



Get Connected. Get Answers.

Relief and Recovery Assistance Guide

**ADAMS COUNTY FLOOD
September 2013**

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PURPOSE

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

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

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 <http://www.211colorado.org> to review resources and search the database of services in your local community. Colorado 2-1-1 will help identify the best local resources to fit your individual needs after a disaster or for life's everyday situations.

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

IMMEDIATE RESOURCES

SERVICE	HOURS & OTHER INFORMATION
2-1-1	Dial 2-1-1 to access local resources. 2-1-1 can be reached by dialing 2-1-1, (303) 561-2111, or 1-800-760-6489.
Autism Speaks	<p>Autism Speaks Responds to Colorado Storms Autism Speaks resources for families impacted by the flooding in Colorado (including grants).</p> <p>AutismCares AutismCares provides grants for individuals with Autism Spectrum Disorders during times of crisis or unplanned hardships. Financial support awards provide financial relief for individuals with ASD and their families to help cover costs associated with critical living expenses.</p> <p>Autism Response Team The Autism Speaks Autism Response Team is taking calls from families affected by autism and the flooding. Trained staff members (both English and Spanish speaking) are available to provide support and resources during this difficult time. Families can call the Autism Response Team at 1-888-288-4762, en Español at 888-772-9050, or email us at familyservices@autismspeaks.org.</p>
Clean Up	<p>Electronic Recycling</p> <p>Individuals affected by the flood can drop off electronics to be recycled, free of charge, at: Electronics Recycling 3 LLC 14704 E 33rd Place, Suite H Aurora, CO Drop off is Monday - Friday, 8:30 a.m. - 3:30 p.m.</p> <p>9/24</p> <p>Assistance Available to Help Residents Repair/Replace Flood-Damaged HVAC Systems and Home Appliances</p> <p>To access an Energy Challenge Advisor, Adams County residents can call 303.446.7888 (Monday - Friday, 8 a.m. to 5 p.m.) or visit www.adcogov.org/energychallenge.</p> <p>The Adams County Energy Challenge—a program that pairs county residents with no-cost energy advisors who can help homeowners save money and lower energy use—is also available to assist individuals who have experienced flood damage to their homes. Energy Challenge Advisors are available over the phone to help county residents with replacing, repairing and restoring water-damaged home equipment and systems such as insulation, furnaces, water heaters, duct systems, washers and other appliances.</p> <p>Residents in need to repairing or replacing HVAC and related systems or home appliances are invited to call and speak with an Advisor, who can help ensure home repairs are performed correctly the first time. Advisors provide guidance on replacing and repairing equipment; finding contractors and reviewing bids; uncovering all available financial assistance; and completing rebate applications.</p>

