, please contact: Noel Pointer at noel@utsd.org or Melissa Duell at Melissa@utsd.org (if no internet, please call 970-586-4544). PORTABLE TOILETS PLEASE... * Do NOT bag your waste and empty it into the portable toilets. * Do not use plastic bags, kitty litter or any harsh chemicals in your waste. Chemicals used for RV holding tanks are acceptable. * Be respectful of your neighbors when emptying your waste and try to keep the toilet as clean as possible for others to use. •
Scams	<u>BEWARE OF SCAMS</u> Natural Disasters bring out the best and the worst in people and unfortunately con artists and criminals take advantage of those who have been devastated by these large events. Below is a short list of common scams reported by Military One Source that take place and residents should be aware of: • <u>Home Repair Frauds</u>- Home repair and cleanup frauds are very common after natural disasters. Be extremely careful before hiring anyone to work on your home. Check references, never pay a contractor or other vendor in cash, always get a written estimate and ask for a second opinion. Also remember never to pay the full amount for work done before work has begun. • <u>Fake Charities</u> - Con artists and criminals often pretend to solicit money to help victims of a natural disaster and will make up a name of a charity which sounds nearly identical to a legitimate charity. Check out any charity groups you are unfamiliar with, never make cash donations and always make checks payable to the organization and not the individual soliciting money for the charity. Make sure you are donating to a reputable organization by verifying their information at www.checkthecharity.com to see if they are registered with the state • <u>Fake FEMA Representatives</u> - Sometimes a con artist will pretend to be a FEMA representative, collecting a "processing fee" for an

	emergency loan or other financial assistance. If you are contacted by someone claiming to be a representative of an agency always call the agency directly to confirm that representative is legitimate. Do not use the phone number the solicitor gives you. The number for FEMA is 1-800-621-3362. • <u>Identity Theft</u> - Losing important papers and documents in times of a natural disaster is common. These items contain important personal information like social security numbers, bank account numbers and credit card numbers which can be used by criminals to make purchases and/or open new accounts in your name. To avoid these problems makes sure to use a paper shredder to dispose of any papers or documents with personal information when you are cleaning up after a disaster. Get a copy of your credit report a few weeks after the disaster to make sure no one has illegally used your information. Contact your creditors immediately to report lost credit cards and contact your bank if you find you are missing checks or a bank card. See www.larimersheriff.org/site-page/frauds-and-scams for additional information and tips on what to do if you have fallen victim to a scammer. The Colorado Attorney General has also listed some guidelines for potential scams at goo.gl/ahP40t Also check with the <u>Better Business Bureau</u> at www.wynco.bbb.org or by calling 1-800-564-0371
School Closures	<u>Estes Park:</u> Schools are reopened as of Monday, September 23.
Small Business Administration (SBA)	SBA loans are available to people impacted by the flood. They offer loans to disaster-affected homeowners, renters, businesses of all sizes and private nonprofit organizations in the counties with a federal disaster designation for Individual Assistance. These loans can be used to help recover in the event that a future insurance settlement may fall short and help renters replaces their essential items. The SBA can work with a homeowner to shape a loan that fits their personal budget and it allows people to keep the full range of disaster assistance available as an option. For more information, homeowners and renters may call the SBA at 1-800-659-2955 or visit www.sba.gov/sandy or speak with a representative at the Disaster Recovery Centers. Beginning Monday, September 23, SBA customer service representatives

	(CSRs) and counselors from Small Business Development Centers (SBDC) will be on hand at the SBA Business Recovery Centers to help businesses impacted by the disaster. <u>Estes Park SBA Business Recovery Center</u> Stanley Hotel 333 East Wonderview Ave Estes Park, CO Hours: Mondays through Fridays, 9 am - 6 pm & Saturdays, 9 am – 1 pm <u>Small Business Development Center/Loveland Center for Business Development –</u> Moved as of Monday, September 30 Guaranty Bank 1401 S Taft Avenue Loveland, CO Specific Hours: Mondays, Tuesdays and Wednesdays, 9 am - 6 pm <u>Hope Coalition Colorado</u> For assistance negotiating with creditors, car payments, mortgages, insurance companies, making settlements, budgeting after a disaster, filling out SBA or FEMA forms appeals or denials or assistance locating grants, call: 1-888-388- HOPE (4673).
Storage	<u>Greenbox Self Storage:</u> Offering two months of free self-storage at two locations: • 3310 Bright Boulevard, Denver CO 8021: 303-293-8888 • 1385 Santa Fe Drive, Denver CO 80223: 303-744-8888 Individuals need documentation that they are a flood victim (i.e. insurance claim) and will also be asked for a credit card to remain on file for possible charges after the two month period. There is a onetime administration charge of \$20. Individuals should contact the location to set up use of a truck and access to a self-storage unit.

Tetanus Shots	The Larimer County Department of Health and Environment is providing FREE tetanus (Tdap) shots to those involved in flood clean-up efforts (regardless of insurance status). This includes anyone who has been or will be in contact with flood water and/or flood debris. Those who haven't had a tetanus shot (Tdap) in ten or more years are urged to get a booster at the Health Department during walk-in clinic hours. If you get a wound, you will need to seek medical care from your doctor or urgent care clinic. Certain wounds may require an additional tetanus booster if it has been more than 5 years since your last shot. <u>Fort Collins</u> 1525 Blue Spruce Drive 970-498-6700 Monday: walk-in 9:00 a.m. – noon and 1:00 – 3:30 p.m. Tuesday: walk-in 3:00 – 6:00 p.m. Friday: walk-in, 9:00 a.m. – noon; <u>Loveland</u> 205 East 6th Street 970-679-4580 *No clinics first Wednesday of each month Wednesday: walk-in, 3:00 – 6:00 p.m. Friday: walk-in, 9:00 a.m. – noon <u>Estes Park</u> 1601 Brodie Avenue 970-577-2050 *No clinics first Wednesday of each month Tuesday: walk-in, 3:00 – 6:00 p.m. Wednesday: walk-in, 9:00 a.m. – noon
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Transitional Housing	<u>Transitional Sheltering Assistance (FEMA):</u> This emergency lodging program will provide funding for the use of designated hotels, motels, and other temporary shelters for emergency housing. The period of assistance is from September 22 to November 16, 2013. Meals, telephone calls and other incidental charges are not covered, and applicants are responsible for any lodging costs above the authorized allowance. The program does not reimburse previously incurred hotel expenses.
Transportation Resources	The Red Cross may have additional transportation assistance; visit their booth at the DRC/DAC in Loveland for more information. The Salvation Army is offering limited transportation assistance; visit their booth at the DRC/DAC in Loveland for more information. House of Neighborly Service has limited transportation assistance with bus passes; Visit their booth at the DRC/DAC in Loveland for more information. <u>SAINT</u> offers transportation to individuals over 60 or who are living with a disability with free rides within either Fort Collins or Loveland City limits; however, they cannot provide rides to Fort Collins from Loveland and cannot accommodate wheel chairs. You must have a permanent address within Fort Collins or Loveland city limits. Call 970-223-8645 to register. <u>Enterprise Rent a Car</u> can work with individuals on discounted rates when insurance will not cover the expense. Call Julien McLaughlin at 970-669-7119 for more information. <u>Estes Park:</u> Via Mobility will provide transportation to the FEMA offices in Estes Park for individuals with transportation limitations as a result of the recent flood as long as we can safely get to the pickup location. To schedule a ride to FEMA location or the local Disaster Assistance Center in Estes Park, call 303-447-9636 or toll free 1-888-647-9768 from 8 a.m. to 5 p.m., Monday through Friday and provide your name, address/pick up location, phone number and referral source (if referred by another agency). Via will also provide free transportation within Estes Park on a temporary basis to flood victims who need access to essential services such as health care, food or other needed efforts to help stabilize their lives.

	<u>Fort Collins:</u> Catholic Charities is providing their regular bus pass assistance. To make an appointment call 970-484-5010. <u>Loveland:</u> City of Loveland Transit(COLT) Paratransit Service offers door to door (including hotels) transportation services within Loveland city limits for those individuals who cannot easily access regular bus service (seniors or individuals with disabilities). Registration required, then may call for an appointment for available time slots, on a ride share basis. Call 970-962-2700 to register. For information on Bus Routes: <u>Fort Collins:</u>www.fcgov.com/transfort <u>Loveland:</u> www.cityofloveland.org/index.aspx?page=175
Water Quality	<u>Estes Park:</u> The Larimer County Department of Health and Environment announces that it will again be able to receive well water samples in the Estes Park area for analysis beginning November 12, 2013. Special sampling bottles that must be used for water testing are available for pick-up at the Estes Park Health Department office at 1601 Brodie Avenue during regular work hours. Drinking water samples should be taken the same day they are brought in, and can be dropped off ONLY on Tuesdays between 8:00 am and 12:00 noon at the Estes Park Health Department office. Detailed instructions on how to take a water sample are available at http://www.larimer.org/health/ehs/water_analysis.htm. Due to flood damage to roads, the Health Department had been unable to transport Estes area water samples to the public health lab in Greeley for testing. The Estes Park Water Division's lab was able to temporarily assist in providing bacteriological testing for private well owners. With the imminent re-opening of Highway 36, the Health Department will be able to resume having Estes area samples tested. After November 6, the Town of Estes Park Water Division's Laboratory will no longer be available to test individual private wells for non-regulatory purposes. For more information please contact the Health Department's Estes Park Office at 970-577-2050 or visit http://www.larimer.org/health/ehs/drinking.asp.

