



# **Relief and Recovery Assistance Guide**

**LARIMER COUNTY FLOOD  
September 2013**

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## **PURPOSE**

The purpose of this Relief and Recovery Guide is to connect Colorado residents affected by the Lamer 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 [www.211colorado.communityos.org](http://www.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, 24 hours a day, 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 [www.211colorado.communityos.org](http://www.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.

## IMMEDIATE RESOURCES

SERVICE	HOURS & OTHER INFORMATION
<b>Animal Evacuations</b>	<p><u>Estes Park:</u>            Small Animals -            Animal Medical Center            1260 Manford Ave            Estes Park, CO 80517            970- 586-6898</p> <p>Large Animals-            Estes Park Fairgrounds            1209 Manford Ave            Estes Park, CO            970-586-6104</p> <p><u>Loveland and Fort Collins:</u>            Small Animals-            Larimer Humane Society            6317 Kyle Avenue            Fort Collins, CO            970-226-3647</p> <p>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            The Ranch            5290 Arena Circle            Loveland, CO</p>
<b>Basic Needs</b>	<p><u>Distribution Center</u>            The 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. After September 17, visit the DAC first before proceeding to the distribution center.</p> <ul style="list-style-type: none"> <li>• Opens: NOW OPEN</li> <li>• Location: 815 14th Street SW Building D (for "Donations"), Loveland, CO 80537 (Old Agilent/HP Building)              Enter off of Taft Avenue in Loveland. Follow signs to Building D.</li> <li>• Hours: 7 a.m. – 7 p.m.</li> </ul>

<p><b>Basic Safety</b></p>	<p>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.</p> <p>Stay out of flood water - it can be contaminated.</p> <p>DO NOT DRIVE THROUGH WATER OR PASS ROAD BLOCKS - You are putting your life and those of emergency responders at risk if you do.</p> <p>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.</p> <p>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.</p> <p>All residents in low-lying areas are asked to be on alert for rising water. Be prepared to evacuate if needed.</p> <p>Residents in are asked to limit driving, especially in mountain communities as gasoline may become scarce due to washed out roads.</p>
<p><b>Building and Road Safety</b></p>	<p>Even if you do not see water damage and structural problems, it can still be there. It is critical for your safety that you not attempt to reenter evacuated areas or closed roadways/bridges without further information. This will be provided as it becomes available.</p>
<p><b>Disaster Assistance Center</b></p>	<p><u>Northern Colorado Disaster Assistance Center:</u>  Rocky Mountain Center for Innovation and Technology (formerly Agilent)  815 Southwest 14th Street, Building B  Loveland, CO  Access from the entrance off Taft Avenue north of Southwest 14th Street, with access to the center clearly marked with signs.</p> <p>The Northern Colorado Disaster Assistance Center will open with limited service at 8 a.m. Monday with basic information services</p> <p>The center will offer a full range of services by Wednesday morning including housing, business assistance, mental health services, temporary food assistance and resources and referrals on insurance and financial matters.</p>

	<p>Hours of operation will be 8 a.m. to 6 p.m. daily</p> <p>Proof of residence within the flood zone is required.</p> <p>By Monday, the center will have a dedicated phone line. Information about that connection will be available on the City's emergency information line, (970) 962-2020.</p>
<p><b>Evacuation Shelters</b></p>	<p><u>Fort Collins:</u>  Timberline Church (Red Cross Shelter)  2908 S Timberline Road  Fort Collins, CO</p> <p>Shelter at Tavelli Elementary (CLOSED)</p> <p><u>Lyons:</u>  Pinewood Springs Fire Station  61 Kiowa Road  Lyons, CO</p> <p>Lyons Elementary  338 High St  Lyons, CO 80540</p> <p><u>Loveland:</u>  Thompson School District Administration Building (Red Cross Shelter)  800 S. Taft Ave.  Loveland, CO</p> <p><u>Estes Park:</u>  Mountain View Bible Fellowship (Red Cross Shelter)  Colorado Hwy 7  Estes Park, CO 80517</p>
<p><b>Financial Donations</b></p>	<ul style="list-style-type: none"> <li>• FINANCIAL SUPPORT TO VOLUNTARY AGENCIES RESPONDING TO DISASTERS IS THE MOST EFFECTIVE WAY TO HELP</li> <li>• Cash allows disaster agencies to purchase exactly what is needed</li> <li>• To make a financial gift to the organization of your choice, 2-1-1 has a list of reputable agencies responding to the disaster.</li> <li>• Do not go to the scene of a disaster to offer help</li> </ul> <p>Agencies currently responding to the Larimer County Flooding are:</p>