	<p>In addition to flood-related repairs, Energy Challenge Advisors can also help residents review previous energy audits; prioritize energy-saving measures for their homes; access a list of pre-screened contractors available to collect bids; compare and review bids; locate rebates or other financing opportunities; and answer any questions about energy savings.</p> <p>9/24</p> <p>Flood victims can go to any Memory Rescue Center for information, assistance and resources to rescue their photos, videos, films and other memorabilia. Memory Rescue Centers will have on-site wash-and-dry stations free for use, free take-away information on how to salvage photos and home movies, Flip-Pal mobile scanners free for use, as well as extensive services to digitize photos, slides, videos, film and other memorabilia at a discount.</p> <p>Memories to Digital – Boulder, 2525 Arapahoe Ave in the Village Shopping Center near McGuckin Hardware, 303-554-7100; open 10 a.m. to 6 p.m. Monday through Friday and 10 a.m. to 5 p.m. Saturday.</p> <p>Memories to Digital – Lone Tree, 8481 S. Yosemite in the Home Depot shopping center, 303-799-1677; open 10 a.m. to 6 p.m. Monday-Friday and 10 a.m. to 5 p.m. Saturday.</p> <p>Leave A Legacy – Fort Collins, 1827 E. Harmony Rd, 970-226-0102; open 10 a.m. to 4 p.m. Monday and Saturday, 9 a.m. to 5:30 p.m. Tuesday-Friday.</p> <p>Leave A Legacy – Denver, 487 S. Broadway, Suite 100 (southwest of Sam's Club), 303-623-0607; open 10 a.m. to 6 p.m. Tuesday-Friday and 10 a.m. to 4 p.m. Saturday.</p>
Colorado Health Emergency Line for Public Information (COHELP)	Colorado Health Emergency Line for Public Information (COHELP) is a public support service sponsored by the Colorado Department of Public Health and Environment to keep you informed on current public health or bio-terrorism issues. 1-877-462-2911
Debris Cleanup	Those who need assistance cleaning out homes or removing debris can dial 2-1-1 to be placed on a waiting list. This waiting list alerts volunteer organizations in the area that you need assistance. Due to overwhelming need, it is not guaranteed that you will receive help, and we expect the average wait time to be several weeks.
Disaster Housing Resource	<p>9/17 5 p.m.</p> <p>Colorado's Disaster Housing Resource -</p> <ul style="list-style-type: none"> • Donations for VACANT rental properties, vacation homes, can be listed through Colorado Housing Search. Please note donated rooms in homes can NOT be accepted. <p>www.ColoradoHousingSearch.com is a vital component of Colorado disaster preparedness and the housing resource for the state of Colorado Disaster Housing Task Force. The service provides up-to-date listings of housing and resources. This information is maintained on a daily basis to ensure optimal housing preparedness for our state.</p> <p>If you need assistance with using this website to list or search for housing, please call 1-877-428-8844 toll free or email disasterteam@socialserve.com.</p>

Distribution Center (Loveland)	MATERIAL DISTRIBUTION CENTER FOR COLORADO FLOODS 815 14th St. SW, Building "D" (Old HP Complex) Loveland, CO 80537 Hours 8 a.m. - 7 p.m. This center will be open to all those who have been affected by the floods throughout the state. More donation centers will be opening in additional areas in the near future. Items needed for Flood Victims: Bring some form of indication that they have been to their local DAC/DRC, or their FEMA number/form, information to receive assistance from the Donation/Distribution Center in Loveland.
Donations	For a list of agencies currently responding to the Adams County Flooding and accepting financial donations, visit: www.HelpColoradoNow.com . To donate in-kind goods, please visit www.HelpColoradoNow.com to list your items.
FEMA Information	Residents of Adams County may apply for federal disaster assistance. FEMA Hotline: 800-621-3362. Help is available in most languages and phone lines are open 7 a.m. to 10 p.m., seven days a week until further notice. Website: www.DisasterAssistance.gov
Hearing Aid Replacement	Colorado Hearing Tinnitus and Balance can replace hearing aids for flood victims. Candidates for relief help will be approved utilizing the following guidelines created by the Starkey Hearing Foundation. 1. Recipients can be of any age. 2. Recipients should be in need and without other means of replacing their hearing aids. 3. Full audiometric assessment, hearing test, will need to be done. This requires a current hearing test, which we will provide. This testing does need to be scheduled so they can call us at 303-776-7770 or stop in at 2030 Mountain View Avenue Suite 500 (we are in the United Medical Building) Longmont CO 80501 I will be acting as the primary contact person for assisting this process for patients, so they can e-mail me directly at mangione@colohear.com if they have any additional questions or concerns.
Identity Protection	9/25 idRADAR is a Colorado-based identity protection and privacy security company. We want to provide flooded Coloradans with the identity protection that they need to prevent further damage while they recover. Offer: Flood victims are encouraged to accept the idRADAR \$1 offer for 12 months of ID Theft Protection. This service retails at \$249 per year but for a limited time is available for \$1. You will need a credit card and Internet or phone access in order to sign up. For details, call 1-888-949-4245 or visit www.idradar.com/colorado-flood-assistance .
Legal Services	9/20 If you're a flood victim and would like to seek legal help, please use our Ask An Attorney link on our website or call our Hotline at 855-424-5347. http://colofloodlegalrelief.org/ Colorado Flood Legal Relief is a legal services program sponsored by the Federal Emergency Management Agency (FEMA) and the American Bar Association Young Lawyers Division Disaster Legal Services Program. The Colorado Joint Disaster Legal Services Task Force comprises the Colorado Bar Association, Colorado Legal Services, Colorado Trial Lawyers Association, Colorado Criminal Defense Bar, and several local bar associations. The type of legal assistance available includes: - Assistance with securing FEMA and other government benefits available to disaster survivors