	<u>Lighthouse Ready</u> has Water Filter Products to help the Colorado Flood Victims that are in stock and in Northern Colorado. We are providing communities and individuals with donated BugOut Water Filters in affected areas to insure clean water for drinking, sanitation, and hygiene. Learn more at: www.lighthouseready.org or call 970-206-4600 Visit www.larimer.org/health/ehs/drinking.asp for more information on testing your drinking water. <u>Estes Park:</u> • There are no boil orders in place for any of Estes Park. • Some properties along Fish Creek will continue to be without water until that can be restored. • The Water Division is taking quality samples throughout Town to ensure water quality and safety. • The bulk water dispenser is available on Fourth Street – Visit Town Hall to set up a prepaid account. • Town of Estes Park utility bills will be delayed in going out, and there will be a grace period on payments.
Updates on Social Media/Twitter	Updates can be found at: www.larimer.org www.cityofloveland.org www.fcgov.org www.facebook.com/epfloodrecovery www.coloradounited.com Twitter: @larimersheriff @fortcollinsgov @townofestespark @cityofloveland @CSP_larimer @UnitedWayLC211

Volunteers	• The arrival of unexpected volunteers and material donations will interfere with response efforts • Call 2-1-1 to register to help. • Visit www.helpcoloradonow.org for more information <u>Larimer County:</u> Volunteer for flood-related restoration projects on Larimer County’s parks and open spaces by contacting Pam Mayhew, Volunteer Coordinator, pmayhew@larimer.org or 970-679-4552. <u>Loveland:</u> City of Loveland has a Volunteer Information Line 970-962-2020 Hours: Monday – Friday 9a.m.-4p.m. Those who want to volunteer right away can go directly to the Disaster Distribution Center, located at 815 SW 14th St., Building D. Volunteer clean-up events will be listed on the city’s website as dates, times and events are organized. See the page at: www.cityofloveland.org/volunteerevents The response by the Loveland community to volunteer has been overwhelming and there are currently many more people interested in helping than positions available. Thank you for your willingness to help your neighbors during this emergency. <u>Estes Park:</u> Call 2-1-1 about volunteer opportunities or to register to volunteer. Visit in person: <u>Rocky Mountain Church</u> 451 Promontory Dr. Hours: Tuesday – Friday, 9 a.m. – 4 p.m.
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HEALTH CONCERNS

Mental Health during a Disaster

Crisis counselors may provide outreach and education services about coping with the emotional difficulties in the aftermath of emergencies.

Symptoms include anger, fatigue, loss of appetite, sleeplessness, nightmares, depression, inability to concentrate, hyperactivity and/or increased alcohol or drug use.

Stress may manifest in a different way for everyone and may appear weeks or months after a traumatic event. If you or someone you know is experiencing distress or feeling overwhelmed by painful emotions related to recent events, call Touch Stone Health Partners: 970-221-5551, or the Colorado toll-free Mental Health helpline: 1-800-201-5264 where experienced crisis counselors can be reached. A TDD line is available at (303) 432-5049. Translation services are available.

STAY OUT OF FLOOD WATERS

Drowning

Flood water poses drowning risks for everyone, regardless of their ability to swim. Swiftly moving shallow water can be deadly, and even shallow standing water can be dangerous for small children.

Vehicles do not provide adequate protection from flood waters. They can be swept away or may stall in moving water. Do not drive into water at any time; you do not know how deep it is and/or if the road below has been washed out. The Centers for Disease Control report that over half of all flood-related drownings occur when a vehicle is driven into hazardous flood water.

Trench (Immersion) Foot

Trench foot, also known as immersion foot, occurs when the feet are wet for long periods of time. It can be quite painful, but it can be prevented and treated

- Symptoms:
- tingling and/or itching sensation
 - pain
 - cold and blotchy skin
 - swelling
 - prickly or heavy feet
 - numbness
 - food may be red, dry and painful after it becomes warm
 - blisters may form, followed by skin and tissue dying and falling of
 - untreated trench foot can involve toes, heel, or entire foot.

How is trench foot prevented and treated?

When possible, air-dry and elevate your feet, and exchange wet shoes and socks for dry ones to help prevent the development of trench foot. Take the following steps:

- thoroughly clean and dry feet
- put on clean, dry socks daily
- treat the affected part by applying warm packs/soak in warm water for 5 minutes
- when sleeping or resting, do not wear socks

Obtain medical assistance as soon as possible. If you have a foot wound, your foot may be more prone to infection. Check your feet at least once a day for infections or worsening of symptoms.

Hypothermia

Hypothermia occurs when the body loses more heat than it can produce, resulting in a dangerously low body temperature. Hypothermia most often occurs because of exposure to cold weather or immersion in a cold body of water.

Symptoms:	-constant shivering	-lack of coordination
	-slurred speech	-confusion
	-apathy	-fatigue

Symptoms in infants: bright red, cold skin and very low energy.

A temperature of 95°F or less is a life threatening emergency, dial 9-1-1.

The person suffering from these symptoms should be moved to a warm, dry area; wet clothing should be removed and warm and dry clothing and blankets should be used to re-warm the individual.

Diarrheal Diseases

Eating or drinking anything contaminated by flood water can cause diarrheal disease. To protect yourself and your family review the Food Safety and Water Treatment section of this guide. Also, practice good hygiene (hand washing) after contact with flood waters, do not allow children to play in flood areas and with toys that have not yet been disinfected, always wash hands before meals.

Wound Care and Tetanus Vaccinations

The risk for injury after a disaster is high, especially during the clean-up of debris. Proper care of wounds is important to avoid infection and other complications. Tetanus, a disease caused by bacteria that affects the body's nerves and muscles, is also a concern for persons with both open and closed wounds. Please review the following information regarding wound care and tetanus vaccinations. Do not hesitate to **dial 9-1-1 in a life threatening emergency**.

Care for Minor Wounds

- Wash your hands thoroughly with soap and clean water.
- Avoid touching the wound with your fingers while treating it.
- Remove obstructive jewelry and clothing from the injured area.
- Apply direct pressure to any bleeding wound to control bleeding.
- Clean the wound after bleeding has stopped:
- Examine wounds for dirt and foreign objects.
- Gently flood the wound with clean water, and then gently clean around the wound with soap and water.

- Pat the wound dry and apply an adhesive bandage or dry clean cloth.
- Provide pain relievers, if possible.

Other Considerations:

- Wounds in contact with soil and sand can become infected.
- Puncture wounds can carry bits of clothing and dirt into wounds and result in infection.
- Crush injuries are more likely to become infected than wounds from cuts.

Wound Care: Seek medical attention as soon as possible if:

- There is a foreign object embedded in the wound.
- The wound is at special risk of infection (such as a dog bite or a puncture by a dirty object).
- A previous wound shows signs of becoming infected (e.g. increased pain, heat, swelling, redness, draining, or fever).

Tetanus Vaccinations

Tetanus vaccinations are recommended for all residents returning to the disaster area who have not had a documented dose within the past ten years. If you receive a puncture wound or a wound contaminated with feces, soil, or saliva, a health care professional should determine if a tetanus booster is necessary, based on individual records. Patients without a clear history of receiving at least three tetanus vaccinations and who have a wound should get the tetanus immune globulin (TIG) as well as the tetanus vaccination. Please speak with your personal physician or contact Larimer County Health Department at 970-498-6700.

INSURANCE

Health Insurance

Anthem Blue Cross and Blue Shield in Colorado announced today that it has revised medical and pharmacy guidelines and extended support services to help members in Boulder, El Paso and Larimer counties who are directly impacted by the Colorado floods.

For impacted members in Boulder, El Paso and Larimer counties, Anthem is:

- Extending filing claim deadlines.
- Suspending early refill limits for prescriptions.
- Allowing payment for replacement of covered Durable Medical Equipment of supplies for impacted members who call in.
- Providing member access to a 24-hour Nurse Helpline.
- Allowing affected members to see any physician necessary to provide access to covered care.

- Offering 24-hour, free telephonic counseling and referral services to members in areas impacted by the floods through Anthem's Employee Assistance Program (EAP), at the phone number on the back of the member's identification card or by calling 1-877-208-8240.

These medical and pharmacy guidelines are effective for the next 30 days (starting 9/12/13). For additional questions, members should call the phone number on the back of their membership card. If they do not have their card or otherwise need replacement cards, they should call 1-888-231-5046.