	<p><u>The American Red Cross</u>  <a href="http://www.redcross.org">www.redcross.org</a> designate CO Chapters  1-800-RED-CROSS  1-800-733-2767</p> <p><u>The Larimer Humane Society</u>  <a href="http://www.larimerhumane.org">www.larimerhumane.org</a>  970-226-3647</p> <p><u>The Salvation Army</u>  1-800-SAL-ARMY  <a href="http://www.salvationarmyfortcollins.org">www.salvationarmyfortcollins.org</a>  Designate “Colorado Floods”</p> <p><u>Serve 6.8</u>  <a href="http://serve68.org/donate">serve68.org/donate</a></p> <p><u>House of Neighborly Service</u>  <a href="http://honservice.org/donate">honservice.org/donate</a>  (970) 532-0161</p> <p><u>Long-Term Recovery Fund: Larimer County Floods</u>  100% of money donated 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.  <a href="http://uwaylc.org/long-term-recovery-larimer-county-floods">uwaylc.org/long-term-recovery-larimer-county-floods</a> - designate to Long-Term Recovery Fund (Larimer County Floods)  970-407-7000</p> <p>visit <a href="http://www.helpcoloradonow.org">www.helpcoloradonow.org</a> for more information</p>
<p><b>Finding Missing Friends and Family</b></p>	<p>An investigations team has been established to start tracking confirmed reports of missing people. We are working on numerous reports of unaccounted people. To report a missing or unaccounted person in Larimer County, please call 970-498-5500</p> <p>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 <a href="http://www.safeandwell.org">www.safeandwell.org</a>. Due to extreme volume of requests, responding agencies and the local Red Cross volunteers cannot manage this and ask that citizens use this website to contact one another. Register today! The Red Cross is currently working on registering all evacuees at the local shelters.</p>

<p><b>Home Reentry and Clean Up</b></p>	<p>Homeowner guidance on cleaning up after residential sanitary sewer backups information found at: <a href="http://goo.gl/yNPkT3">http://goo.gl/yNPkT3</a>  -OR-  <a href="http://www.ext.colostate.edu/pubs/drought/flood.html">http://www.ext.colostate.edu/pubs/drought/flood.html</a>  -OR-  <a href="http://www.extension.purdue.edu/floodpub/">http://www.extension.purdue.edu/floodpub/</a></p>
<p><b>Housing Donations</b></p>	<p><a href="http://www.northerncoloradorentals.com">www.northerncoloradorentals.com</a></p> <ul style="list-style-type: none"> <li>• If you need housing or have housing to donate:</li> <li>• 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.</li> <li>• Any questions email: <a href="mailto:info@NorthernColoradoRentals.com">info@NorthernColoradoRentals.com</a>.</li> <li>• If the housing is ONLY for evacuees, you can call: 970-412-6742, and will list it for FREE. 11:46 AM</li> <li>• You can use that wording from the High park fire, just change to flood evacuees.</li> </ul> <p><a href="http://www.coloradohousingsearch.com">www.coloradohousingsearch.com</a></p> <ul style="list-style-type: none"> <li>• Donations for VACANT rental properties, vacation homes, can be listed through <a href="#">Colorado Housing Search</a>. <b>Please note donated rooms in homes can NOT be accepted</b></li> </ul>
<p><b>Information Lines</b></p>	<p><u>Estes Park:</u>  The Town's public information line is 970-577-3716. For emergencies, dial 9-1-1</p> <p><u>Larimer County:</u>  970-498-5500</p> <p><u>Loveland:</u>  Dispatch - 970-667-2151  Evacuation Information - 970-962-2020</p> <p><u>Fort Collins:</u>  719-502-7020</p> <p><u>Weld (Johnstown):</u>  970-350-9600</p>