	<ul style="list-style-type: none"> - Assistance with life, medical and property insurance claims - Help with home repair contracts and contractors - Replacement of wills and other important legal documents destroyed in the disaster - Assisting in consumer protection matters, remedies and procedure - Counseling on mortgage-foreclosure problems - Counseling on landlord/tenant problems <p>Through this program, Colorado attorneys are volunteering their time and assistance to flood victims in need of free legal assistance. The program is designed to provide limited assistance to flood victims to help assess legal needs. If the volunteer attorney concludes that a flood victim's needs and questions cannot be answered quickly but rather will require long-term legal assistance, the attorney may offer to continue his or her pro bono assistance or refer the flood victim to another attorney who can help.</p> <p>If you are simply looking for a referral to an attorney and do not need immediate short-term legal assistance, please go to the For the Public section of the Colorado Bar Association website. This will help maintain the flow of assistance provided by this program to those who are truly in need of immediate free legal assistance.</p>
Phone Services	<p>Cell Phone Repair - Dry Ventures</p> <p>DryBox Rescue, a new machine designed to completely dry wet phones and small electronic devices of all moisture in 25 minutes.</p> <p>Colorado residents can access this service by going to the Longmont Disaster Recovery Center (DRC) located in the Twin Peaks Mall, 1250 S. Hover Road.</p> <p>If individuals can call first, that would be advised, 1-855-537-9269 ext. 102.</p> <p>CenturyLink Customers</p> <p>HOW OUR EMERGENCY SERVICES WORK FOR YOU</p> <ul style="list-style-type: none"> • Emergency Call Forwarding enables you to have phone calls to your homes and small businesses automatically forwarded to an alternative number you choose. • To set up Emergency Call Forwarding – free of charge for 90 consecutive days – CenturyLink residential customers contact: 800-573-1311 and CenturyLink Small Business customers contact: 800-954-1211. Para el servicio en Español: 800-690-1611. • Customers who have voicemail through CenturyLink should continue to have access to their voicemail box by following these steps: <ol style="list-style-type: none"> 1. Call 970-225-6182 2. At the prompt, enter your 10 digit home phone number, press pound sign “#” 3. Enter your voice mail account password. • As a reminder, if you use a CenturyLink-provided email address, it is accessible from anywhere
Power Outages	<p>Call Xcel Energy to report any power outages.</p> <p>800-895-4999</p>
Prescription Assistance (Medicaid)	<p>The Colorado Department of Health Care Policy and Financing will cover refills of drugs which have been lost or destroyed due to recent flooding. If a claim for a lost or destroyed drug is denied as a refill-too-soon, pharmacy staff should contact the Pharmacy Help Desk at 1-800-365-4944 for an override. The override request must include the city or county in which the client resides. These requests will be monitored by the Department for appropriateness.</p>
Public Health Advisory	<p>9/21</p> <p>Lighthouse Ready has Water Filter Products to help the Colorado Flood Victims that are in stock and in Northern Colorado. We are providing communities and individuals with donated BugOut Water Filters in affected areas to insure clean water for drinking, sanitation, and hygiene. Learn more at: www.lighthouseready.org or call 970-206-4600</p>