Home Insurance

Many homeowners mistakenly believe their homeowner's insurance policy covers flood damage. It doesn't. Flood insurance is available to homeowners, renters, and businesses whose communities participate in the federal government's National Flood Insurance Program (NFIP). Flood insurance can be purchased through any licensed property/casualty insurance professional who is writing flood insurance under arrangements with the Federal Insurance Administration.

Can I buy flood insurance immediately before or during a flood?

You can purchase Flood insurance at any time. However, there is a 30-day waiting period after you've applied and paid the premium before the policy is effective, with the following exceptions:

1. If the initial purchase of flood insurance is in connection with the making, increasing, extending or renewing of a loan, there is no waiting period. The coverage becomes effective at the time of the loan, provided application and payment of premium is made at or prior to loan closing.
2. If the initial purchase of flood insurance is made during the 13-month period following the effective date of a revised flood map for a community, there is a one-day waiting period. This only applies where the Flood Insurance Rate Map (FIRM) is revised to show the building to be in a SFHA when it had not been in a SFHA.

The policy does not cover a "loss in progress," defined by the NFIP as a loss occurring as a 12:01 a.m. on the first day of the policy term. In addition, you cannot increase the amount of insurance coverage you have during a loss in progress.

If you have flood insurance, it is important to begin the flood insurance claims process as soon as possible. The sooner your claim is filed, the sooner you will receive your check to begin rebuilding.

- Call your agent or insurance company. Have the following information with you when you place your call: (1) the name of your insurance company; (2) your policy number; and (3) a telephone number/e-mail address where you can be reached.

- When you file your claim, ask for an approximate time frame during which an adjuster can be expected to visit your home so you can plan accordingly.

Flood insurance building and contents coverage does NOT cover the following:

- Damage caused by moisture, mildew or mold that could have been avoided by the property owner
- Currency, precious metals and valuable papers such as stock certificates
- Property and belongings outside of a building such as trees, plants, wells, septic systems, walks, decks, patios, fences, seawalls, hot tubs and swimming pools
- Living expenses such as temporary housing
- Basement improvements like finished walls, floors or ceilings, or personal belongings that may be kept in a basement, such as furniture and other contents (most policies cover structural elements, essential equipment and other basic items normally located in a basement)
- There are also some exceptions for coverage in areas below the lowest elevated floor of your home
- Enclosed areas under the first floor used for storage; the contents will not be covered by flood insurance

Once You Have Reported Your Loss:

- An adjuster will work with you to calculate damage value and prepare a repair estimate.
- Please keep your agent advised if your contact information changes. If you are still in a shelter or cannot be easily reached, please provide the name of a designated relative or point-of-contact person who can reach you.

Before the Adjuster Arrives:

- Local officials may require the disposal of damaged items. If you dispose of items, please keep a swatch or other sample of the damaged items for the adjuster.
- Separate damaged items from undamaged items. If necessary, place items outside the home.
- Take photographs. Take photos of any water in the house and damaged personal property as evidence for the adjuster to use to prepare your repair estimate.
- Make a list of damaged or lost items and include their age and value where possible. If possible, have receipts for those items available for the adjuster.
- If you have damage estimates prepared by a contractor(s), provide them to the adjuster since they will be considered in the preparation of your repair estimate.
- Call your insurance company if an adjuster hasn't been assigned to you within several days.

Adapted from the Rocky Mountain Insurance Information Association

Renter's Insurance and Rights

Renters/tenants are not responsible for the building in which they live; the landlord's insurance policy should cover damages to the building. Tenants ARE responsible for their own belongings and liability. If you rent and your personal property was damaged or lost because of the flood

and you have a renter's policy through the National Flood Insurance Program, contact them as soon as possible. If you do not have flood insurance, your basic renter's insurance policy may not cover your losses. Please contact your insurance agency.

Further information on Renter's Insurance can be found here
www.rmiia.org/Homeowners/Walking_Through_Your_Policy/Renters_QA.asp

If a natural disaster damages or destroys a housing unit to the point of unsafe or uninhabitable living conditions (there are specific guidelines) this may violate the Warranty of Habitability Act. In this case, the landlord or the tenant may rescind the lease as long as the proper notice is given. Landlord-tenant laws vary from state to state and even county to county, please seek legal counsel for specifics (reasonable notice, health/safety repairs vs. uninhabitable living, security deposit, etc.). Information on rent abatement and/or security deposits should be disclosed in the lease.

Auto Insurance

If your vehicle has been damaged by the flood, contact your insurance agent. Do not attempt to dispose of your vehicle at the landfill; it will not be accepted

What to Check if Your Car is Flooded:

- Check your oil indicator. A ready of an oil level that's too high may tell you there's water in the engine. Do not start or run your car-if could cause severe damage.
- Measure the depth of water that submerged your care. It is possible water did not enter any parts that are susceptible to damage.
- Determine how long your car was submerged. The shorter the time, the more salvageable parts may be.
- Fresh water causes less damage to your car than salt water.
- Warmer temperatures may speed up corrosion, check local weather reports.

Adapted from the Rocky Mountain Insurance Information Association

Further information on Auto Claims can be found through the Rocky Mountain Information Insurance Association:

www.rmiia.org/auto/steering_through_your_auto_policy/Filing_an_Auto_Claim.asp

*Disasters often attract scam artists and those affected by the flood should be vigilant in protecting their personal assets. The best way to verify authorized insurance agent is to contact the Colorado Division of Insurance. Go to www.dora.state.co.us/insurance/consumer/ConsumerMainPage.htm and click on "Find a Licensed Company or Producer" (agent). Consumers can also call the Division of Insurance at 303-894-7490. Consumers should know that inspectors that come to your residence will never solicit for personal information such as social security and bank account numbers. Also, under no circumstances are insurance agents (and FEMA or SBA representatives) allowed to accept

money- if you are solicited for an application fee or a fee to be put on a list to have your home repaired be cautious of this potential scam. *

LONGER TERM ASSISTANCE AND INFORMATION

Federal Emergency Management Agency (FEMA)

FEMA assistance is being provided for people affected by the flooding. There is a 60 day following the flood deadline. All applications need to be in by November 14, 2013. Visit www.disasterassistance.gov, call 1-800-621-FEMA (3362) or visit one of the FEMA Disaster Recovery Centers to apply.

Small Business Administration (SBA)

SBA loans are available to people impacted by the flood. They offer loans to disaster-affected homeowners, renters, businesses of all sizes and private nonprofit organizations in the counties with a federal disaster designation for Individual Assistance. These loans can be used to help recover in the event that a future insurance settlement may fall short and help renters replace their essential items. The SBA can work with a homeowner to shape a loan that fits their personal budget and it allows people to keep the full range of disaster assistance available as an option. For more information, homeowners and renters may call the SBA at 1-800-659-2955 or visit www.sba.gov/sandy or speak with a representative at the Disaster Recovery Centers.

Larimer County Department of Human Services

The Department of human services may provide services to assist individuals and families in achieving self sufficiency and social well-being including financial assistance for shelter, food, and medical care. www.larimer.org/dhs

Employment Assistance

If you lost your job as a direct result of the flood, you may qualify for unemployment benefits. Please visit the Colorado Department of Labor and Employment for information regarding these benefits: www.colorado.gov/cs/Satellite/CDLE-UnempBenefits/CDLE/1248095315478

Colorado Workforce Centers provide a variety of free services to assist job seekers. These include job listings, computer & internet access, career counseling and training for job seekers. Please contact the Larimer County Workforce Center at 970-498-6600.

Housing

The Department of Housing and Urban Development may provide funds to help repair homes. If granted, the **203K Rehabilitation Home Mortgage Insurance** may be used to rehabilitate or improve an existing home. Please visit the following website for further information: portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/handbooks/hsg/h/4240.4

Change of Address

A change of address form is available online at www.usps.com or at any U.S. Postal Service location. If you change residence make sure that your address is current and all of the insurance agents that you have been working with are aware of your new address.

FINANCIAL SERVICES AND CONSUMER ADVICE

Among many other stressors, disasters take a financial toll. Please review this link leading to the **Disaster Recover: A Guide to Financial Issues** to help you regain a sense of financial balance following a disaster, including suggestions on steps to take immediately, what to do in the initial weeks and months, and then how to begin planning again for the future.

www.redcross.org/preparedness/FinRecovery/

Social Security Payments

Anyone receiving Social Security payments that have been interrupted can go to any Social Security office to get an emergency payment. For information about changing mailing addresses, obtaining a new card, direct deposit, or locating the nearest Social Security office, call 1-800-772-1213 (TTY 1-800-325-0778) from 7 a.m. – 7 p.m. / Monday through Friday or go online at www.socialsecurity.gov.

Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)

Those who already receive SSI and SSDI should contact the Social Security Administration directly at 1-800-772-1213 to learn how checks may be reissued, cards replaced or to report a change in address.