<p><b>Mail Pick Up</b></p>	<p><u>Mail for Drake, 80515, Glen Haven 80532, &amp; Estes Park, 80517</u>  Grand Lake Post Office  520 Center Dr, Grand Lake, CO 80447  phone: 970-627-3340  Hours: Mon-Fri 8:00am - 4:00pm Sat-Sun Closed</p> <p><u>Mail for Bellvue 80512</u>  Fort Collins Main Post Office  301 E. Boardwalk  970-225-4108</p> <p><u>Mail for Masonville 80541</u>  Loveland Post Office  449 E 29th  970-663-3010</p>
<p><b>Material Donations</b></p>	<p><u>Distribution Center</u>  The distribution center is available to anyone impacted by the Larimer County 2013 Flood.</p> <ul style="list-style-type: none"> <li>• Opens: NOW OPEN</li> <li>• Location: 815 14th Street SW Building D (for "Donations"), Loveland, CO 80537 (Old Agilent/HP Building)  Enter off of Taft Avenue in Loveland. Follow signs to Building D.</li> <li>• Hours: 7 a.m. – 7 p.m.</li> </ul> <p>DONATION ITEMS: non-perishable food, toiletries, gift cards, bottled water and sports drinks will be accepted at the center between 7 a.m. and 7 p.m.</p> <p><u>House of Neighborly Service</u>  565 N. Cleveland Avenue  Loveland, Colorado 80537  Donations can be accepted daily Monday - Thursday from 9 am - 12 pm; 1 pm - 4 pm for ongoing support for those affected by the flood.</p> <p>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.</p>

<p><b>Medical Insurance</b></p>	<p><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:</p> <ul style="list-style-type: none"> <li>• Extending filing claim deadlines.</li> <li>• Suspending early refill limits for prescriptions.</li> <li>• Allowing payment for replacement of covered Durable Medical Equipment of supplies for impacted members who call in.</li> <li>• Providing member access to a 24-hour Nurse Helpline.</li> <li>• Allowing affected members to see any physician necessary to provide access to covered care.</li> <li>• 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.</li> </ul> <p>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></p>
<p><b>Mental Health Resources</b></p>	<p><u>Larimer County Residents:</u>  Touchstone Health Partners  Monday – Friday 8am-5pm: 970-221-5551  After normal hours: 970-221-2114</p> <p><u>Canadians:</u>  Kimberly Pittman  Canadian Consulate  303-626-0659</p>
<p><b>Power Outages</b></p>	<p><u>Estes Park:</u>  Crews are responding to power outages as quickly as possible. Power outages should be reported to 970-586-5335</p> <p><u>Xcel:</u>  1-800-895-1999</p>

<p><b>Road Closures</b></p>	<p>For most up to date information visit:</p> <ul style="list-style-type: none"> <li>• Larimer County - <a href="http://larimer.org/roads/road_closures.cfm">http://larimer.org/roads/road_closures.cfm</a></li> <li>• Fort Collins - <a href="http://www.fcgov.com">www.fcgov.com</a></li> <li>• Loveland - <a href="http://www.ci.loveland.co.us/">http://www.ci.loveland.co.us/</a></li> <li>• For a complete list of road closures State wide, a web page has been set up at: <a href="http://www.coloradodot.info/travel/colorado-flood-highway-updates">www.coloradodot.info/travel/colorado-flood-highway-updates</a>.</li> </ul> <p>The National Guard is assisting with traffic control and roadblocks. In addition to the numerous county road closures, the following Main Roads remain closed in Larimer County:</p> <ul style="list-style-type: none"> <li>• U.S. 34 between Glade Road and Estes Park</li> <li>• SH 14 between Ted’s Place and Walden</li> <li>• U.S. 287 at Big Thompson River in Loveland from SH 402 to 5th Street</li> <li>• I-25 is now OPEN in both directions from Denver to Wyoming</li> <li>• The Poudre Canyon has minimal damage, but is still closed to public</li> <li>• Rist Canyon has some damage, but residents are not stranded and are able to get out. This area is also still closed to the public.</li> <li>• Buckhorn Canyon we have been told has extensive road damage and in some areas the road was washed away completely. The Crystal Mountain Community is above where the water went through, but residents in this area are stranded.</li> <li>• Big Thompson Canyon has extensive road damage and the communities of Drake, Glen Haven and Cedar Park are isolated with no road access at this time.</li> </ul> <p>For a complete list of County Road closures, please refer to the website:  <a href="http://larimer.org/roads/road_closures.cfm">http://larimer.org/roads/road_closures.cfm</a></p>
<p><b>Safe and Well Registry</b></p>	<p>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.  <a href="http://www.safeandwell.org">www.safeandwell.org</a></p>
<p><b>Sandbags</b></p>	<p>Sandbags available at the City Streets Department  625 9th Street (Lemay and Vine)  Fort Collins, CO</p>