	<p>9/13 3:24 p.m. Adams County Sheriff Post Adams County Public Health shares flood safety information:</p> <p>During a flood:</p> <ul style="list-style-type: none"> • Be aware of possible flash flooding hazards. If there is any possibility of a flash flood, move immediately to higher ground. Do not wait for instructions to move. • Listen to radio or television stations for local information. • Be aware of streams, drainage channels, canyons, or other areas prone to flooding. • If local authorities issue a flood watch, prepare to evacuate: Secure your home; if instructed, turn off utilities at the main switches or valves; fill bathtubs with water in case water becomes contaminated or unavailable. Before filling the tub, sterilize it with a diluted bleach solution. • Be especially careful if walking and avoid walking through moving water. Moving water can easily knock you off your feet. • Avoid driving into flooded areas. Water may reach the bottom of most passenger vehicles causing loss of control and possible stalling. <p>After a flood:</p> <ul style="list-style-type: none"> • Avoid flood waters, the water may be contaminated by oil, gasoline, or raw sewage. The water may also be electrically charged from downed power lines. • Avoid moving water. • Be aware of areas where flood waters have receded, the road may have been weakened and may collapse under the weight of a car. • Stay away from downed power lines and report them to the power company. • Stay away from designated disaster areas unless authorities ask for volunteers. • Return home only when authorities indicate it is safe. Be caution when returning, there may be hidden damage, particularly in foundations.
Oil and Gas Information	To help answer questions and concern over oil and gas operations within flood impacted areas, COGA has set up a webpage: http://www.coga.org/index.php/ColoradoFloodsUpdate#sthash.AcCEHeTc.MPKXILLq.dpbs . This site is regularly updated with facts and statistics to help inform the public about industry's role, from planning, to mobilization, and recovery, as it relates to the flooding.
Road Closures/Openings	<p>9/19/2013 at 2:53 p.m.</p> <p>Aurora - All Roads Open Brighton - All Roads Open Commerce City – No Information Available Thornton - All Roads Open</p>
Safe and Well Registry	People impacted by the flooding can register on the Safe and Well website to let people know they are OK. Similarly, people can look up loved ones on the Safe and Well website to determine if someone is OK. www.safeandwell.org
Sandbags	Sand bag materials information is not available at this time.
Spanish Community Meeting (Greeley)	<p>To the Mexican communities affected by the Colorado floods 2013: Community Information Meeting (or Town Meeting in Greeley)</p> <p>Friday September 27, 2013 6pm</p>

	<p>Held at :</p> <p>Bella Romero Elementary School 1400 East 20th Street Greeley, CO 80651</p> <p>The Denver Mexican Consulate has organized a meeting with participation of governmental agencies and other organizations such as FEMA, Red Cross, and others that offer legal guidance, insurance information, schools, health, housing and economic assistance.</p> <p>This meeting will not be processing passports or consulate registrations.</p> <p>For questions contact: 303-331-1110 ext 105,106,110,121,122,123</p> <p>A la comunidad mexicana afectada por las recientes inundaciones en el estado de Colorado Reunión Informativa en Greeley Viernes 27 de septiembre de 2013 6:00 pm Lugar: Bella Romero Elementary School - 1400 E. 20th Street, Greeley, CO 80651</p> <p>El Consulado General de México en Denver organiza esta reunión con la participación de agencias gubernamentales y organizaciones como FEMA, Cruz Roja, entre otras, que ofrecerán orientación legal, sobre seguros, escuelas, salud, vivienda y asistencia económica. EN ESTA REUNIÓN NO SE TRAMITARÁN PASAPORTES NI MATRÍCULAS CONSULARES Preguntas T: 303-331-1110 x 105,106,110,121, 122, 123 F: 303-331-0169</p>
Spanish Community Meeting (Longmont)	<p>To the Mexican communities affected by the Colorado floods 2013: Community Information Meeting (or Town Meeting in Longmont)</p> <p>Thursday September 26th, 2013 at 5pm</p> <p>Held at :</p> <p>Bridge of life Church 340 Lashley Street Suite #200 Longmont, CO 80504</p> <p>The Denver Mexican Consulate has organized a meeting with participation of governmental agencies and other organizations such as FEMA, Red Cross, and others that offer legal guidance, insurance information, schools, health, housing and economic assistance.</p> <p>This meeting will not be processing passports or consulate registrations.</p> <p>For questions contact: 303-331-1110 ext 105,106,110,121,122,123</p> <p>A la comunidad mexicana afectada por las recientes inundaciones en el estado de Colorado Reunión Informativa en Longmont Jueves 26 de septiembre de 2013 5:00 pm Lugar: Iglesia Puente de Vida (Bridge of Life)- 340 Lashley St., suite 200, Longmont, 80204.</p> <p>El Consulado General de México en Denver organiza esta reunión con la participación de agencias gubernamentales y organizaciones como FEMA y Cruz Roja, entre otras, que ofrecerán orientación legal, sobre seguros, escuelas, salud, vivienda y asistencia económica.</p>