If you believe you have been a victim of fraud or if you want to find out how to avoid fraud when making purchases and paying for services, contact the Colorado Consumer Protection Division by telephone at 800-222-4444 or visit the website

www.coloradoattorneygeneral.gov/departments/consumer_protection

Other Resources Include:

<u>Better Business Bureau</u> 1-800-564-0371 wynco.bbb.org	<u>Consumer Credit Counseling Service</u> call 2-1-1 for the nearest location
<u>Insurance Information</u> National Flood Insurance Program (Customer Service) 1-800-427-4661 (Existing Policies) 1-800-638-6620	<u>Insurance Complaints and Assistance</u> Colorado Division of Banking and Insurance Consumer Information 1-303-894-7490 Toll Free Outside of Denver 1-800-930-3745 Complaints 1-303-894-7499

<u>Veterans Benefits</u> U.S. Department of Veteran Affairs 1-800-827-1000 TTY 1-800-829-4833 Or online at www.va.gov	<u>National Insurance Crime Bureau</u> 1-800-835-6422 https://www.nicb.org/
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LEGAL SERVICES

Below are local resources available to those who need legal counsel and services due to the disaster. If needed, please seek legal resources regarding housing, family, consumer, public entitlements, education, employment, and health care access.

Colorado Legal Services	coloradolegalservices.org/co/homepage.html 303-837-1321	Civil legal services for low-income individuals and families.
Colorado Flood Legal Relief	colofloodlegalrelief.org 1-855-424-5347	Disaster-related legal needs

DOCUMENT REPLACEMENT

Colorado Official Birth, Death, Marriage, and Divorce Records

The Colorado Department of Public Health Environment, Certificates and Vital Records can help replace birth, death, marriage and divorce records. For more information call 303-692-2200 or visit www.cdphe.state.co.us/certs/index.html.

Colorado Drivers License of Identification Cards

The Colorado Department of Revenue, Division of Motor Vehicles can help replace identification documents. Please visit www.colorado.gov/revenue/dmv to download required forms or find your local Department of Revenue.

Replacement Social Security Cards

If your Social Security card was destroyed in the flood, it is important to replace the card because you will need to show the card to get a job, collect Social Security benefits and receive some other government services. Please visit www.ssa.gov/ssnumber to apply for a new card.

Financial Documents

For assistance with obtaining copies of destroyed Financial Documents call Hope Coalition Colorado at 1-888-388- HOPE (4673).

Preserving Wet Documents

To preserve family treasures, review this informational link at the National Archives www.archives.gov/preservation/disaster-response/guidelines.html

Advice for Saving Damaged Family Treasures

Follow these steps to halt further damage:

As the threat of flash flooding persists in Colorado, residents in affected towns and cities are being urged to seek higher ground. When the flooding ends, residents will begin the long journey of recovery. With homes flooded and lives upended, treasured possessions such as family heirlooms, photos, and other keepsakes become more cherished. Unless they are contaminated by sewage or chemicals, these treasures can be saved. The Heritage Emergency National Task Force, a coalition of 42 national organizations and federal agencies co-sponsored by FEMA and Heritage Preservation, offers these basic guidelines from professional conservators for individuals who discover their family treasures have been damaged:

- **Safety First!** With any disaster there may be health risks. Wear long sleeves, sturdy shoes, and plastic or rubber gloves during cleanup. Protective gear such as goggles and a fitted face mask is recommended if there is mold.
- **Prevent Mold.** Mold can form within 48 hours; you will need to work fast. The goal is to reduce the humidity and temperature around your treasures as you proceed to clean and dry them. If you do encounter extensive mold, use protective gear such as gloves, goggles, and an N100 face mask, available at most hardware stores.
- **Air-Dry.** Gentle air-drying is best for all your treasured belongings—indoors, if possible. Hair dryers, irons, ovens, and prolonged exposure to sunlight will do irreversible damage. Increase indoor airflow with fans, open windows, air conditioners, and dehumidifiers.
- **Handle with Care.** Use great caution in handling your heirlooms, which can be especially fragile when wet. Separate damp materials: remove the contents from drawers; take photographs out of damp albums; remove paintings and prints from frames; place paper towels between the pages of wet books.
- **Clean Gently.** Loosen dirt and debris on fragile objects gently with soft brushes and cloths. Avoid rubbing, which can grind in dirt.
- **Salvage Photos.** Clean photographs by rinsing them carefully in clean water. Air-dry photos on a plastic screen or paper towel, or by hanging them by the corner with plastic clothespins. Don't let the image come into contact with other surfaces as it dries.
- **Prioritize.** You may not be able to save everything, so focus on what's most important to you, whether for historic, monetary, or sentimental reasons.
- **Can't Do It All?** Damp objects and items that cannot be dealt with immediately should be put in open, unsealed boxes or bags. Photos, papers, books, and textiles should be frozen if you can't get them dry within 48 hours.
- **Call in a Pro.** If a precious item is badly damaged, a conservator may be able to help. Be sure to collect broken pieces. Set your treasure aside in a well-ventilated room until you find professional help. If a precious item has been exposed to contaminated water, seek a conservator's advice on salvaging it; your health and safety, and that of your loved

ones, is of utmost importance. To locate a conservator, click on the “Find a Conservator” box on the home page of the American Institute for Conservation, www.conservation-us.org.

A free, online video guide demonstrating how to rescue soaked photographs, books, documents, and other valued items is available from Heritage Preservation. This 10-minute streaming video provides professional advice that benefits families as well as museum and library staff. View and link to the video at:

www.heritagepreservation.org/PROGRAMS/WaterSegmentFG.HTM

Additional resources for salvaging flood-damaged materials as well as a copy of this press release and the Task Force logo can be found here:

www.heritagepreservation.org/PROGRAMS/flood.html

These recommendations are intended as guidance only. Neither the Heritage Emergency National Task Force nor its sponsors, Heritage Preservation and FEMA, assumes responsibility or liability for treatment of damaged objects.

For more information visit: www.flip-pal.com/memory-rescue-centers

RETURNING HOME

Do not return to your home until it is declared safe to do so by local authorities. Injury is very common after a disaster when returning home because of debris, sharp objects, and unstable structures. Protect yourself by wearing eye protection, a mask, sturdy boots, long sleeves, long pants and gloves when returning home and cleaning up.

Masks: the Center for Disease Control recommends that a well-fitted, NIOSH-certified air-purifying respirator (such as an N-95 or more protective respirator) be used to reduce the potential health impacts of dust. If this type of respirator cannot be obtained, then at a minimum it is recommended that a face mask, sprayed with a fine mist of water be used to reduce exposure.

Be aware that your house may be contaminated with mold or sewage, which can cause health risks for your family. If the house has been closed up for several days, enter briefly to open doors and windows to let the house air out for awhile (at least 30 minutes) before you stay for any length of time.

The Larimer County Building Department is making rounds to inspect homes in the flood area. They are placing either a red, yellow or green placard on each home. Do not remove the

placard until they tell you to do so. As of October 29, 2013 the Town of Estes Park Chief Building Official has authorized the removal of green placards on buildings. For more information visit: www.larimer.org/flooding2013/building/placard-postings.pdf or www.larimer.org/flooding2013/building/getting-back-to-your-home.pdf

Pets

If animals are lost during the disaster please contact local veterinarians, humane societies, pet shelters, and other facilities that might house animals. Be prepared to identify and document ownership when claiming lost livestock. The United States Department of Agriculture Missing Pet Network website at www.missingpet.net may be of assistance.

Handle pets carefully and calmly as animals can become upset and react in unusual ways after a disaster. When you are allowed to return home, animals may become disoriented because of altered familiar scents and landmarks caused by the flood. If possible, leave your pet with a friend or family member, veterinarian, or a boarding facility while you clean and restore your home. Animals are naturally inquisitive and there are many dangers present in a post disaster area (sharp objects, downed electric lines, wild animals, disorientation leading to pet becoming lost, etc.).

When Returning Home

- Use caution and good judgment when re-entering the disaster area and your home. Never assume that the area is safe.
- Avoid damaged power poles or lines and down wires. Immediately report electrical damage.
- Inspect home for structural damage including roof, foundation and chimney cracks. If the building looks like it may collapse, leave immediately.
- If you smell gas or hear a blowing or hissing noise, open a window and quickly leave the building. Turn off the gas at the outside main valve if you can and call the gas company from a neighbor's home. If you turn off the gas for any reason, a professional must turn it back on.
- Do not use generators or other gasoline-powered machines indoors. They emit carbon monoxide that can be deadly. All cooking on camp stoves and charcoal grills should only be done outside.
- A stuck door may mean that the ceiling is ready to cave in. If it only sticks at the bottom, it can be forced open. If it sticks at the top, your ceiling may be ready to fall.
- Check ceilings for signs of sagging. Rain or deep flooding may soak plaster and drywall. Expect floors to be slippery. Remove any debris that may have floated into your home.
- Do not approach wild animals that take refuge in your home. Wild animals often seek refuge from floodwaters on upper levels of homes and have been known to remain after water recedes. Call your local animal control office (970-226-3647) to handle the situation.

Water and Water Systems after a Flood

Your well or septic system could be adversely affected by the flood, power outages, equipment failure from flood damage, or contamination of water supplies. Be prepared, and have plenty of bottled water available for drinking and cooking when you return home.

