



# **Relief and Recovery Assistance Guide**

## **WELD COUNTY FLOOD September 2013**

2-1-1 is a service of United Way of Weld County  
[www.unitedway-weld.org/](http://www.unitedway-weld.org/)  
Dial 2-1-1 or 1-800-559-5590

This version of the Relief and Recovery Guide was published on 10/16/2013.

## **PURPOSE**

The purpose of this Relief and Recovery Guide is to connect Weld County residents affected by the 2013 Colorado Floods with disaster assistance and information. The Guide lists information on many programs and agencies in Weld County. Updates and verification are continuously being made to this document. Updates are available at [www.UnitedWay-Weld.org/2013flood](http://www.UnitedWay-Weld.org/2013flood).

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. As this information is constantly changing, please contact services prior to deploying.

**You are welcome to dial 2-1-1, 24 hours a day, 7 days a week for help in finding available disaster assistance services. Cell phone users call 970-353-8808, alternatively, call toll free 800-559-5590. 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 Weld County or your specific 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.



**Greeley Wesleyan Church Community Outreach Center**

908 11<sup>th</sup> Avenue – Greeley CO  
Has food and clothes for flood victims

Mon, 9 am – 12 pm / Tue, 5 – 6:30 pm / Wed, 4 - 7 pm Thur, 1:30  
- 3 pm / Fri, 9 -11 am / Sat, 9 – 11 am

**United Way-Weld County, 2-1-1**

Call **211** or by cell phone, **1-800-559-5590** for all Human Services Referrals. All flood related Human Services can be accessed via web:

<http://www.unitedway-weld.org/> , click on 211, Search for Services OR Call into phone center.

**Colorado Housing Search:**

For displaced flood victims, search for vacant/rental properties, including internet search by zip code. Call 1-877-428-8844 or see our Web:

<http://www.coloradohousingsearch.com/>

**Weld Project Connect:**

Neighbors helping Neighbors,  
One Day,  
One Place,  
One Person at a time.

Weld Project Connect is an annual, one day event providing numerous FREE on-site services directly to individuals and households struggling and in need due to foreclosure, job loss, age, health problems and other issues that can interrupt a life.

**FREE** on-site services that day (services subject to change)

**FREE** child care available for participants (children 12 months-6 years of age)

**FREE** Greeley-Evans bus service

**Location:**

Island Grove Park Events Center  
501 N 14th Avenue  
Greeley, Colorado 80631

**Date & Time:**

Friday, October 18  
12:00 - 4:30 p.m.

Participants are encouraged to bring applicable documents (i.e. birth certificate, pay stubs, Social Security card, work history) required for specific programs.

<http://weldprojectconnect.webnode.com/>

**Volunteer for Project Connect:**

<http://weldprojectconnect.webnode.com/volunteer/>

## Bathing

### Work Out West

5701 W 20th St, Greeley, CO - Back Building - Phone: (970) 330-9691  
M - Thurs., 5 am - 9 pm / Fri, 6 am - 8 pm / Sat - Sun, 6 am. – 6 pm  
Shower soap, deodorant, and hair spray provided

### Immanuel Lutheran Church

1865 14th Ave. Greeley, CO Phone: (970) 352-3003  
Hours: M-Th, 9-1pm./ Fri., 9-11am.  
PLEASE CALL IN ADVANCE

## Building – Permits, Assessment

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:

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

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 x 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/>.

Weld County will cover Building Permit Fees related to flood

AUTHORIZATION TO PAY BUILDING PERMIT, PLAN CHECK, DRAINAGE IMPACT, SEPTIC AND DEMOLITION FEES REPAIRS AND RECONSTRUCTION ON BEHALF OF WELD COUNTY PROPERTY OWNERS IMPACTED BY THE 2013 FLOOD EMERGENCY DISASTER

### Property Assessment & Taxation Information:

- Appraisers from the assessor's office will be looking at the properties damaged or destroyed in the historic floods of September 2013. The information gathered will be used to determine adjustments for properties damaged or destroyed in these recent floods.
- Colorado property tax law provides for the proration of the value of structures destroyed or demolished during a tax year. For example, the homes, business buildings and other outbuildings affected by the floods will be assessed for

## Case Management

approximately nine months as they were before the flood and prorated for approximately three months as they are now in their post-flood condition.

- That proration affects the 2013 property taxes, payable in 2014, on those properties. Recent legislation also allows these properties to maintain a residential assessment rate on formerly residential property for the following year and potentially subsequent years.
- We will also be reviewing the status of repairs and rebuilding on the January 1, 2014 assessment date. We will make a determination of impaired value for 2014 values (payable in 2015) after that time and will notify any affected property owners of their 2014 values by May 1, 2014.
- As always, property owners with questions and concerns should contact either of our offices directly.

### **Weld County Assessor's and Treasurer's Offices**

1400 N. 17<sup>th</sup> Ave  
Greeley, CO 80631

(970) 353-3845 ext. 3650 (Greeley) [www.weldgov.com](http://www.weldgov.com)

(720) 652-4255 (SW Office) (970) 304-6433 (FAX)

Email: [assessor@weldgov.com](mailto:assessor@weldgov.com)

### **American Red Cross**

444 Sherman St, Denver, CO 80203 [www.redcross.org](http://www.redcross.org) designate CO Chapters - 303-722-7474

[www.redcross.org](http://www.redcross.org). or 1-800-RED CROSS (1-800-733-2767).

Individuals impacted by the flood can register with the Red Cross for client casework assessment.

### **Families with Children in Weld County:**

If you are in need of assistance, please contact your local Weld County of Human Services.