	<p>EN ESTA REUNIÓN NO SE TRAMITARÁN PASAPORTES NI MATRÍCULAS CONSULARES</p> <p>Preguntas</p> <p>T: 303-331-1110 x 105,106,110,121, 122, 123 F: 303-331-0169</p>
Storage	<p>Greenbox Self Storage</p> <p>Offering two months of free self-storage at two locations:</p> <p>3310 Bright Boulevard, Denver CO 80216; 303-293-8888</p> <p>1385 Santa Fe Drive, Denver CO 80223; 303-744-8888</p> <p>Individuals affected by the flood need documentation that they are a flood victim and they will also ask for a credit card to remain on file for possible charges after the two month period.</p> <p>Individuals should contact the location to set up use of a truck and access to a self-storage unit.</p>
Unemployment Insurance (Flood Related)	<p>The UI Division provides temporary and partial wage replacement to workers who have become unemployed through no fault of their own. The program is funded by employer-paid premiums.</p> <p>Dial 1-800-388-5515, 303-318-9300, or visit the website at www.coloradoui.gov.</p>
Volunteers	<p>Volunteers and Donations - Please wait until storm/flood threat has fully cleared. Please do not go to evacuation centers. We understand that many people want to help in times of great need. The biggest help we can get is for people to remain calm and stay home so our first responders can get into the community and help get things understood and under control. After the situation has calmed, volunteer organizations will begin to coordinate the cleanup effort and donation centers will be established. Thank you for your patience and understanding.</p> <p>Those interested in volunteering are encouraged to register at helpcoloradonow.com to create a profile for disaster agencies to use for information when volunteers are needed.</p> <p>As the needs arise, responding agencies can pull information from the website and get in contact with individuals directly.</p> <p>Visit: www.HelpColoradoNow.com to register to help.</p>
Warnings	<p>9/19</p> <p>Better Business Bureau</p> <p>BBB® Warns About Flood-Related Phone Scam</p> <p>Individuals seeking assistance at a local Disaster Relief Center reported being contacted by telephone and offered free or reduced university education for the children of the house because they had been a victim of the Northern Colorado floods.</p> <p>Callers requested the children's Social Security numbers and other personal information to get the fund set up.</p> <p>If you receive the same or similar phone call, hang up! "These calls are the first step in stealing your children's identities," said Shelley Polansky, education and outreach manager for Better Business Bureau® Serving Northern Colorado and Wyoming.</p>

HEALTH CONCERNS

Mental Health during a Disaster

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

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

Stress may manifest in a different way for everyone and may appear weeks or months after a traumatic event. If you or someone you know is experiencing distress or feeling overwhelmed by painful emotions related to recent events, call Community Reach Center, (303) 853-3500, :, <http://www.communityreachcenter.org>, or the Colorado toll-free Mental Health helpline: 1-800-201-5264 where experienced crisis counselors can be reached. A TDD line is available at (303) 432-5049. Translation services are available.