Wells

Drilled, driven or bored wells are best disinfected by a well or pump contractor, because it is difficult for the private owner to thoroughly disinfect these wells. If you suspect that your well may be contaminated, contact your local or state health department or agriculture extension agent for specific advice on disinfecting your well.

Septic Systems

- Do not drink well water until it is tested. Contact your local health department.
- Do not use the sewage system until water in the soil absorption field is lower than the water level around the house.
- Have your septic tank professionally inspected and serviced if you suspect damage. Signs of damage include settling or an inability to accept water. Most septic tanks are not damaged by flooding since they are below ground and completely covered. However, septic tanks and pump chambers can fill with silt and debris, and must be professionally cleaned. If the soil absorption field is clogged with silt, a new system may have to be installed.
- Only trained specialists should clean or repair septic tanks because tanks may contain dangerous gases. Contact your health department for a list of septic system contractors who work in your area.
- If sewage has backed up into the basement, clean the area and disinfect the floor. Use a chlorine solution of a half cup of chlorine bleach to each gallon of water to disinfect the area thoroughly.
- Pump the septic system as soon as possible after the flood. Be sure to pump both the tank and lift station. This will remove silt and debris that may have washed into the system. Do not pump the tank during flooded or saturated drain field conditions. At best, pumping the tank is only a temporary solution. Under worst conditions, pumping it out could cause the tank to try to float out of the ground and may damage the inlet and outlet pipes.
- Do not compact the soil over the soil absorption field by driving or operating equipment in the area. Saturated soil is especially susceptible to compaction, which can reduce the soil absorption field's ability to treat wastewater and lead to system failure.
- Examine all electrical connections for damage before restoring electricity.
- Be sure the septic tank's manhole cover is secure and that inspection ports have not been blocked or damaged.
- Check the vegetation over your septic tank and soil absorption field. Repair erosion damage and sod or reseed areas as necessary to provide turf grass cover.

Drinking Water Treatment in Emergencies

Water supplies that are normally safe to drink and utilize for cooking and hygiene purposes may be adversely affected because of this disaster. If there is a water supply system disruption or loss of pressure because of line breaks, repairs, or power outages your water may need to be treated. If a safe supply of water is not available, it should be treated before being used for drinking, cooking, or brushing teeth.

Local or State Departments of Health will notify you that water should be boiled or treated before drinking; listen to your local radio and TV stations for a **“boil water advisory”**.

The following treatments only work in situations where the water is unsafe because of the presence of bacteria. If the water is unsafe because of chemicals, oils, poisonous substances, sewage, etc., do not use the water for drinking. If the water is cloudy, it should be filtered before treating. Filters designed for use when camping, coffee filters, towels (paper or cotton), cheesecloth, or a cotton plug in a funnel are effective ways to filter cloudy water.

Boiling (Boiling is the preferred method if available)

- Boiling is the best way to purify water that is unsafe because of the presence of protozoan parasites or bacteria. Boiling should not be used when toxic metals, chemicals (pesticides, solvents, etc.), or nitrates have contaminated the water.
- Place the water in a clean metal or glass container and bring to a full boil. Continue boiling for at least one full minute.

Liquid Chlorine Bleach

- If boiling is not possible, water can be made safe for drinking by treating with liquid household chlorine bleach, such as Clorox, Purex, etc. Household bleach is typically between 5% and 6% chlorine. Do not use bleaches that contain perfumes, dyes, or other additives. Be sure to read the label.
- Place the water (filtered if necessary) in a clean container. Add the amount of bleach according to the table. Mix thoroughly and allow it to stand for at least 30 minutes before using (60 minutes if the water is cloudy or very cold).
- Purifying tablets or chemicals designed for use when camping or backpacking can also be an effective way to treat water. Always follow the directions on the package.

Treating Water with a 5-6% Liquid Chlorine Bleach Solution

(Allow treated CLEAR water to stand 30 minutes; treated CLOUDY water should stand for 60 minutes)

Volume of Water To Be Treated	Treating Clear Water Bleach Solution to Add	Treating Cloud, Very Cold or Surface Water Bleach Solution to Add
1 quart/ 1 liter	3 drops	5 drops
1/2 gallon/2 quarts/2 liters	5 drops	10 drops or 1/8 tsp
1 gallon	10 drops or 1/8 tsp	20 drops or 1/4 tsp
5 gallons	50 drops or 5 mL or 1/2 tsp	5 mL or 1 tsp
10 gallons	5 mL or 1 tsp	10 mL or 2 tsp

tsp=teaspoon; mL=milliliter

Storing Treated Water

- Use proper storage containers. Store the water in containers that are made for water storage, or glass and plastic jugs previously used for juice, milk, pop, or bottled water.
- Clean containers thoroughly before using and make sure that the container has a tight fitting cap. Never use containers that were previously used for pesticides, chemicals, solvents, anti-freeze, oils, etc
- Store in a cool place.

Adapted from the Colorado Department of Public Health and Environment www.cdphe.state.co.us

Beware of wildlife

Insects, Spiders and Ticks

- To protect yourself from biting and stinging insects, wear long pants, socks, and long-sleeved shirts.
- Use insect repellents that contain DEET or Picaridin.
- Treat bites and stings with over-the-counter products that relieve pain and prevent infection.
- Avoid fire ants; their bites are painful and cause blisters.
- Severe reactions to fire ant bites (chest pain, nausea, sweating, loss of breath, serious swelling or slurred speech) require immediate medical treatment.

Rodents and Wild or Stray Animals

- Dead and live animals can spread diseases such as Rat Bite Fever and Rabies.
- Avoid contact with wild or stray animals.
- Avoid contact with rats or rat-contaminated buildings. If you can't avoid contact, wear protective gloves and wash your hands regularly.
- Get rid of dead animals as soon as possible.
- If bitten/scratched, get medical attention immediately.

Snakes

- Watch where you place your hands and feet when removing debris. If possible, don't place your fingers under debris you are moving. Wear heavy gloves.

- If you see a snake, step back and allow it to proceed.
- Wear boots at least 10 inches high.
- Watch for snakes sunning on fallen trees, limbs or other debris.
- A snake's striking distance is about 1/2 the total length of the snake.
- If bitten, note the color and shape of the snake's head to help with treatment.
- Keep bite victims still and calm to slow the spread of venom in case the snake is poisonous. Seek medical attention as soon as possible.
- Do not cut the wound or attempt to suck out the venom. Apply first aid: lay the person down so that the bite is below the level of the heart, and cover the bite with a clean, dry dressing.

Adapted from the United States Department of Labor www.osha.gov/Publications/rodents_snakes_insects.html

Bears

- Bears are always on the lookout for food sources.
- Deterrents can be useful in areas where bears have already learned that where there are people, there is usually easy-to-get-at food. The purpose of a deterrent is to make your home less attractive and persuade an exploring bear to move on.
- For more information visit:
wildlife.state.co.us/SiteCollectionDocuments/DOW/Education/LivingWithWildlife/BearDeterrents.pdf
 -OR-
wildlife.state.co.us/SiteCollectionDocuments/DOW/Education/LivingWithWildlife/BearproofingYourHome.pdf

CLEAN UP

It is vitally important you take pictures and/or videos BEFORE you clean up. Documentation will assist with insurance claims.

Debris Removal and Handling

Larimer County will be the point of contact for debris removal and handling through demolition permits.

The County is in the process of hiring a contractor to remove flood debris. The County's program will tell residents where they can place debris. Guidelines will be spelled out once the program is announced.

The Federal Emergency Management Agency (FEMA) regulations require Larimer County to adhere to specific requirements for cleanup and guidelines and procedures must be followed to maintain County eligibility for cost reimbursement. Once the program is announced and residents begin leaving it in the assigned location, the debris will be monitored by the contractor to make sure it is eligible debris covered by the Federal FEMA program.

- Residents are asked to wait until the pickup schedule is determined and announced. Please do not place any trash on roadways as it could interfere with traffic safety, attract scavengers, and if snow falls, may be pushed to the side by snowplows.
- Guidelines will be posted on how the debris needs to be placed and segregated. Material segregation will be necessary, and instructions for segregation will be announced.
- Hazardous waste should not be left for any pick-up. Please call the Larimer County landfill at 970-498-5771 to determine how to dispose of hazardous waste.

When the debris contractor is hired Larimer County will be notifying areas when the contractor will be in their area. This schedule will be dependent on when the roads can be reopened. Questions concerning debris cleanup can be directed to Gary Darling at (970) 980-2671 or Stephen Gillette at (970) 498-5762.

The Larimer County Landfill is now accepting flood debris and waste from the recent flooding events. Debris and waste will be charged at the regular per cubic yard rate of \$5.25 plus 9 cents surcharge (\$5.34) per cubic yard for cars; \$5.25 plus 18 cents surcharge (\$5.43) per cubic yard for trucks; and \$5.25 plus 28 cents surcharge (\$5.53) for commercial per cubic yard with exceptions noted below.

Please adhere to the following guidelines for disposal of listed items: For items not listed, please call 970-498-5760 for more information. ALL LOADS MUST BE COVERED BY A TARP.