<http://www.weldgov.com/Departments/HumanServices/index.html>

## Clean Up

**CRISIS CLEAN UP IN (WELD COUNTY)** - Weld County residents who need help cleaning their homes and/or removing flood debris can now register for assistance.

- **Register over the phone:** Call **211**, or **(1-800-559-5590)** from a cell phone and ask to be placed on the Flood Clean-Up Assistance list. The waiting list will alert volunteer organizations that assistance is needed and enable them to contact residents directly. Due to overwhelming need throughout Weld County, we cannot guarantee that all residents will receive assistance. We expect the average wait time to be several weeks. Agencies willing to help with clean-up efforts must register through the website:

[www.crisiscleanup.org](http://www.crisiscleanup.org)

### **Weld County Voucher Program:**

**DEBRIS VOUCHERS** are available to Weld County residents impacted by the flood. You can pick up a voucher. Mon – Fri, 7:30 a.m. – 4:30 p.m. **Planning and Building Department**

1555 N 17th Ave – Greeley, CO 80631

Phone: (970)353-6100 x3540 Fax: (970) 304-6498

**Solid Waste Landfills:**

Waste Management – Buffalo Ridge Landfill [www.wmdisposal.com](http://www.wmdisposal.com)  
11655 WCR 59 - Keenesburg, CO 80643 –  
(970) 686-2800

Waste Connections, Inc. – Front Range Landfill [www.wasteconnections.com](http://www.wasteconnections.com)  
1830 WCR 5 - Erie, CO 80516 - (303) 673-9431

Waste Management – North Weld Landfill [www.wmdisposal.com](http://www.wmdisposal.com)  
40000 WCR 25 (HWY 14) - Ault, CO 80610 - (970) 686-2800

Green Waste/Composting Materials accepted: tree limbs, grass clippings, etc.  
A-1 Organics Eaton Facility [www.a1organics.com](http://www.a1organics.com)  
16350 WCR 76 - Eaton, CO - 1-800-766-1644 (Toll free) (970) 454-3492

A-1 Organics Rattler Ridge [www.a1organics.com](http://www.a1organics.com)  
12002 WCR 59 - Keenesburg, CO - 1-800-776-1644 (toll free) (970) 454-3492

Stromo LLC [www.renewablefiber.com](http://www.renewablefiber.com) - 21970 WCR 30 - (303) 857-0763

Tire Disposal -Snowy River Enterprises [www.snowyriverenterprises.com](http://www.snowyriverenterprises.com)  
4450 Mulligan Dr. - Mead CO 80504 (970) 535-0535

CH2E Operated by 1 Factor, LLC  
12311 WCR 41 - Hudson CO 80642 - (303) 536-4581

**Disaster Debris Removal (Evans)** - The City of Evans has coordinated with Waste Management to provide roll-off dumpsters to residents East of Highway 85 in Evans for disaster debris removal. Prompt cleanup and management of flood debris enables residents to move forward with their lives while minimizing potential public health and environmental issues that may be worsened if debris is left in place. Residents are asked to dispose of all debris inside the provided dumpsters. Please photograph and document items for insurance prior to disposal. Please locate the closest location for your convenience:

**Resource Center:**

- 3700 Golden Street
- City Park, North
- City Park, South
- America’s Best Value Inn parking lot, 31st Street and State Street
- VFW at 3501 State Street
- Vacant land at east corner of Pueblo Street and 37th Street

These resources are being delivered by Waste Management drivers. These dumpsters will be hauled off, emptied and replaced as needed, but no less than once a week. There will be no regular trash service in the area east of Highway 85 in Evans. Anyone in need of physical assistance due to medical or physical needs should contact the City. Residents West of Highway 85 will continue to receive regular trash service on Tuesdays.

**Clothing and Personal Items**

**Unity In Christ Church** 827 5th Street Greeley, CO 80631 Phone: (970) 352-3634 Contact: Pastor Freddie Cordova or any Volunteer Day/Hours: Thursdays 10:30 a.m. - 12:30 p.m. and Saturdays 9-11 a.m. Contact United Way 211 Call Center on referrals for food/clothing vouchers.

**Disaster Recovery/  
Assistance-Key  
Messages**

**Greeley Interfaith Clothing Bank** Address: 228 North 9th Ave., Greeley (between A & B Streets). Phone: **(970) 356-5897** – M – F 9 am – 4 pm  
Clothing Bank now handing out clothing to Flood Victims who call into United Way, 211. Client ID # will be assigned accordingly

**Salvation Army** Address: 1119 6th St, Greeley, CO 80631 Phone: **(970) 346-1661** Vouchers available at Main Office, 1119 6th St., clients will then be sent to the Salvation Army Store located at, 1215 8th Ave

**Greeley Wesleyan Church Community Outreach Center** 908 11th Ave - Greeley, Co. - Phone: **(970) 353-9242** Distribution Center, open for extended hrs., Mon, 9 am – 12 pm / Tue, 4 pm – 7 pm / Wed, 4 pm - 7 pm / Thur, 1 pm – 4 pm / Fri, 9 – 11 am / Sat, 9 -11 a.m.