STAY OUT OF FLOOD WATERS

Drowning

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

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

Trench (Immersion) Foot

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

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

How is trench foot prevented and treated?

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

Thoroughly clean and dry feet

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

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

Hypothermia

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

Symptoms:	-constant shivering	-lack of coordination
	-Slurred speech	-confusion
	-Apathy	-fatigue
Symptoms in infants: bright red, cold skin and very low energy.		

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

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

Diarrheal Diseases

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

Wound Care and Tetanus Vaccinations

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

Care for Minor Wounds

- Wash your hands thoroughly with soap and clean water.
- Avoid touching the wound with your fingers while treating it.
- Remove obstructive jewelry and clothing from the injured area.
- Apply direct pressure to any bleeding wound to control bleeding.

- Clean the wound after bleeding has stopped:
- Examine wounds for dirt and foreign objects.
- Gently flood the wound with clean water, and then gently clean around the wound with soap and water.
- Pat the wound dry and apply an adhesive bandage or dry clean cloth.
- Provide pain relievers, if possible.

Other Considerations:

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

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

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

Tetanus Vaccinations

Tetanus vaccinations are recommended for all residents returning to the disaster area who have not had a documented dose within the past ten years. If you receive a puncture wound or a wound contaminated with feces, soil, or saliva, a health care professional should determine if a tetanus booster is necessary, based on individual records. Patients without a clear history of receiving at least three tetanus vaccinations and who have a wound should get the tetanus immune globulin (TIG) as well as the tetanus vaccination. Please speak with your personal physician or contact Adams County Health Department at (303) 426-5335

INSURANCE

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

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

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

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

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

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

- Call your agent or insurance company. Have the following information with you when you place your call: (1) the name of your insurance company; (2) your policy number; and (3) a telephone number/e-mail address where you can be reached.
- When you file your claim, ask for an approximate time frame during which an adjuster can be expected to visit your home so you can plan accordingly.

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

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

Once You Have Reported Your Loss:

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

Before the Adjuster Arrives:

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

Adapted from the Rocky Mountain Insurance Information Association

Renter's Insurance and Rights

Renters/tenants are not responsible for the building in which they live; the landlord's insurance policy should cover damages to the building. Tenants ARE responsible for their own belongings and liability. If you rent and your personal property was damaged or lost because of the flood and you have a renter's policy through the National Flood Insurance Program, contact them as soon as possible. If you do not have flood insurance, your basic renter's insurance policy may not cover your losses. Please contact your insurance agency.

Further information on Renter's Insurance can be found here

http://www.rmiia.org/Homeowners/Walking_Through_Your_Policy/Renters_QA.asp

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

Auto Insurance

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

What to Check if Your Car is Flooded:

- Check your oil indicator. A ready of an oil level that's too high may tell you there's water in the engine. Do not start or run your car-if could cause severe damage.
- Measure the depth of water that submerged your care. It is possible water did not enter any parts that are susceptible to damage.

- Determine how long your car was submerged. The shorter the time, the more salvageable parts may be.
- Fresh water causes less damage to your car than salt water.
- Warmer temperatures may speed up corrosion, check local weather reports.