<p><b>Updates on Social Media/Twitter</b></p>	<p>Updates can be found at:  <a href="http://www.larimer.org">www.larimer.org</a>  <a href="http://www.cityofloveland.org">www.cityofloveland.org</a>  <a href="http://www.fcgov.org">www.fcgov.org</a></p> <p>Twitter:  @larimersheriff  @fortcollinsgov  @townofestespark  @cityofloveland  @CSP_larimer  @UnitedWayLC211</p>
<p><b>Volunteers</b></p>	<ul style="list-style-type: none"> <li>• The arrival of unexpected volunteers and material donations will interfere with response efforts</li> <li>• Donate ONLY those things that are requested by officials and bring them to the official designated collection centers Items not needed may go to waste and get in the way of relief efforts</li> <li>• It may take a few days to determine what items are needed and to set-up officially designated collection centers to receive them</li> </ul> <p>Call 2-1-1 to register to help.</p> <p>NEW OPPORTUNITY AS OF 09/15/13</p> <p>Red Cross needs volunteers to staff their shelter at Timberline Church the next 3 days, 24 hrs per day, with scheduling through Tuesday evening. If you would like to help our neighbors who have been displaced by our recent flood event, please go to the link below to sign up:</p> <p>Here is a link where you can sign up for one or more shifts:</p> <p><a href="http://doodle.com/3dhzvgrxsmbdizin">http://doodle.com/3dhzvgrxsmbdizin</a></p> <p>If you sign up for a shift during the hours of 6am-6pm, please check in at Guest Services in the Timberline Church Mall. If you are volunteering during the 6pm-6am hours, please check in at the East Auditorium.</p>

## 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



### **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 be in 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  
[http://www.rmiia.org/Homeowners/Walking\\_Through\\_Your\\_Policy/Renters\\_QA.asp](http://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:

[http://www.rmiia.org/auto/steering\\_through\\_your\\_auto\\_policy/Filing\\_an\\_Auto\\_Claim.asp](http://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

<http://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

### 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. <http://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: <http://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:

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/administration/hudclips/handbooks/hsg/4240.4](http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/handbooks/hsg/4240.4)

### Change of Address

A change of address form is available online at <http://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.

<http://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 <http://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 [http://www.coloradoattorneygeneral.gov/departments/consumer\\_protection](http://www.coloradoattorneygeneral.gov/departments/consumer_protection)

**Other Resources Include:**

<p><u>Better Business Bureau</u> 1-800-564-0371 <a href="http://wynco.bbb.org/">http://wynco.bbb.org/</a></p>	<p><u>Consumer Credit Counseling Service</u> call 2-1-1 for the nearest location</p>
<p><u>Insurance Information</u> National Flood Insurance Program (Customer Service) 1-800-427-4661 (Existing Policies) 1-800-638-6620</p>	<p><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</p>
<p><u>Veterans Benefits</u> U.S. Department of Veteran Affairs 1-800-827-1000 TTY 1-800-829-4833 Or online at <a href="http://www.va.gov">www.va.gov</a></p>	<p><u>National Insurance Crime Bureau</u> 1-800-835-6422 <a href="https://www.nicb.org/">https://www.nicb.org/</a></p>

**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.

<p>Colorado Legal Services</p>	<p><a href="http://coloradolegalservices.org/co/homepage.html">http://coloradolegalservices.org/co/homepage.html</a> 303-837-1321</p>	<p>Civil legal services for low-income individuals and families.</p>
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## 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 <http://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 <http://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 <http://www.ssa.gov/ssnumber/> to apply for a new card.

### Preserving Wet Documents

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

<http://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:

<http://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.*

## 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.

### **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](http://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 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)

<b>Volume of Water To Be Treated</b>	<b>Treating Clear Water Bleach Solution to Add</b>	<b>Treating Cloud, Very Cold or Surface Water Bleach Solution to Add</b>
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 <http://www.cdphe.state.co.us/>

## CLEAN UP

### 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.

## **Local Collection Program**

## **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.

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 <http://www.epa.gov/mold/moldguide.html> for more information on mold growth and clean up.

**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 check 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 chance of illness and please contact your physician if you or someone in your household has come into contact with polluted waters and is exhibiting these symptoms. **Discard all food that may have come into contact with flood waters.** Please dispose contaminated food at a local collection.

### **Local Collection Program**

#### **Canned and Glass Packaged Foods**

- Place cans and glass containers in separate piles to facilitate identification after labels are removed for cleaning and sterilizing.
- **Discard** all containers showing evidence of excessive rust, leaking, swelled ends or faulty closures; glass containers with porous screw top type closures of paper or fiber, (mayonnaise, mustard, pickles, drug bottles, baby food). Contents from glass containers having crimped caps (bottled beer, soda water) should not be consumed.
- Wash cans and glass containers (commercial vacuum type lids and two-piece Mason-Dome type) that can be used, with hot water and detergent and rinse in clear water. Then submerge containers with a chlorine solution. Use one (1) tablespoon of household bleach which is **UNSCENTED** and has 5% available chlorine, to each gallon of clear water) for at least one minute. Experience has shown the only flood damaged foods that are entirely safe for salvage are those in sealed metal cans, cleaned and sterilized as noted.