**Hope's Treasure** Address: 809 10th St, Greeley, CO 80631 - Phone: **(970) 515-7550**

**Greeley Hearing Center** Address: 3109 35th Ave. Greeley, CO. 80634  
Cody Sanders: (970) 352-2132  
Offering Free Hearing Aids to flood victims

**FLOOD RECOVERY-**

**Weld County Assessor: (970) 353-3845, ext. 3650**

Damage to your property and adjustments to your property value  
Jurisdiction of property, Verify ownership of property

**Planning/Building Inspection: (970) 353-6100, ext. 3521**

Disaster assessments/inspections, Flood debris removal vouchers,  
Information about flood plains

**Health Department: (970) 304-6410**

Tetanus vaccinations, Lost Colorado birth certificates, Medicaid/CHP+ applications, Well water testing, Information on septic systems

**Human Services: (970) 352-1551, ext. 1551**

Food stamp application, Application for other financial services, Reissuance of food assistance, Rental and utility assistance

**Veteran Services: (970) 304-6595**

Grant information for Veterans, Housing referrals for Veterans

Extension Services: **(970) 304-6535**

Housing and food for pets and livestock

Flood issues dealing with households and farming

**Clerk & Recorder: (970) 353-3840**

Replacement of marriage licenses, Replacement of car titles, registrations, and permits, Removal of destroyed homes from County records

**EMERGENCY AID STATIONS:**

- The Red Cross has opened four Emergency Aid Stations to provide support for those people affected by the Colorado floods who are in need of medical services or emotional support.
- These aid stations will offer help with prescription renewals, eye glass replacement or minor medical support.
- Emotional support is also available from licensed mental health professionals. All locations are open daily from 10 am - 5 pm
- Weld County - Evans City Park, 3939 Golden Street, Evans



## **30 DAYS LEFT TO REGISTER FOR FEMA ASSISTANCE**

The **Nov. 14 deadline** is approaching for survivors in nine designated Colorado counties to register with the Federal Emergency Management Agency (FEMA) for disaster assistance.

The **Nov. 14 deadline** affects survivors of severe storms, flooding, landslides and mudslides in counties designated for individual assistance: **Adams, Arapahoe, Boulder, Clear Creek, El Paso, Jefferson, Larimer, Logan and Weld**

Federal/State disaster assistance for individuals and families can include money for rental assistance, essential home repairs, personal property losses and other serious disaster-related needs not covered by insurance.

More than 24,000 Coloradans have contacted FEMA for help or information and more than \$40 million in total individual assistance grants has been approved.

Register with FEMA by phone: **800-621-3362**. Multilingual phone operators are available on the FEMA helpline. Choose Option 2 for Spanish and Option 3 for other languages.

People who have a speech disability or are deaf or hard of hearing may call (TTY) **800-462-7585**; users of 711 or Video Relay Service can call **800-621-3362**. Register online: [DisasterAssistance.gov](https://www.fema.gov/disaster-assistance)  
Register by Web-enabled device, tablet or smartphone: type [m.fema.gov](https://m.fema.gov) in the browser.

Survivors who have registered with FEMA and received a loan application from the U.S. Small Business Administration (SBA) are urged to complete and return the application. Some types of FEMA aid are limited to applicants who did not qualify for a SBA disaster loan. Generally, SBA low-interest loans are the primary source of federal disaster assistance to help survivors fully recover. No one is required to accept a loan.

### **FEMA Disaster Recovery Centers in Weld County:**

***Small Business Disaster Recovery Center:***

**Small Business Administration (SBA)**

**Colorado Small Business Development Center (SBDC)**

**Recovery Center in Greeley**

**Greeley Chamber of Commerce / Conference Room**

902 7th Avenue Greeley, CO 80631

**SBA has approved more than \$16 million in loans for Colorado homes and businesses.**

The **deadline to return the SBA application is Nov. 14**, the same as the deadline for registering with FEMA

## Disaster Unemployment Fact Sheet

### **SBA assistance includes:**

- **Home Disaster Loans** – Loans to eligible homeowners or renters to repair or replace disaster-damaged real estate or personal property. Renters are eligible for personal property losses, including automobiles.
- **Business Disaster Loans** – Loans to eligible businesses to repair or replace disaster-damaged property, including real estate, inventories, supplies, machinery and equipment. Businesses of any size may apply. Certain private, nonprofit organizations may also be eligible.
- **Economic Injury Disaster Loans** – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, nonprofit organizations. The loans are intended to meet their ordinary financial obligations that cannot be met because of the disaster. The **deadline for economic injury loan applications is June 16, 2014.**

### **Disaster Unemployment Deadlines Approaching**

- **Disaster Unemployment Assistance (DUA)** benefits are available for workers in nine counties who became unemployed due to the September severe storms, floods, mudslides and landslides in Colorado.
- Unless the individual has good cause for late filing, qualified applicants in Adams, Boulder, Clear Creek, El Paso, Jefferson, Larimer, and Weld County must file for benefits by October 21. Arapahoe and Logan county applicants have until Oct. 25, 2013, to file.
- DUA may cover workers who do not qualify for regular unemployment benefits, such as:
  - Ranchers and farmers
  - Independent contractors
  - In-home daycare providers
  - Individuals who can prove that they were working or were scheduled to begin work on or after the date of the flood and can no longer perform that work
  - Individuals currently receiving unemployment benefits while living in flooded areas will receive a waiver from the requirement to seek work beginning the week the flooding began in their area. Sept. 11, 2013, was the start date for the destructive floods, landslides, mudslides, and severe storms in the affected counties.
- These individuals must continue requesting payment of unemployment

benefits. As long as the disaster is the only circumstance that is preventing them from looking for work, they should report that they are able to work, available and looking for work.

- Emergency Unemployment Compensation benefits may be extended; check with Colorado Unemployment: **1-855-365-8233** or [www.coloradoui.gov](http://www.coloradoui.gov) for details.
- Unemployment insurance specialists are on site at most high traffic FEMA Disaster Recovery Centers. Referrals can be made from those DRCs that don't have an on-site unemployment specialist.
- To apply online, go to [www.colorado.gov/cdle](http://www.colorado.gov/cdle). Claims can be filed at [www.coloradoui.gov](http://www.coloradoui.gov) (click on "file a claim") or by phone at **303-318-9300** or toll-free at **1-855-365-8233**. In the Denver metro area call **303-318-9300 (TTY 303-318-9016)**. Outside the Denver area, call **800-388-5515 (TTYs 800-894-7730)**.