BURNING FLOOD DEBRIS IS NOT ALLOWED.

Vehicles: The Larimer County Landfill is now accepting vehicles that were abandoned or swept away into public areas during the flooding for storage and processing. There will be a brief identification manifest to be filled out for each vehicle brought in. Contact the Larimer County Landfill Business Office to initiate vehicle claim procedure at 970-498-5760.

Flood damaged construction debris: Drywall, lumber, windows and doors, concrete blocks, siding, insulation, etc. and septage and sewage if mixed with other debris. Larimer County will accept non-friable asbestos. If flood debris is known to contain friable asbestos we will not accept it. If it is unknown, we will accept it. Dry materials should be wetted or wrapped in plastic to minimize airborne contaminants.

Wet dirt over 50% of the total load will be charged at the regular rate of \$6.65 per cubic yard plus 18 cents surcharge (\$6.83) per cubic yard for trucks and \$6.65 per cubic yard plus 28 cents surcharge (\$6.93) per cubic yard for commercial. Only landfills with a liner and sump system are allowed to accept flood debris that is expressing liquids for disposal. The Larimer County Landfill IS NOT LINED and this debris will not be accepted.

Other waste types accepted for landfill disposal. Appliances such as refrigerators, freezers, air conditioners, dishwashers, and laundry appliances. \$23/each for Freon containing units. Other items are charged at the regular landfill rates.

Dead animal carcasses, \$12/100 pounds.

Tree limbs, yard waste and other vegetation and food waste. Tree branches six inches in diameter or more must be cut into 6-foot lengths.

Cars, trucks, and motor home bodies, \$50/each. Titles must accompany these items. Fuel, oil, hydraulic fluid and other automotive fluids must be removed and disposed of properly. For more guidance or information, call (970) 498-5760.

Electronics: Electronics such as computers and televisions can be taken to the electronics recycling center operated by Waste Management for a \$.40/lb. fee. The Colorado Department of Public Health and Environment has issued a temporary waiver of the electronic waste landfill ban which allows the disposal of only residential electronic waste at a landfill if the waste has been contaminated by sewage, septage or is unrecyclable from flood debris contamination. Per regulations this does not include business e-waste which **MUST** be managed as a universal waste, or possibly as a hazardous waste, depending on the material characterization.

Residents can recycle electronics for free at:

[Electronics Recycling 3 LLC](#)

14704 E 33rd Place, Suite H

Aurora, CO

Hours: Monday - Friday, 8:30 a.m. - 3:30 p.m.

Household Appliance Disposal: Prior to recycling or disposal at the Landfill, appliances containing refrigerants (chlorofluorocarbons (CFCs), hydrochlorofluorocarbons (HCFCs), or hydrofluorocarbons (HFCs) **MUST** have those refrigerants properly recovered. When bringing these items to the Landfill they should be placed in the designated appliance area. Any food debris contained in refrigerators or freezers must be removed prior to leaving the appliance. The gatehouse employee at the Landfill should be informed as to whether or not the appliance contains food.

Hazardous Waste: The following items, paint up to a 30-gallon limit and propane tanks under 40 lbs., may be taken for free by Larimer County residents to the Household Hazardous Waste Facility. Phone (970-498-5771) for more information. Hours of operation for residential waste: Tuesday, Thursday, Friday and Saturday, 9 a.m.-4 p.m. There is a charge for business waste and appointments may be made by calling (970) 498-5771.

Recyclable items: Normal recyclable materials should be dry. Metal items to be recycled must be washed clean of mud and debris before recycling. Wet items are not acceptable for recycling and should be disposed of in the landfill.

If there are any questions, call local Public Works office to determine your city's policy for removing residential debris 970-498-5760.

Specifically in the **City of Loveland**, curbside pick-up of flood debris will be provided to residents and business owners within the flood zone (along Highway 34 including Glade Road). The last day for pick-up will be October 28. Property owners within that designated area can use their Household Clean up Voucher to do a one-time drop off of flood debris at the City's Recycling Center at no charge. To get a voucher call 962-2529 or request one online.

Property owners can also take flood debris to the Larimer County Landfill.

Solid Waste will continue to do special pick-ups for a fee – Call (970) 962-2529 or go to the Solid Waste Division webpage for more information.

Dead animals should be placed in plastic bags and taken to the Larimer County Landfill.

Property owners within the flood zone in the City of Loveland who have questions or need additional information about household debris pick up should call (970) 962-2529.

The **Town of Estes Park**, Larimer County and Waste Management, Inc. are providing several options to Estes Valley residents who still need to dispose of flood debris. To ensure the success of these options for the community, please follow the guidelines below; do not attempt to dispose of other unacceptable materials at these sites.

Woody and vegetative debris: The Town and County will open a drop-off site for Estes Valley residents to dispose of woody/vegetative flood debris, such as shrubs, tree stumps, trunks and limbs at no charge. The drop-off site is at 666 Elm Road, above the Larimer County, Waste Management operated, trash and recycling transfer station. It will be open Tuesday through Saturday, from October 15 to November 15, from 8 a.m. until 5 p.m. Residents must show proof of affiliation to the property where the debris was located to the staff on duty, such as a driver's license, utility bill or property tax statement. They will also be required to sign a form stating the material they are dropping off is due to flooding. This is required to facilitate federal reimbursement to the Town and County. This site will not be accepting beetle-infested trees or noxious weeds during this period. For more information, call 970-577-3587.

Soil and sand debris: A separate site will open for residents to drop-off excess soil and sand from the flood, at no charge. This site is located at the Fairgrounds at Stanley Park through the Community Drive entrance. It will be open Tuesday through Saturday, from October 15 to November 15, from 8 a.m. until 5 p.m. Residents must show proof of affiliation to the property where the debris was located to the staff on duty, such as a driver's license, utility bill or property tax statement. They will also be required to sign a form stating the material they are dropping off is due to flooding. This is required to facilitate federal reimbursement to the Town and County. For more information, call 970-577-3587.

Other debris, rubble and non-compactable materials: The transfer station located at 455 Elm Rd is equipped to accept rubble or anything that is not compactable. Examples of rubble include concrete, asphalt shingles, demolition waste and wet carpet. Larimer County and Waste management continue to charge the traditional fee for these materials, which covers the higher cost to truck and dispose of these materials. Prices remain the same as before the flood, despite more difficult transportation conditions. Please keep in mind size restrictions, which include no items over 6 feet long and 2 feet in diameter. The transfer station will accept large household appliances for disposal at this time. These appliances include refrigerators, washers, dryers, etc. There is a \$75 charge per item. Current hours of operation are Tuesday – Saturday, 8:00 a.m.-4:00 p.m. Please call 970-586-6478 for updates.

Recycling: Waste Management will alter the recycling drop-off availability at the transfer station due to the large amount of trash and flood debris that is being processed at the site. Beginning October 14, drop-off recycling will be accepted on Wednesdays only. Curbside recycling will not be affected; residential pick-up will continue on Wednesdays. Waste Management will continue to accept recyclables on Wednesdays for 60 days (ending the week of Dec. 16) or until volumes of flood debris subside and the normal winter schedule can be resumed. Please call 970-586-6478 for the most current information.

Hazardous Waste: There is no hazardous waste disposal option in the Estes Valley at this time. Please safely store any hazardous materials until you are able to dispose of the material at the Larimer County Landfill's Hazardous Waste facility in Fort Collins.

Human Waste: Bagged, human waste should not be disposed of in port-a-lets provided throughout the No Flush Zone. Bags damage the equipment used to service the toilets, which in turn, impedes Waste Management's ability to service the neighborhood toilets. Using a bucket in your home and disposing directly (minus the bag) into the portable toilet is acceptable. Other human waste disposal options are available through Upper Thompson Sanitation District at www.utsd.org. Please be considerate towards others using port-a-lets and clean up after yourself and your family as much as possible.

If you would like to order your own roll off dumpster in Estes Park, call Waste Management at 970-586-5740.

For more information about management and disposal of flood debris visit www.colorado.gov.

Clean-up Tips

- Keep children and pets out of the affected area until cleanup has been completed.
- Remove and discard items that cannot be washed and disinfected (such as, mattresses, carpeting, carpet padding, rugs, upholstered furniture, cosmetics, stuffed animals, baby toys, pillows, foam-rubber items, books, wall coverings, and most paper products).
- Remove and discard drywall and insulation that has been contaminated with sewage or flood waters.

- Thoroughly clean all hard surfaces (such as flooring, concrete, molding, wood and metal furniture, countertops, appliances, sinks, and other plumbing fixtures) with hot water and laundry or dish detergent.
- Help the drying process by using fans, air conditioning units, and dehumidifiers.
- After completing the cleanup, wash your hands with soap and warm water that has been treated.
- Wash all clothes worn during the cleanup in hot water and detergent. These clothes should be washed separately from uncontaminated clothes and linens.
- Wash clothes contaminated with flood or sewage water in hot water and detergent. It is recommended that a laundromat be used for washing large quantities of clothes and linens until your onsite waste-water system has been professionally inspected and serviced.
- Seek immediate medical attention if you become injured or ill.