Adapted from the Rocky Mountain Insurance Information Association
 Further information on Auto Claims can be found through the Rocky Mountain Information
 Insurance Association:
http://www.rmiia.org/auto/steering_through_your_auto_policy/Filing_an_Auto_Claim.asp

*Disasters often attract scam artists and those affected by the flood should be vigilant in protecting their personal assets. The best way to verify authorized insurance agent is to contact the Colorado Division of Insurance. Go to

<http://www.dora.state.co.us/insurance/consumer/ConsumerMainPage.htm> and click on “Find a Licensed Company or Producer” (agent). Consumers can also call the Division of Insurance at 303-894-7490. Consumers should know that inspectors that come to your residence will never solicit for personal information such as social security and bank account numbers. Also, under no circumstances are insurance agents (and FEMA or SBA representatives) allowed to accept money- if you are solicited for an application fee or a fee to be put on a list to have your home repaired be cautious of this potential scam. *

LONGER TERM ASSISTANCE AND INFORMATION

Adams County Department of Human Services

The Department of Human Services may provide services to assist individuals and families in achieving self-sufficiency and social well-being including financial assistance for shelter, food, and medical care. Contact Adams County at 303-287-8831

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 Adams County Workforce Center at 720-523-6900

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/h4240.4

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.

Families and Professionals Working With Children

The online resources provided below are tools for helping children and families cope with any tragedy:

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

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

FINANCIAL SERVICES AND CONSUMER ADVICE

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

<http://www.redcross.org/preparedness/FinRecovery/>

Social Security Payments

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

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

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

If you believe you have been a victim of fraud, or if you want to find out how to avoid fraud when making purchases and paying for services, contact the Colorado Consumer Protection

Division by telephone at 800-222-4444 or visit the website

http://www.coloradoattorneygeneral.gov/departments/consumer_protection

Other Resources Include:

<u>Better Business Bureau</u> 1-800-564-0371 http://wynco.bbb.org/	<u>Consumer Credit Counseling Service</u> call 2-1-1 for the nearest location
<u>Insurance Information</u> National Flood Insurance Program (Customer Service) 1-800-427-4661 (Existing Policies) 1-800-638-6620	<u>Insurance Complaints and Assistance</u> Colorado Division of Banking and Insurance Consumer Information 1-303-894-7490 Toll Free Outside of Denver 1-800-930-3745 Complaints 1-303-894-7499
<u>Veterans Benefits</u> U.S. Department of Veteran Affairs 1-800-827-1000 TTY 1-800-829-4833 Or online at www.va.gov	<u>National Insurance Crime Bureau</u> 1-800-835-6422 https://www.nicb.org/

LEGAL SERVICES

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

Colorado Legal Services	http://coloradolegalervices.org/co/homepage.html 303-837-1321	Civil legal services for low-income individuals and families.
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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.

Preserving Wet Documents

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

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 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 fire. If possible, leave your pet with a friend or family member, veterinarian, or a boarding facility while you clean and restore your home.

Animals are naturally inquisitive and there are many dangers present in a post disaster area (sharp objects, downed electric lines, wild animals, disorientation leading to pet becoming lost, etc.).

When Returning Home

- Use caution and good judgment when re-entering the disaster area and your home. Never assume that the area is safe.
- Avoid damaged power poles or lines and down wires. Immediately report electrical damage.
- Inspect home for structural damage including roof, foundation and chimney cracks. If the building looks like it may collapse, leave immediately.
- If you smell gas or hear a blowing or hissing noise, open a window and quickly leave the building. Turn off the gas at the outside main valve if you can and call the gas company from a neighbor's home. If you turn off the gas for any reason, a professional must turn it back on.
- Do not approach wild animals that take refuge in your home. Wild animals often seek refuge from floodwaters on upper levels of homes and have been known to remain after water recedes. Call your local animal control office (303-288-3294) to handle the situation.

Water and Water Systems after a Flood

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

Wells

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

Septic Systems

- Do not drink well water until it is tested. Contact your local health department.
- Do not use the sewage system until water in the soil absorption field is lower than the water level around the house.
- Have your septic tank professionally inspected and serviced if you suspect damage. Signs of damage include settling or an inability to accept water. Most septic tanks are not damaged by flooding since they are below ground and completely covered. However, septic tanks and pump chambers can fill with silt and debris, and must be professionally cleaned. If the soil absorption field is clogged with silt, a new system may have to be installed.