## State launched:

**Web site for disaster recovery-** <http://coloradounited.com/>

Gov. John Hickenlooper today announced a new website that will serve as a comprehensive one-stop location for information about recovery efforts related to the historic flooding in Colorado last month. The website, [ColoradoUnited.com](http://ColoradoUnited.com), includes the latest recovery news, current information about impacted areas and how to get help. There is also a place where the public can contact the Recovery Office through a simple form that will be reviewed and responded to within 24 hours. All of Colorado is united in helping communities impacted by flooding recovery," Hickenlooper said. "This website puts important information all in one place and will serve as a resource for people and businesses that are rebuilding. The site will also include the latest updates about recovery efforts and give people a way ask questions and get help quickly."

The name ColoradoUnited was chosen to illustrate how communities in and out of the flooded areas are coming together to help recovery efforts and are united in making Colorado better and stronger after the disaster.

Visitors to the new website will find an interactive Google map that includes information about road closures, shelters, weather conditions and current traffic flow. The site also includes embedded links to traffic cams and dozens of pictures taken by the Civil Air Patrol.

A "Get Help" part of the website includes information about temporary housing, financial and insurance assistance, medicine and counseling, legal assistance, rebuilding houses, businesses and farmers, and disaster unemployment assistance.

**DRC  
Operation/Hours**

October 8, 2013  
FEMA DR-4145-CO  
NR-043  
FEMA News Desk: **303-649-6967**  
State Public Information Officer Micki Trost: **303-472-4087**  
SBA contact Garth MacDonald: **916-878-1494**  
DISASTER RECOVERY CENTERS OPEN SIX DAYS A WEEK  
DENVER – **All but one Disaster Recovery Center (DRC) will be closed on Sunday, beginning Oct. 13.**

Remaining open on Sunday is the recently opened DRC in Lyons, Boulder County.  
Survivors who suffered losses and damages as a result of the severe storms, flooding, landslides and mudslides can get information about disaster assistance at any of the DRCs.

All DRCs are operated by the Colorado Office of Emergency Management and the Federal Emergency Management Agency (FEMA) in partnership with the U.S. Small Business Administration (SBA), county and local governments.

**Open Sunday:**

**BOULDER COUNTY**

Lyons Elementary School Gym  
338 High St.  
Lyons, CO 80540  
Hours: 9 a.m. to 7 p.m., MDT, seven days a week

**These DRCs will Close on Sunday beginning Oct. 13.**

**ADAMS COUNTY**

South Adams County Fire Department  
4711 E. 69th Ave.  
Commerce City, CO 80022  
Hours: 9 a.m. to 7 p.m., MDT, Monday through Saturday

**ARAPAHOE COUNTY**

Aurora Central Library  
(Large Community Room)  
14949 E. Alameda Pkwy  
Aurora, CO 80012  
Hours: 9 a.m. to 7p.m., MDT, Monday through Saturday

**BOULDER COUNTY**

Premier Credit Union Building

5495 Arapahoe Ave.  
Boulder, CO 80303  
*Hours: 9 a.m. to 7 p.m., MDT, Monday through Saturday*

**Twin Peaks Mall**

1250 S. Hover Road  
Longmont, CO 80501  
*Hours: 9 a.m. to 7 p.m., MDT, Monday through Saturday*

**CLEAR CREEK COUNTY**

Clear Creek County School District RE1 Office  
320 Highway 103  
Idaho Springs, CO 80452  
*Hours: 9 a.m. to 7 p.m., MDT, Monday through Saturday*

**EL PASO COUNTY**

Colorado Springs Fire Training Center  
375 Printers Parkway  
Colorado Springs, CO 80910  
*Hours: 9 a.m. to 7 p.m., MDT, Monday through Saturday*

**JEFFERSON COUNTY**

Evergreen Fire/Rescue Administration & Training Building  
1802 Bergen Pkwy  
Evergreen, CO 80439  
*Hours: 9 a.m. to 7 p.m., MDT, Monday through Saturday*

**LARIMER COUNTY**

Rocky Mountain Park Inn Conference Center  
101 S. St. Vrain Ave.  
Estes Park, CO 80517  
*Hours: 9 a.m. to 7 p.m., MDT, Monday through Saturday*

**Rocky Mountain Center for Innovation and Technology**

815 14th St. SW.  
Loveland, CO 80537  
*Hours: 8 a.m. to 8 p.m., MDT, Monday through Saturday*

**LOGAN COUNTY**

Logan County Fairgrounds  
Desoto Building  
1120 Pawnee Ave.  
Sterling, CO 80751  
*Hours: 9 a.m. to 7p.m., MDT, Monday through Saturday*

**WELD COUNTY**

Island Grove Exhibition Hall  
525 N. 15th Ave.  
Greeley, CO 80631  
*Hours: 8 a.m. to 8 p.m., MDT, Monday through Saturday*

Representatives from FEMA and the U.S. Small Business Administration (SBA) are among the agencies represented at each DRC to explain assistance programs and help survivors apply for disaster aid.

For individuals who have hearing and visual disabilities or are deaf, Disaster Recovery Centers can provide such accommodations as:

- Captioned telephones, which transcribe spoken words into text
- The booklet *Help After a Disaster* in large print and Braille
- American Sign Language interpreters, available upon request
- Magnifiers and assistive listening devices
- 711-Relay or Video Relay Services

Survivors with losses from the storms, flooding, mudslides or landslides will save time by registering for help from FEMA **before** going to a DRC.

