Recovering from the Flood:
Responses to Frequently Asked Questions [1]

City of Boulder / Planning and Development Services Center

303-441-1880 / 1739 Broadway St. / Updated Monday, Sept. 23, 2013; 1:00 p.m.

The following pages provide information and resources to assist Boulder residents and businesses in recovering from impacts inflicted by the recent floods. This information will be updated regularly as new questions emerge and additional information is available. For regularly updated flood recovery information, please visit www.BoulderFloodinfo.net
At that site you will be able to sign up to receive regular email updates on flood recovery information. Questions can also be directed to the Planning and Development Services Center, at 303-441-1880. The services center and phone number will be staffed Monday through Friday from 8 a.m. to 5 p.m.

A Public Works call center has also been established to provide direct service to Boulder residents and businesses affected by public infrastructure issues. Please call Public Works at 303-413-7100 to report new issues that have occurred in the past 24 hours, including wastewater (sewage) backups, water quality issues, water main breaks, and transportation safety concerns. The Public Works Call Center is available Monday through Friday from 7 a.m. to 7 p.m. The city had previously asked callers to report issues to the Emergency Operations Center's Public Information Line at 303-413-7730. If you have already contacted the Emergency Operations Center or the City of Boulder at a different number, the city has already collected your information and you do not need to call again.

Additionally, a Disaster Assistance Center has been established in Boulder to provide a one-stop location for FEMA, County and City information and disaster assistance.

Boulder Disaster Assistance Center
5495 Arapahoe Ave. Open
daily 9 a.m. to 7 p.m.

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Insurance and FEMA

Boulder County has been designated a Federal Disaster Area. This qualifies businesses and residential property owners for federal assistance in various forms.

Disaster assistance can include grants for temporary housing and home repairs, low-cost loans to cover uninsured property losses, and other programs to help individuals and business owners recover from the effects of the disaster. Federal funding also is available to state and eligible local governments and certain private nonprofit organizations on a cost-sharing basis for emergency work in Boulder County. Federal funding is also available on a cost-sharing basis for hazard mitigation measures statewide.

Documentation of the damage to your home and personal belongings is very important to qualify for assistance. Separate damaged from undamaged property. Your adjuster will need evidence of the damage to your home and possessions to prepare your repair estimate. Document as much as possible, including dates and times.

- **Take photographs and or video of all of the damaged property, including discarded objects, structural damage, and standing floodwater levels.**
- **Make a list of damaged or lost items and include their date of purchase, value, and receipts, if possible.**
- **Officials may require disposal of damaged items so, if possible, place flooded items outside of the home.**
- **Save all receipts related to flood recovery, with dates and times.**

To access potential assistance services, you should consider the following actions:

1) Check your flood insurance policy and contact your insurance agent.

2) Register for disaster assistance: Residents and business owners who sustained losses in the designated counties can apply for assistance by registering online at www.DisasterAssistance.gov or by calling 1-800-621-FEMA(3362) or 1-800-462-7585 (TTY) for the hearing and speech impaired. The toll-free telephone numbers will operate from 7 a.m. to 10 p.m. MST seven days a week until further notice. Information you will need includes:
    a. Your Social Security number
    b. Current and pre-disaster address
    c. A telephone number where you can be contacted
    d. Insurance information
    e. Total household annual income
    f. A routing and account number from your bank (only necessary if you want to have disaster assistance funds transferred directly into your bank account) Lookup your bank routing number.
    g. A description of your losses that were caused by the disaster
    h. After you've completed your application for assistance, you will receive a FEMA application number. Write down this number and keep it for future reference.

3) Boulder businesses can apply for a disaster assistance loan with the Small Business Administration (SBA). To see if eligible go to: http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans

4) Check frequently with your Colorado OEM website for the latest on disaster assistance information at http://www.COemergency.com/

5) Contact the City of Boulder Planning and Development Services Center (or the County building department, if outside the city) with questions related to building repairs and rebuilding. The City can be reached at 303-441-1880. The County can be reached at 303-441-3930.

6) Clean up and mold information can be found at http://www.epa.gov/mold/mold_remediation.html

7) You can also obtain information at the Disaster Assistance Center (DAC) that is being established in Boulder. Details on the location and hours of operation will be available soon.

For more information as noted above, refer to your Colorado Office of Emergency Management website at http://www.coemergency.com/ , the FEMA website at http://www.fema.gov/disaster-survivor-assistance , and the Disaster Assistance website at http://www.disasterassistance.gov/

The fact sheet at the end of this packet provides additional FEMA Information. (See Attachment)

Water and Sewer Flooding

- **My property has sustained water and sewage flooding. What can I do?**
  In many cases, this is groundwater and floodwater, not untreated wastewater (sewage). However, there are also many residents experiencing sewage backups due to widespread damage sustained by the sanitary sewer system.