#### **Sealed Foil or Cellophane and Paper Packaged Foods**

- If submerged, **discard all.**
- Food products in these types of containers (candy, cereals, crackers, bread, chewing gum, shelled nuts) 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 now is found to be caked or not free flowing, **discard.**
- If foil packages are sound, discard those which show stain on inner paper wrapper.
- If unbroken and otherwise acceptable packages show evidence of **only** outer water contamination, they may be wiped dry and used.
- Cans with fitted lids, (non sealed type; cocoa, baking powder, condiments) should be opened and examined. **Do not** keep if there is evidence of moisture inside.

#### **Unpackaged Foods**

- Fruits, root and tuberous vegetables should be washed and immersed for at least one minute in chlorine solution, (one (1) tablespoonful of bleach which is **UNSCENTED** and has 5% available chlorine to each gallon of water). As added precaution, these foods should be peeled and if possible, cooked.
- Head and leafy vegetables should be **discarded.**

- All dried bulk foods, grains, beans, nuts, dried fruits, and dried milk and eggs should be **discarded**.
- All fresh or processed meat (except those in hermetically sealed cans) cheese, eggs, dairy and poultry products should be **destroyed**.
- All submerged drugs should be **destroyed**.

### **Frozen Foods**

- If flood water has reached the inside of the refrigerator or freezer, **throw away** all foods not sealed in cans.
- Foods, not contaminated by flood water, may be salvaged and frozen if they have not reached a temperature above 45°F. Also, if foods that are only partially thawed and still retain ice crystals may be salvaged, however, refreezing of foods may result in some impairment of quality. Completely thawed foods including fruits, vegetables, meats and poultry, fish, shellfish, and cooked food should not be refrozen

### **Power Outages**

The main concern with perishables stored in the refrigerator and 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 no more than about 4 hours. A full freezer should keep foods safe for about two days; a half-full freezer, about one-day. If foods still contain ice crystals and/or if the freezer temperature is 41° F or lower and has been at that temperature no longer than one to two days, food that was safe when it was originally frozen should still be safe. These foods can be refrozen or cooked and eaten.

- Discard any perishable food that has been held at temperatures above 41° F for more than 2 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 shut off and then turned back on, check with your utility company.
- Check for suspicious signs in your refrigerator and freezer, such as the presence of liquid or refrozen meat juices, soft or melted and refrozen ice cream, or unusual odors.

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

**De-Contaminating Of Kitchen Items and Appliances.** Kitchen items (ceramic dishes, utensils, mugs, pots and pans, etc.) and appliances (refrigerator, freezers, etc.) that were exposed to flood waters can be decontaminated. Wooden cutting boards, plastic utensils, baby bottle nipples and pacifiers should also be discarded.

### **To decontaminate:**

- Wash with detergent and hot water. Rinse surfaces with clear water.

- Disinfect with a chlorine solution of one (1) tablespoon of bleach which is UNSCENTED and has 5% available chlorine, rinse with clean water and allow to air dry.
- If an odor remains, try washing with: 1 teaspoon baking soda to each quart of warm water or 1 cup of vinegar or household ammonia to each gallon of water. This can be followed by use of commercial deodorizers. Charcoal (activated charcoal is best) will absorb odors in warm and/or cold freezers.

## 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.

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

<b>Better Business Bureau</b>	1-800-564-0371	<a href="http://wynco.bbb.org/">http://wynco.bbb.org/</a>
<b>Colorado Department of Regulatory Agencies</b>	1-800-886-7675	<a href="http://www.dora.state.co.us/index.html">http://www.dora.state.co.us/index.html</a>

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 <http://www.uncc2.org/web/>.

The American Red Cross has created this booklet with further information on how to recover from a flood

[http://www.redcross.org/www-files/Documents/pdf/Preparedness/file\\_cont333\\_lang0\\_150.pdf](http://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	<a href="http://www.xcelenergy.com">www.xcelenergy.com</a>
Poudre Valley REA	970-226-1234	<a href="http://www.pvrea.com">www.pvrea.com</a>

### Natural Gas Services

Xcel Energy	1-800-895-4999	<a href="http://www.excelenergy.com">www.excelenergy.com</a>

### Phone Service

ATT	1-800-288-2747	<a href="http://www.att.com">www.att.com</a>
Verizon	1-800-427-9977	<a href="http://www.verizon.com">www.verizon.com</a>

### Water Services