Register with FEMA by phone: **800-621-FEMA (3362)**. People who have a speech disability or are deaf or hard of hearing may call (TTY) **800-462-7585**; users of 711 or Video Relay Service can call **800-621-3362**. Help is available in many languages.

Register online: [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov).

Register by Web-enabled device, tablet or smartphone: type [m.fema.gov](http://m.fema.gov) in the browser.

For more information on the disaster operations, go to [fema.gov/disaster/4145](http://fema.gov/disaster/4145).

To find the DRC closest to you, go to [fema.gov/disaster-recovery-centers](http://fema.gov/disaster-recovery-centers).

## FEMA Assistance

### **Disaster Assistance/Recovery Centers:**

Red Cross workers are providing supplies and other assistance at multi-agency disaster assistance centers.

- The Disaster Assistance Centers are operated by County government with the participation of the Red Cross and other organizations.
- The Red Cross has recovery information and clean up supplies available at these centers along with medical and emotional support.
- Red Cross will also provide referrals to other supporting agencies.

- **American Red Cross** – Helps prepare communities for emergencies and keep people safe; [www.redcross.org](http://www.redcross.org)

- **Catholic Charities** – Disaster Preparedness and Response Program provides relief and recovery services, including emergency food, shelter, direct financial assistance, counseling, and support; **1-800-919-9338**; [www.catholiccharitiesusa.org](http://www.catholiccharitiesusa.org)

- **Federal Emergency Management Agency (FEMA)** – May provide assistance and tax relief to residents of a community that has been declared a federal disaster area; **1-800-621-FEMA**; [www.fema.gov](http://www.fema.gov)

- **The Salvation Army** – Provides assistance and resources during a disaster; contact your local Salvation Army office or go to: [www.salvationarmy.org](http://www.salvationarmy.org)

- **Colorado Farm Bureau- E-mail:** [robyn@coloradofb.org](mailto:robyn@coloradofb.org)  
Attn: Disaster Fund Fax: **303-749-7703**  
9177 E. Mineral Circle Centennial, CO 80112

### **Employment / Unemployment Resources:**

- **Colorado Department of Labor and Employment:** Division of Employment and Training; **(303) 318-8000**

<http://www.xmarks.com/site/www.colorado.gov/cs/Satellite/CDLE-Main/CDLE/1240336821467>

- **Colorado Workforce Center:** Connecting Colorado – Serves job seekers, employers, and employees by providing a wide array of employment and training services at no charge; [www.connectingcolorado.com](http://www.connectingcolorado.com) **(303) 318-8850**

- **U.S. Department of Labor:** For information on resources for both employed and unemployed workers; [www.dol.gov/ebsa/publications/](http://www.dol.gov/ebsa/publications/) for information on retirement and health care benefits for dislocated workers; **1-866-444-3272**

- 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: <http://www.colorado.gov/>

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**.)

### **Military Families and Veterans:**

- American Red Cross Support for Military Families and Veterans – <http://www.redcross.org/co/denver>

Individuals impacted by the flood need to register within 60 days of the event. 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

## Financial Donations

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.

### **3 ways flood victims can contact FEMA for assistance:**

1. By phone at **1-800-621-FEMA (3362)**
2. Online at [www.disasterassistance.gov](http://www.disasterassistance.gov)
3. Smartphone at [m.fema.gov](http://m.fema.gov)

### **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

### **Follow FEMA online at**

[www.fema.gov/blog](http://www.fema.gov/blog), [www.twitter.com/fema](http://www.twitter.com/fema), [www.facebook.com/fema](http://www.facebook.com/fema), and [www.youtube.com/fema](http://www.youtube.com/fema). Also, follow Administrator Craig Fugate's activities at [www.twitter.com/craigatfema](http://www.twitter.com/craigatfema). The social media links are provided for reference only. FEMA does not endorse any non-government websites, companies or applications.

### **Weld County Flood Relief Fund:**

#### **Funds available for qualifying flood victims**

Weld County and United Way have teamed up to orchestrate the collection and distribution of Flood Funds. **Applications are available as of 10-4-2013.**

Please call If you or a loved one needs assistance in finding recovery help, call **211**, or from cell phone, **(1-800-559-5590)**: or visit our web site: [www.UnitedWay-Weld.org/2-1-1](http://www.UnitedWay-Weld.org/2-1-1)

#### **Help for intermediate and long-term recovery of Weld County Flood Relief Fund.**

Financial support to voluntary agencies responding to disasters is the most effective way to help **in-kind donations are not recommended.** Coordination of distribution takes resources away from recovery efforts

**Weld County Flood Relief Fund:** Please call either organization during business hours or go online to make a donation at any time. If you or a loved one needs assistance in finding recovery help, call 211, or from cell phone, **(1-800-559-5590): [UnitedWay-Weld.org/2-1-1](http://UnitedWay-Weld.org/2-1-1).**

#### **Accepting Flood Relief Applications for qualifying applicants**

#### **United Way of Weld County**

Call: **(970) 353-4300** - Online: [www.unitedway-weld.org](http://www.unitedway-weld.org)

#### **Community Foundation Serving Greeley and Weld County**

Call: **(970) 304-9970** Online: [www.cfsgwc.org](http://www.cfsgwc.org)

#### **The American Red Cross**

444 Sherman St, Denver, CO 80203 [www.redcross.org](http://www.redcross.org) designate CO



## Food/Supplies

### Weld Food Bank

Providing mobile food pantry service to flood victims. Fresh, dairy and non-perishable food.