Asbestos

Asbestos is a naturally occurring mineral that has been added into thousands of various types of building materials to add fire resistance, strength, and durability. Asbestos-containing materials may be part of your building-especially if it was constructed before the 1970's. A number of local, state, and federal regulations cover the handling and disposal of debris potentially contaminated with asbestos. Please contact the Larimer County Department of Health and Environment at 970-498-6700 for further information on handling asbestos and debris.

Household Chemical Disposal

Household cleaners, fertilizers and pesticides may have spilled or the containers may have become compromised due to the flood. Keep children and pets away from leaking or spilled chemicals and call Poison Control Center (1-800-222-1222) or Emergency Medical Services (dial 9-1-1) if anyone ingests chemicals. Clean up any chemical spill immediately with rags that you don't mind throwing away. Allow the fumes in the rag to evaporate outdoors, then dispose of the rags by wrapping them in a newspaper and placing them in a sealed plastic bag in your trash can. Do not put household chemicals in the trash or bury, burn, or pour chemicals down drains, storm sewers or toilets. Take household hazardous waste to a local collection program. Also, do not combine chemicals or smoke while using or cleaning chemicals as this may produce dangerous reactions.

Improving Indoor Air Quality

Here a few tips to secure healthy indoor air quality:

ACT QUICKLY if you find moisture in your home.

- Unplug all electrical appliances.
- Use whatever resources you have readily available to soak up and dry out wet areas. Use towels, fans, air conditioners and open windows. Use bathroom and kitchen fans to facilitate ventilation.
- Remove standing water and mud. Mud contains most of the health hazards you'll encounter. Wet Dry Vacuums can be purchased at most home stores for \$40-\$200.

Many home stores also provide rental vacuums. Remove vents and registers and clean thoroughly with water and detergent.

- Remove all wet articles – furniture, clothes, carpet, rugs, etc. High humidity and moist materials provide the environment for growth of microorganisms. A good rule of thumb is to discard items that cannot be cleaned and dried within 24-48 hours.
- Leave clean wet items outside to dry. Sunlight has mold-killing properties.
- Wipe down all surface areas with water and detergent.
- Replace all removable filters in furnaces and air conditioners.
- Do not caulk or paint an area until you are certain it is thoroughly dry.
- Remove and discard all drywall and insulation that has been contaminated with sewage or flood water, at least up to the highest flood water level. The inside of the wall cavity should then be thoroughly cleaned with hot soapy water or with a hot power washer and soap. The wall must be thoroughly dry before re-insulating and refinishing. Help the drying process with fans, running your air conditioner, or a dehumidifier.

Who should do the cleanup depends on a number of factors. One consideration is the size of the problem. If the wet area takes more than one day for you to clean the job yourself, it may be best to consult a professional.

Adapted from the City of Fort Collins Health Sustainable homes at www.fcgov.com/healthyhomes

Drying Out Your Home and Mold Concerns

Water damage to your home from floods may increase the likelihood of mold contamination. To prevent mold growth, dry out your home as soon as possible (ideally within 24-48 hours). If mold has already started to develop it will often appear as spots, it may present in different colors and may smell musty.

Groundwater creates enormous pressure on basement walls and floors. Drain the basement no more than one foot per day to minimize further damage.

Floodwaters damage materials, leave mud, silt and unknown contaminants and promote the growth of mold and mildew. Dry your home to reduce these hazards and the damage they cause. Let fresh air move through your home. Open windows and doors if weather permits.

Mold may present certain health risks. Mold sampling is not important because no matter what type of mold is present, it should be removed. Health complications related to mold include nasal stuffiness, throat irritation, cough or wheezing, eye irritation, and in some cases skin irritation. Individuals with mold allergies may have more severe reactions. Immuno-compromised individuals, as well as people with chronic lung illnesses may get serious lung infections if exposed to mold.

To prevent mold growth dry out your home as soon as possible.

- If weather permits, open doors and windows to create a draft.
- If your home has electricity and **an electrician has determined it safe to turn on** use fans and dehumidifiers to remove excess moisture by blowing the air outwards rather than inwards.

- Remove standing water with a “wet-dry” shop vacuum, an electric powered water transfer pump, or sump pump. Be sure to wear rubber boots if operating equipment in wet areas. A portable generator to power equipment to remove standing water may be utilized, however, be aware that improper use may lead to dangerously high levels of carbon monoxide and can cause carbon monoxide poisoning.
- Before turning on home heating, ventilating and air-conditioning systems have them check and cleaned by a service professional if mold is a concern

Properly remove mold and sanitize the area to help prevent future mold growth.

- ***Never mix bleach and ammonia*** the mixture creates a toxic gas that can kill you.
- If the area of mold growth is greater than 10 sq. feet it is recommended to consult a professional
- Wear rubber boots, rubber gloves, goggles and an N-95 mask. Work in a well ventilated area.
- Do not paint or caulk moldy surfaces. Clean up mold and dry the surface before painting.
- To **prevent and remove mold that has already begun to grow**, clean area first with hot water and soap to remove mold. Scrub rough surfaces with a stiff brush. Disinfect with a 10% bleach solution (1 cup bleach to 1 gallon of water), by applying a thin coat of bleach solution to the entire area. Use a sprayer or a sponge to apply the solution liberally, but avoid excessive amounts of runoff or standing pools. Thoroughly dry.

Visit www.epa.gov/mold/moldguide.html for more information on mold growth and clean up.

Visit www.ag.ndsu.edu/pubs/yf/home/ae1202.pdf for information on the health effects of mold.

For local assistance contact your local or county Department of Health, or your local housing, or Environmental Health Agency.

Carbon Monoxide Poisoning

Carbon monoxide (CO) is an odorless, colorless gas that can cause sudden illness and death if inhaled. When power outages occur during emergencies, the use of generators, grills, camp stoves, or other gasoline, propane, natural gas, or charcoal burning devices should never be used inside a home, basement, garage, or camper, or even outside near an open window.

Symptoms: Most common symptoms of CO poisoning are headache, dizziness, weakness, nausea, vomiting, chest pain and confusion. Exposure to CO can cause loss of consciousness and death.

Carbon Monoxide detectors should be checked twice a year, at the same time batteries are checked. If conditions at home are too hot or too cold, seek shelter with friends or at a community shelter.

Food Safety after a Flood

Flood waters are most likely contaminated with many substances, including human and animal waste. This contamination can lead to illnesses with symptoms including nausea, vomiting, abdominal cramps and diarrhea. Please review the following information on food safety to reduce the likelihood of illness. Contact your physician if you or someone in your household has come into contact with contaminated waters and is exhibiting these symptoms.

Food items to discard in the event of a flood

- All foods and drinks that have been in contact with floodwater
- Meat, poultry, fish, seafood, eggs, milk, leftovers, soft cheese, refrigerator rolls and biscuits, and other potentially hazardous foods that have been left above 40°F or above for 2 hours or longer.
- Food that has an unusual odor, texture, or color
- Cans of food that show evidence of rust, bulging, denting, or damage
- Food or drinks in containers with screw caps, snap lids, crimped caps, twist caps, flip-tops or pull tabs that have come in contact with floodwater.

Food items that may be salvaged in the event of a flood

Canned Foods

- Only cans that have a solid seal and are free of damage may be salvaged. Cans that have pull tab type of lid may NOT be salvaged. Discard any and all containers showing evidence of rust, bulging, denting, or damage.
- **To Clean:**
 - Remove labels and mark the contents of the canned good with a permanent marker.
 - Wash solid-sealed cans that can be salvaged with hot water and a strong detergent, using a scrub brush to remove all dirt.
 - Rinse with clean water.
- **To Sanitize- use one of the following two methods:**
 - **Method 1- submerge containers in a chlorine bleach solution**
 - Use one (1) tablespoon of 5% household bleach per gallon of water. DO NOT use scented or Ultra bleach.
 - Immerse cans for 2 minutes in the bleach solution. Rinse with disinfected water.
 - Allow cans to air dry as towels can spread bacteria.
 - **Method 2- Boil canned goods**
 - Place cans in boiling water and boil for 10 minutes, the cans will not explode. Do not boil longer than 10 minutes.
 - Allow cans to air dry as towels can spread bacteria.

Experience has shown the only flood damaged foods that are entirely safe for salvage are those in solid-sealed metal cans that have been cleaned and sterilized as mentioned above.

Cellophane and Paper packaged Foods

- Discard any of these items that have knowingly or show signs of coming in contact with flood water.
- Food products in these types of containers (candy, cereals, crackers, chewing gum, shelled nuts, etc.) stored above flood levels are often damaged by condensation and subsequent decomposition. Examine such containers for leaks or breaks and discard any that are damaged.
- If food in these containers is finely divided, (i.e., powdered or granulated), but is now found to be caked or not free-flowing, discard.
- Products with fitted lids (i.e., non-sealed type; cocoa, baking powder, condiments, etc.) should be opened and examined. Discard any of these products that show evidence of moisture inside.