  Crews and contractors are working day and night to repair blocked or damaged sanitary sewer lines that were compromised during the flood and then filled with debris. Given the magnitude of the impacts our system sustained from the flood, this work is time-consuming and we ask for your patience.

  If residents see or smell solid waste:

  - They should evacuate, if possible, as raw sewage represents a health and sanitation risk: and

  - Report the backup to the Public Works Call Center at 303-413-7100 and ask that the issue be reported to City of Boulder Public Works crews.

The city continues to urge water conservation measures by all city water customers (residents and businesses); minimizing water use and discharges to the sanitary sewer system will help mitigate impacts to affected residents and preserve the city's water supply.

Do not discharge flood waters which may be contaminated with untreated sewage into storm sewers, drainage ways, ditches, sidewalks and public/private roadways. Contact a professional restoration company in order to ensure the potentially contaminated waters are properly removed. Sewage in the home comes with several health concerns if not cleaned up properly. Restoration companies can be found at https://bouldercolorado.gov/plan-develop/hiring-a-contractor

Clean Up

- **Do I need to take any special precautions in the removal of flood debris?**
  Yes. Flood waters can contain any number of contaminants that are accumulated upstream. Special precaution should be taken in the handling of flood debris. An excellent resource from the Center for Disease Control is at: http://emergency.cdc.gov/disasters/floods/cleanupwater.asp

- **Should I remove my carpet or just try to dry it out?**
  If your carpet has been saturated with water or contaminated by sewage, it will need to be removed (along with the carpet pad). Due to the absorbent nature of these materials they will not dry out completely and could harvest mold spores and bacteria.

- **Do I need to remove and replace water-damaged dry wall?**
  Water-damaged drywall loses its integrity and becomes brittle when it eventually dries out. It could also harvest mold and bacteria. Replacement of water-damaged drywall is advised. If the water damaged wall has insulation in the wall cavities this will also need to be replaced to avoid contamination with mold and other bacteria. This may be an issue as well even if you had only a couple inches of water on the floor and it seemed to only affect your baseboards. The best way to check is to remove part of your baseboard to carefully inspect the drywall.

- **I'm worried about mold and mildew. What can I do?**
  According to FEMA, if your home has ***water damage*** due to
  - flooding,
  - sewage back-up from flooding in the area,
  - plumbing or roof leaks,
  - damp basement or crawl space,
  - overflows from sinks or bathtub

  mildew and mold will develop within 24-48 hours of water exposure. It will continue to grow until steps are taken to eliminate the source of moisture, and effectively deal with the mold problem. This is why it is important to act quickly. An important resource for

steps in recovering from mold and mildew is found in the following attachment: http://www.fema.gov/pdf/rebuild/recover/fema_mold_brochure_english.pdf

The first step is to remove the damp elements from your house: carpeting, carpet padding, furniture, damp boxes, and anything that became wet and damp from the flooding. The next step is to assess the mold or mildew. Use the FEMA link above to assess. There are also home test kits to test for mold and mildew available at hardware stores, however those can take up to 48 hours for results. If the area impacted is greater than 25 square feet, you will need to hire a professional contractor. The city's building inspectors do not assess the presence of mold or mildew.

There are several flood restoration companies who specialize in mold/mildew mitigation and can help you know the proper steps to recovery. You can locate a potential contractor by visiting the list of licensed contractors on the city's website https://bouldercolorado.gov/plan-develop/hiring-a-contractor or searching online. Please be sure to check references before hiring a contractor.

- **There is more work cleaning up than I can manage. Who can I call to help?**
  There are several City of Boulder licensed contractors listed on our website https://bouldercolorado.gov/plan-develop/hiring-a-contractor who are able to perform the work. There are also several restoration companies able to aid in cleanup, and a quick search of Craigslist this morning highlighted a number of individuals offering to help with debris removal and clean-up. Depending on the extent of the damage you may best be served by a restoration company. Please be sure to check references before hiring a contractor.

- **I may have an older structure that likely has asbestos. Are there special precautions I need to take, or special permits required?**
  If asbestos-containing material is known to be present in flood debris in amounts greater than regulatory trigger levels, they must be removed in accordance with Colorado Air Quality Control Commission Regulation NO. 8 Part B. Trigger levels for single family residential dwellings are 50 linear feet on pipes, 32 square feet on other surfaces or the volume equivalent of a 55 gallon drum. If this is not known, the material may be handled as non-asbestos flood debris and disposed of at a permitted landfill. A state-issued demolition permit is not required to remove debris from a building that has been partially or completely destroyed. However, the debris must be thoroughly wetted prior to handling to minimize asbestos dust.

  Additional information on proper handling of asbestos materials is at: http://www.bouldercounty.org/flood/pages/debris.aspx

- **I need temporary storage, and am going to have a storage pod delivered. Can they place it in the street?**
  Storage pods are not allowed to be placed in the public right-of-way. Storage pods must be placed on private property within building setbacks. The city has only waived the

permitting for roll-off trash receptacles, which may be placed in the public right-of-way for flood debris removal.