Emergency Food Boxes are available to all Flood Victims, no documentation needed. Please just drop on by our facility 1108 H Street

Hours: M/T/TH/F, 8 – 12, 1 – 4 and Wed., 8 – 12 noon

Contact: Bob Boswell @ (970) 405-5753

**CHURCH OF CHRIST - CENTRAL DISTRIBUTION CENTER** Monday - Sun  
Breakfast daily, 7 a.m.- 10 a.m. - Small hot breakfast Monday - Sun, 10 a.m. - 6 p.m. - Small hot meals SUPPLY SITE: 3309 Empire St. - Evans, CO 80620  
IN DAIRY (EAST) PARKING LOT

**Emergency Food Boxes/WELD FOOD BANK** Monday / Tues / Thurs / Friday, 8 a.m. - 12 p.m. & 1 – 4 p.m. Wed., 8 – 12 p.m. ONLY. 1108 H Street Greeley CO 80631 - (970) 356-2199 - [www.weldfoodbank.org](http://www.weldfoodbank.org)

JOURNEY CHRISTIAN CHURCH

4754 W 31st Street - Greeley CO. (970) 304-9567

Food boxes - Mon-Fri, 8 am.- 5 pm..

### LAM Ministries

Address: 1020 9th Street - Greeley CO

Open for dinner on Sunday and Mondays, from 4:30 - 6 pm. We will offer showers and laundry between those times listed above.

### 23rd AVENUE CHURCH

Breakfast: 7 to 9 am.

Lunch: Noon to 2 pm.

Supper: 5 to 7 pm

23<sup>rd</sup> Avenue Greeley

**United Way-Weld County 2-1-1**, please call for listing of **food/hot meals served daily**. Call 211 or from cell phone, **1-800-559-5590**

**Flood Victims, please visit our 2-1-1 Flood 2013 Tapestry Page for all current Agencies/Programs/Services concerning Flood Recovery Aid: Current postings as of 10/10/2013**

<https://211colorado.communityos.org/zf/profile/program/id/731269>

### Weld County Department of Public Health and Environment

1555 N 17th Ave - Greeley, CO 80631

phone: (970) 304-6420 fax: (970) 304-6416

### Weld County Department of Public Health and Environment

**Southwest Weld County** - I-25 and Exit 240

4209 County Road 24 ½ - Longmont, CO 80504 - (720) 652-4238

<http://www.weldgov.com/Departments/HealthEnvironment/AbouttheHealthDepartment/index.html>

OR

<http://www.weldgov.com/Departments/HealthEnvironment/index.html>

**Colorado Health Emergency Line: Public Information at 1-877-462-2911**

M - F - 9 am – 10 pm /Sat - Sun 9 am – 5 pm

<http://www.tellercountypublichealth.org/community-advocacy/agencies/co-help-health-emergency-line.html>

### Crisis Counseling:

To people affected by Colorado Flood

## Food & Agencies/Programs/ Services

## Health Information

Disaster Distress Helpline: **1-800-985-5990**

**Mental Health and/or Substance Use Disorder Concerns**

North Range Behavioral Health crisis counselors provide counseling and education services that can help those coping with emotional and behavioral challenges occurring after trauma, emergencies, and other crises.

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

North Range Behavioral Health: [www.northrange.org](http://www.northrange.org)

1300 North 17th Avenue - Greeley, CO 80631 - **(970) 347-2120**

145 1<sup>st</sup> Street - Fort Lupton, CO 80621 - **(303) 857-2723**

**Helping Families and Children Cope with Traumatic Events  
Crisis and Disaster Resources**

<http://www.naccrra.org/programs-services/crisis-and-disaster-resources>

**1-800-424-2246**

**Crisis and Disaster Resources for Parents**

<http://www.naccrra.org/programs-services/crisis-and-disaster-resources/crisis-and-disaster-resources-for-parents>

**UNC Psychological Services**

University of Northern Colorado:

McKee Hall

Room 247

Contact: **(970) 351-1645**

Offering affordable counseling and assessment services for UNC and Greeley Community.

High Quality, Low Cost, Confidential

1. Counseling Services
2. Individual
3. Couples & Family
4. Group Therapy
5. Play Therapy for Children
6. Psychological Assessments

**Play Therapy for Children**

Available at UNC Psychological Services Clinic.

For children, 2-10 yrs of age. Through play therapy children can learn to express their thoughts and feelings on constructive ways.

Call us today for more information or to schedule an appointment.

**Bethel Biblical Counseling:**

Free counseling to those affected by the flood.

Call **(970) 352-7373** for appointment

## Home Owners Insurance

### **Insurance Info from United Policyholders / Flood Insurance and Homeowners Insurance:**

United Policyholders is a national non-profit consumer advocate group for insurance policyholders. 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 un-inhabitable 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](http://uphelp.org/ask-an-expert) to register and post your question. Expect a reply within a week in most cases.

### **Home and Auto Insurance Settlement:**

<http://uphelp.org/blog/roadmap-recovery/manitou-springs-flooding>

## Home Reentry and Clean Up

**PLEASE REFER TO THE CLEAN UP SECTION OF THIS DOCUMENT FOR MORE.**

### **WHEN YOU FIRST REENTER YOU HOME:**

When returning to a home that's been flooded after natural disasters such as floods, be aware that your house may be contaminated with mold or sewage, which can cause health risks for your family. Take precautions upon entering you home, please see following information.