Unpackaged Foods

- All unpackaged foods that have come in contact with flood water should be discarded.

Frozen Foods

- If flood water has reached the inside of the refrigerator or freezer, discard all foods that are not in damage-free sealed cans.
- Foods not contaminated by flood water may be salvaged and frozen if they have not reached a temperature above 40°F.
- Foods that are only partially thawed and still retain ice crystals may be salvaged; however, refreezing foods may result in degraded quality.
- Completely thawed foods including fruits, vegetables, meats, poultry, fish, shellfish, and cooked food should not be refrozen.

Power Outages

The main concern with perishables stored in the refrigerator or freezer is the availability of electrical power. If a power outage has occurred, keep the refrigerator and freezer doors closed. Open the refrigerator as little as possible. Refrigerated items should be safe as long as the power is off for no more than 4 hours. A full freezer should be able to keep foods frozen for two days; a half-full freezer should keep foods frozen for about one day. If food still contains ice crystals and/or the freezer temperature is 40°F or lower, and food was safe when originally frozen, it should still be safe. These foods can be refrozen or cooked and eaten.

- Discard any perishable food that has been held at temperatures above 40°F for more than two hours, or any food that has an unusual odor, color, or texture.
- NEVER taste food to determine its safety.

- If you have returned from being evacuated and are not sure if the power was off and then turned back on, check with your utility company.

Remember that food unfit for human consumption is also unsafe for pets. **If in doubt, throw it out!**

Decontaminating of Kitchenware and Appliances

- Kitchenware (ceramic dishes, utensils, mugs, pots and pans, etc.) and appliances (refrigerators, freezers, etc.) that were exposed to flood waters can be cleaned and sanitized.
- Wooden cutting boards, plastic dishware and utensils, baby bottles, nipples and pacifiers should be discarded.
- **To Decontaminate:**
 - Wash with strong detergent and hot water. Rinse surfaces with clean water.
 - Disinfect with a chlorine bleach solution of one (1) tablespoon of 5% unscented, non-Ultra bleach per gallon of water. Rinse with clean water and allow to air dry.
 - If odor remains, try cleaning with one (1) teaspoon of baking soda to each quart of warm water, or one (1) cup of vinegar per gallon of water.
 - If odor persists, use activated charcoal to help remove odor. This type of charcoal is sold at drug stores and pet stores.
 - **To use activated charcoal**
 - Place the charcoal in pans or on paper at the bottom of the refrigerator or freezer and leave it there for several days.
 - Turn the refrigerator on low and run it empty for a few days so odors can be absorbed. You may have to replace the charcoal to fully remove the odor.
 - When odor is gone, unplug and the appliance and thoroughly wash, rinse and allow to air dry.
 - Turn on the refrigerator or freezer; it will be ready to restock with food.
- In extreme cases, there may be nothing that will eliminate residual odor.

If you find you have additional questions regarding Food Safety after disaster, please contact Larimer County Extension at 970-498-6000.

REPAIRS AND REBUILDING

If you are planning to renovate, deconstruct, or demolish a structure damaged by the flood, you will need to obtain an inspection and any required permits

First speak with flood insurance agents and adjustors to discuss your coverage. Replacement costs will frequently include rebuilding to current codes and regulations. Improved methods and materials have become standard practice with more attention to updated weatherization

and energy requirements. Be careful to choose a licensed and experienced architect and/or contractor and be cautious of scam artists and fraud.

The State is offering no-cost damage assessment to determine the next steps related to the electrical and plumbing systems at damaged properties. A state inspector will survey the extent of damage and provide the consumer with a written report of the findings and if applicable, will explain any necessary steps to get utilities turned back on. The state inspectors will be using guidelines from several nationally recognized agencies for inspecting repairs or restoring power.

To schedule an appointment, consumers may call or email the state inspector, as listed below. If the inspector is unavailable, consumers may also call the Colorado Department of Regulatory Agencies at 303-894-2980.

Larimer County Inspectors

Dave Cearlock 855-451-9790, david.cearlock@state.co.us

Rob Hogan 855-451-9797, robert.hogan@state.co.us

Rod Roberts 855-454-0071, rod.roberts@state.co.us

An emergency repair permit is authorization by the Larimer County Building and Engineering Department when immediate action is needed to undertake work that will protect public health, safety, welfare and the environment. In certain cases, the Larimer County Building Official may determine that the time needed to issue a permit using conventional means may result in an unsafe condition that can harm the environment or threaten people or property. In such a case, individuals can seek an emergency repair permit.

Review and approval of an emergency repair permit from the Larimer County Floodplain Administrator is required for any work caused by flood-related damages even outside of the limits of a regulatory FEMA floodplain.

A person seeking an emergency repair permit must demonstrate there is an imminent threat to public health, safety, welfare or property, or a significant degradation to the environment, if the work is not immediately begun. Emergency permits are issued on a site-by-site basis.

An emergency permit can be issued verbally by the Larimer County Building Official (upon approval from the Larimer County Engineering Department if the repairs are taking place in a floodplain area*) without the need to first submit a permit application before work begins, followed-up by a letter from the Building Official that explains what is authorized and how the permittee must conduct the work. An emergency repair permit application must be submitted to the Building Department within 48 hours of the commencement of repair work.

If you require an emergency repair permit:

- Complete the Emergency Repair Permit Application, save it, and submit the form to the Larimer County Building Department via fax (970) 498-7667 or e-mail lcplngbldg@co.larimer.co.us together with a written statement describing the imminent threat. The application can be found at goo.gl/icPg38
- There is no fee required for an emergency repair permit. Once work is completed, the permittee must obtain a permit from the Larimer County Building Department using conventional means in order to demonstrate that all emergency work was completed pursuant to minimum code requirements. Fees for the conventional permit will apply based on valuation and square footage of the project and will be subject to a fee reduction program approved by the Larimer County Board of County Commissioners.
- Once the Building Department issues an emergency repair permit, work can generally start immediately. Once work is completed, the permittee must obtain a permit from the Larimer County Building Department using conventional means if structural repairs were required and an engineer's review is necessary.

Furnace and water heater replacements are permitted through a conventional, miscellaneous permitting process and not considered emergency repairs.

It is important to note that an emergency repair permit is not intended to be used as an alternative to obtaining a formal written authorization from Larimer County or to circumvent the review process when no emergency condition exists. Emergency permits are reserved only for those cases where immediate action is warranted to avoid or prevent ongoing or potential harm to people, property or the environment.

An emergency repair permit is limited to the minimum work necessary to prevent an imminent unsafe condition that can harm the environment or threaten people or property. Any permanent work including, but not limited to, construction of new structures, modifications or improvements to existing structures, excavation, filling, paving, drilling, driving of piles, mining, dredging, land clearing, grading, permanent storage of materials or equipment will be required to obtain a normal Floodplain Development Permit through the Larimer County Engineering Department and meet all current floodplain regulations.

An emergency repair permit is valid for one year from the date of issuance, with the ability to extend the permit for an additional 180 days pursuant to an approved permit extension application process. Call the Larimer County Building Department at 970-498-7699 for more information.

Adapted from Larimer County www.larimer.org/flooding2013/building/emergency-repair-permit-info.pdf

For more information on obtaining an emergency permit visit:

www.larimer.org/flooding2013/building/emergency-repair-permit-info.pdf

People impacted by the flood may be eligible for a reduced rate building permit. Visit www.larimer.org/flooding2013/building/permit-fee-reduction-application.pdf for more information.

For a list of Colorado Contractors visit:

www.coloradocontractors.org/home/Members/Owner_Agency_Relations/Colo_Floods/Members/ContentAreas/2013_Floods.aspx

For additional information on hiring contractors visit:

www.larimer.org/flooding2013/building/hiring-contractors.pdf

Verify licensure, file complaints and find other consumer information through the following:

Better Business Bureau	1-800-564-0371	wynco.bbb.org
Colorado Department of Regulatory Agencies	1-800-886-7675	www.dora.state.co.us/index.html

Colorado law requires at least three business days notice, prior to outdoor construction or digging. Whomever is excavating -property owners or contractors- must call the Utility Notification Center of Colorado (UNCC) by **dialing 8-1-1** or 1-800-922-1987. UNCC will mark the site with paint, flags or stakes. Please respect the marks and dig with care, hand digging within two feet to buried piping and facilities. For additional information visit the UNCC website at www.uncc2.org/web/.

The American Red Cross has created this booklet with further information on how to recover from a flood www.redcross.org/www-files/Documents/pdf/Preparedness/file_cont333_lang0_150.pdf

UTILITY CONTACT INFORMATION

To report problems with utilities or when utilities need to be shut off or during reconstruction, please refer to the following numbers:

Electrical Services

Xcel Energy	1-800-895-4999	www.xcelenergy.com
Poudre Valley REA	970-226-1234	www.pvrea.com

Natural Gas Services

Xcel Energy	1-800-895-4999	www.excelenergy.com

Phone Service

ATT	1-800-288-2747	www.att.com
Verizon	1-800-427-9977	www.verizon.com

Water Services