- Only trained specialists should clean or repair septic tanks because tanks may contain dangerous gases. Contact your health department for a list of septic system contractors who work in your area.
- If sewage has backed up into the basement, clean the area and disinfect the floor. Use a chlorine solution of a half cup of chlorine bleach to each gallon of water to disinfect the area thoroughly.
- Pump the septic system as soon as possible after the flood. Be sure to pump both the tank and lift station. This will remove silt and debris that may have washed into the system. Do not pump the tank during flooded or saturated drainfield conditions. At best, pumping the tank is only a temporary solution. Under worst conditions, pumping it out could cause the tank to try to float out of the ground and may damage the inlet and outlet pipes.
- Do not compact the soil over the soil absorption field by driving or operating equipment in the area. Saturated soil is especially susceptible to compaction, which can reduce the soil absorption field's ability to treat wastewater and lead to system failure.
- Examine all electrical connections for damage before restoring electricity.
- Be sure the septic tank's manhole cover is secure and that inspection ports have not been blocked or damaged.
- Check the vegetation over your septic tank and soil absorption field. Repair erosion damage and sod or reseed areas as necessary to provide turf grass cover.

Drinking Water Treatment in Emergencies

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

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

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

Boiling (Boiling is the preferred method if available)

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

Liquid Chlorine Bleach

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

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

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

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

tsp=teaspoon; mL=milliliter

Storing Treated Water

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

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

CLEAN UP

Clean-up Tips

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

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

Asbestos

Asbestos is a naturally occurring mineral that has been added into thousands of various types of building materials to add fire resistance, strength, and durability. Asbestos-containing materials may be part of your building-especially if it was constructed before the 1970's. A number of local, state, and federal regulations cover the handling and disposal of debris potentially contaminated with asbestos. Please contact the Adams County Department of Health and Environment at (303) 426-5335 for further information on handling asbestos and debris.

Household Chemical Disposal

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

Drying Out Your Home and Mold Concerns

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

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

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

- If weather permits, open doors and windows to create a draft.
- If your home has electricity and **an electrician has determined it safe to turn on** use fans and dehumidifiers to remove excess moisture by blowing the air outwards rather than inwards.
- Remove standing water with a “wet-dry” shop vacuum, an electric powered water transfer pump, or sump pump. Be sure to wear rubber boots if operating equipment in wet areas. A portable generator to power equipment to remove standing water may be utilized, however, be aware that improper use may lead to dangerously high levels of carbon monoxide and can cause carbon monoxide poisoning.
- Before turning on home heating, ventilating and air-conditioning systems have them check and cleaned by a service professional if mold is a concern

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

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

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

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

Carbon Monoxide Poisoning

Carbon monoxide (CO) is an odorless, colorless gas that can cause sudden illness and death if inhaled. When power outages occur during emergencies, the use of generators, grills, camp

stoves, or other gasoline, propane, natural gas, or charcoal burning devices should never be used inside a home, basement, garage, or camper, or even outside near an open window.

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

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

Food Safety after a Flood

Flood waters are most likely contaminated with many substances including human and animal waste. This contamination can lead to illnesses with symptoms including nausea, vomiting, abdominal cramps and diarrhea. Please review the following information on food safety to reduce 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 or 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:

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

Colorado law requires at least three business days' notice, prior to outdoor construction or digging. Whomever is excavating -property owners or contractors- must call the Utility Notification Center of Colorado (UNCC) by **dialing 8-1-1** or 1-800-922-1987. UNCC will mark the site with paint, flags or stakes. Please respect the marks and dig with care, hand digging within

two feet to buried piping and facilities. For additional information visit the UNCC website at <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	www.xcelenergy.com
United Power, Inc	(303) 659-0551	www.unitedpower.com/

Natural Gas Services

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

Phone Service

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

Water Services