<http://www.colorado.gov>

### **Reentering Your Flooded Home:**

<http://emergency.cdc.gov/disasters/mold/reenter.asp>

### **Flood Water after a Disaster or Emergency:**

<http://emergency.cdc.gov/disasters/floods/cleanupwater.asp>

**Adapted from the Colorado Department of Public Health and Environment:** - <http://www.cdphe.state.co.us/>

### **Colorado State University:**

<http://www.ext.colostate.edu/pubs/drought/flood.html>

**First Steps to Flood Recovery:** [www.extension.purdue.edu/floodpub](http://www.extension.purdue.edu/floodpub)

<p><b>Housing Search</b></p>	<p><b>Colorado Housing Search:</b> For displaced flood victims, search for vacant/rental properties, including internet search by zip code. Call 1-877-428-8844 or see our Web: <a href="http://www.coloradohousingsearch.com/">http://www.coloradohousingsearch.com/</a></p>
<p><b>Housing Donations Information</b></p>	<p><b>Veteran Services (Volunteers of America, Northern Services):</b> Organization can participate or be of support. We provide supportive services to low income veteran families who are in need of housing stability to veterans in Weld County. Please contact: Betsy Sullivan <b>(970) 472-9630</b> Veteran Services Project Manager Veteran Services 405 Canyon Avenue Fort Collins, CO 80521</p>
<p><b>Information Lines</b></p>	<p><b>Estes Park: (970) 577-3716</b> <b>Larimer County: (970) 498-5500</b> <b>Loveland: (970) 962-2020</b> <b>Fort Collins: (719) 502-7020</b> <b>Weld (Johnstown) (970) 350-9600</b></p>
<p><b>Internet Access</b></p>	<p><b>High Plains Library:</b> Flood victims have access to library computers, to gather information and research. All three sites are available for service. 919 7th St - Greeley - <b>(970) 506-846</b> 1939 61st Ave - Greeley - <b>(970) 506-8500</b> 2227 23rd Ave - Greeley - <b>(888) 861-7323</b></p>
<p><b>Legal Advice</b></p>	<p><b>Colorado Flood Legal Relief:</b> Colorado Flood Legal Relief is a legal services program sponsored by the Federal Emergency Management Agency (<i>FEMA</i>) 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.</p> <p>Victims seeking legal advice can visit <a href="http://colofloodlegalrelief.org">colofloodlegalrelief.org</a> to complete a legal assistance form or call the toll-free helpline at <b>(855) 424-5347</b> 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.</p> <p><b>The type of legal assistance available includes:</b></p> <ul style="list-style-type: none"> <li>•Assistance with securing FEMA and other government benefits available to disaster survivors</li> <li>•Assistance with life, medical and property insurance claims</li> <li>•Help with home repair contracts and contractors</li> <li>•Replacement of wills and other important legal documents destroyed in the disaster</li> <li>•Assisting in consumer protection matters, remedies and procedures</li> <li>•Counseling on mortgage-foreclosure problems</li> <li>•Counseling on landlord/tenant problems</li> </ul>

<p><b>Mail Pick Up</b></p> <p><b>Material/In-kind Donations</b></p> <p><b>Missing Friends/Family</b></p> <p><b>Road Closures Road Repair</b></p>	<p>If a home has been impacted by floodwaters and the resident needs mail to go to a temporary address, fill out a change of address at <a href="http://www.usps.gov">www.usps.gov</a> or pick up a form at the Post Office.</p> <p>All other deliveries will be made as long roads remain open, passable and safe. Future decisions will be made after consultation with emergency management officials.</p> <p>Many Post Offices have been relocated to other locations because of flood waters or lack of access. However, the mail <b>is</b> available for pickup at alternate locations, which is especially important information for those waiting on medication, checks, and documents.</p> <p>In-kind item donations are not recommended unless responding to a request. If you have items which you feel would be useful, keep them ready for when requests are made.</p> <p><b>The American Red Cross Safe and Well website:</b> Should be used to find someone or post information about your location for your family and friends. This website is <a href="http://safeandwell.communityos.org/cms/index.php">safeandwell.communityos.org/cms/index.php</a></p> <p><b>PUBLIC WORKS DEPARTMENT:</b> <a href="http://www.weldgov.com/assets/c083d5b5bc4701b7AD66.pdf">http://www.weldgov.com/assets/c083d5b5bc4701b7AD66.pdf</a> 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 <b>800-621-3362</b> (Voice or 7-1-1/Relay) or TTY <b>800-462-7585</b>.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.</p>
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## Scams

### BEWARE OF SCAMS:

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:

□ **Home Repair Frauds**- 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

□ **Fake Charities** - 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.

□ **FEMA Representatives** - 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**.

□ **Identity Theft** - 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.

Also check with the **Better Business Bureau** at <http://wynco.bbb.org/> or by calling **1-800-564-0371**

## Small Business Administration

### Operation Hope

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

### Green Self Storage:

Offering two months of free self-storage at two locations:

□ 3310 Bright Boulevard, Denver CO 80221: **(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



## Tetanus Shots

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 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 **Weld**

**County Health Department: (970) 304-6420.**  
[www.weldgov.com/assets/bBddBa3cbc1dDA989cD4.pdf](http://www.weldgov.com/assets/bBddBa3cbc1dDA989cD4.pdf)

## Transitional Housing

### **Transitional Sheltering Assistance (FEMA):**

This emergency lodging program will provide funding for the use of designated hotels, motels, and other temporary shelters for emergency housing. The initial period of assistance is from Sept. 22 to Oct.5, 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. Through Oct. 5, a phone message will notify eligible applicants of the 89 Colorado hotels partnering with this program. The goal is to provide safe, sanitary and secure locations until long-term housing needs can be met.[flood2013.weldgov.com](http://flood2013.weldgov.com)

[www.facebook.com/WeldCountyGovernment](http://www.facebook.com/WeldCountyGovernment)  
[www.greeleygov.com/default.aspx](http://www.greeleygov.com/default.aspx) [www.twitter.com/greeleygov](http://www.twitter.com/greeleygov)  
[www.greeleygov.com/pio/socialmedia.aspx](http://www.greeleygov.com/pio/socialmedia.aspx) [www.twitter.com/weldgov](http://www.twitter.com/weldgov)

## Updates on Social Network

**Volunteers:** If you have multiple volunteers that would like to assist, you can register them as a group (*with one point of contact*). Volunteers can also register individually. **To register:**

- 1) Go to: [www.UnitedWay-Weld.org/2013flood](http://www.UnitedWay-Weld.org/2013flood).
- 2) Click on: Click here to sign up to volunteer
- 3) Complete the Flood Relief Registration
- 4) Individual or individual for Group/Agency volunteer

**Volunteers will be needed most during the long-term recovery phase**, which will last month/years. Please be patient and **WAIT** until relief agencies can train you and use your help. When a volunteer need is identified, you will be contacted by the agency that can utilize your skill.

## TO VOLUNTEER

### DO NOT GO TO THE SCENE OF A DISASTER

Due to the overwhelming response, there are far more volunteer offers than there are volunteer needs.

The arrival of unexpected volunteers will interfere with response efforts

## Volunteer

**STAY SAFE** by volunteering with a reputable agency!

**Volunteers will be needed most during the long-term recovery phase**, which will last month/years. Please know, volunteers are still needed for flood risk mitigation for 2012 and 2013 disasters

Please be patient and **WAIT** until relief agencies can train you and use your help

You can enter your information [HERE](#), and if a volunteer need is identified, you will be contacted by the agency that can utilize your skills

<http://helpcoloradonow.org/>



## Mental Health and/or Substance Use Disorder Concerns

**North Range Behavioral Health** crisis counselors provide counseling and education services that can help those coping with emotional and behavioral challenges occurring after trauma, emergencies, and other crises.

- 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 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**.

### VACCINE INFORMATION STATEMENT

<http://flood2013.weldgov.com/assets/41BAadAbd9acBdCD1711.pdf>

### 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 Weld County Health Department at 970-304-6420.

### 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 a temporary housing
- Basement improvements like fished 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-it 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

Further information on Auto Claims can be found through the Rocky Mountain Information Insurance Association: [http://www.rmiiia.org/auto/steering\\_through\\_your\\_auto\\_policy/Filing\\_an\\_Auto\\_Claim.asp](http://www.rmiiia.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. \*

## **Flood 2013 Long Term Recovery:**

**This website contains information relating to the long-term recovery from the 2013 flood for Weld County citizens.** <http://flood2013.weldgov.com/>

### **Weld County Long Term Recovery**

<http://flood2013.weldgov.com/Flood2013LongTermRecovery/Clean-Up&Recovery.html>

### **Weld County Department of Human Service**

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.weldgov.com/Departments/HumanServices/>

### **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 Weld 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 **1-800-222-4444** or visit the website

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

### **Other Resources Include:**

#### **Better Business Bureau**

1-800-564-0371

<http://wynco.bbb.org/>

#### **Consumer Credit Counseling Service**

call 211 or 1-800-559-5590 from cell phone for the nearest location

<p><b><u>Insurance Information</u></b>  National Flood Insurance Program  (Customer Service) 1-800-427-4661  (Existing Policies) 1-800-638-6620</p>	<p><b><u>Insurance Complaints and Assistance</u></b>  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><b><u>Veterans Benefits</u></b>  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><b><u>National Insurance Crime Bureau</u></b>  1-800-835-6422  <a href="https://www.nicb.org/">https://www.nicb.org/</a></p>

## SMALL BUSINESS & RESIDENTAL

**1-800-659-2955**

<http://www.sba.gov/content/apply-disaster/loan>

## 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>   <b>General Contact Information:</b>  915 10th Street / P.O. Box 1283  Greeley, CO 80632  970-310-8367</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 Driver's 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.

To preserve family treasures, review this informational link at the National Archives



## Preserving Wet Documents

[www.archives.gov/preservation/disaster-response/guidelines.html](http://www.archives.gov/preservation/disaster-response/guidelines.html)

## Precautions

<http://emergency.cdc.gov/disasters/floods/after.asp>

## 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 a while (*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.*).

## Reentering Your Flooded Home

<http://emergency.cdc.gov/disasters/mold/reenter.asp>

## 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 **(970-356-4015 x 2849)** to handle the situation.

## **Flood Water after a Disaster Emergency**

<http://emergency.cdc.gov/disasters/floods/cleanupwater.asp>

### **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**

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**

<http://www.cdphe.state.co.us/>

**Safety Clean up Tips**

<http://www.bt.cdc.gov/disasters/cleanup/>

**Flood Water after a Disaster or Emergency**

<http://emergency.cdc.gov/disasters/floods/cleanwater.asp>

## 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 flood 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 Weld County Department of Health and Environment at **970-304-6420** for further information on handling asbestos and debris.

### Floods – Guidance: Management and Disposal of Flood Debris

<http://flood2013.weldgov.com/assets/1BA994aB1cd84b435bC8.pdf>

### 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.

### 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. Immune-compromised individuals, as well as people with chronic lung illnesses may get serious lung infections if exposed to mold.

## Mold after a Disaster

<http://emergency.cdc.gov/disasters/psa/mold.asp>

### 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.

### 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 x 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>

#### 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

Greeley Water & Sewer Department	(970) 350-9811	<a href="http://greeleygov.com/Water/default.aspx">greeleygov.com/Water/default.aspx</a>
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