Disposal and Trash Receptacles

- **Where can I dispose of water-damaged furniture, carpet and other items?**
  Curbside clean up is scheduled to begin early this week and will run for approximately three weeks. The city will announce the start date after the contractor is hired and instructions will be made available as soon as possible. The service is for residential use only; commercial sites are not included in the flood debris curbside service.

  In anticipation of the curbside collection process, please keep mud, electronics, household hazardous waste, household appliances containing Freon and equipment containing gasoline separate from other items. Mud should be taken to an approved landfill.

  The state of Colorado prohibits the disposal of electronics in the landfill. If you need to dispose of these items immediately, please see the information below about their proper recycling.

  Residents may take flood debris to Western Disposal's transfer station located at 5880 Butte Mill Rd. It is open Monday through Sunday from 7 a.m. to 5 p.m. Fees will be waived for residential flood debris disposal at the transfer station.

  The city's free debris collection sites that were open since the flood have now been closed for clean-up and public health safety. Please do not dump debris in any locations that had previously been available for this purpose.

- **I called a company to deliver a trash receptacle to my home, can they place it in the street?**
  The City Manager passed an emergency rule allowing trash receptacles to be placed in the public right of way without a permit, for the purposes of flood clean-up. Please ensure that the trash receptacle is placed as close to the curb as possible, and does not impede traffic flow or emergency response, and should not block drainage, driveways, sidewalks and fire hydrants. Please note that storage pods are not allowed to be placed in the street.

- **If I put things out on the curbside now, will they be picked up?**
  Western Disposal has said they will be able to pick up materials left at the curbside during their regular trash routes. Keep in mind this may incur an additional charge. We encourage all to use the roll off trash receptacles for proper disposal. If you have questions regarding fees for curbside collection, please contact Western Disposal at 303-444-2037.

- **I have a lot of mud and muck I need to clean up. Where can I take it?**
  Many homes and yards have been inundated with mud. Given that this debris is likely mixed with other contaminants, we advise removing the debris from your site as soon as possible. While it is heavier when wet, it can be a problem to let it dry, as depending on the particular situation it may harden and become more difficult to remove, and be blown around as dust, with resulting spread of contaminants. Flood-related mud, sandbags and other contaminated debris should go to the landfill.

  Please do not pile debris in a manner that blocks gutters, sidewalks or fire hydrants, creating a potential hazard and blocking drainage.

- **Does everything just go in the trash, or can some things be recycled or composted?**
  Although much of the damaged material looks like it would only be trash, there are materials that can be recycled or composted. Western Disposal will continue to offer curbside recycling, composting, and trash pick-up services, assuming that crews can access the streets. Their transfer station at 5880 Butte Mill Rd. and are back on their regular Monday to Saturday 7 a.m. to 5 p.m. schedule.

- **What shouldn't go in the trash?**
  - ***Electronics, such as computers, monitors and televisions.*** By state law these cannot be disposed in landfills. They can be recycled at various locations in the county including:
    - Western Disposal, located at 5880 Butte Mill Rd.; or
    - The Eco-Cycle Center for Hard-to-Recycle Materials (CHaRM), located at 5030 "Old" Pearl St. (1 block north of Pearl Parkway off 49th Street).
    - 1-800-GOT-JUNK or Green Girl Recycling offer collection services for electronics. Best Buy will accept up to three (3) items per household, per day, for recycling, except for old CRT televisions larger than 32 inches. NOTE: Individuals who are bringing items for recycling should wash any caked-on mud off of their items in advance.
  - ***Hazardous waste, such as paint, motor oil, car batteries and pesticides***. Residents can take these materials to the Boulder County Hazardous Materials Facility at 1901 63rd St. This facility is open additional days on Monday and Tuesday, Sept. 16 and 17, and will then revert to its regular Wednesday to Saturday schedule starting on Sept. 18. For more information on residential and business services, visit www.bouldercountyrecycles.org
  - ***Refrigerators, freezers, air-conditioners, and other appliances that require Freon removal.*** Facilities that accept these items for special handling include: Western Disposal Services, CHaRM, and Bizzy B's.

- ***Other household appliances without Freon, such as washers, dryers and water heaters should be recycled as scrap metal at Western Disposal or CHaRM.***
- ***Lawn mowers and other equipment containing gasoline.*** Gas must be removed prior to recycling. These items can be recycled as scrap metal at Western Disposal or CHaRM.

For more information about CHaRM, visit www.ecocycle.org/charm. For information about Western Disposal, visit www.westerndisposal.com.

Electricity and Gas

- **My water heater and/or furnace were submerged or sustained damage. Can I just dry them out and restart or do I need to have them serviced or replaced?**
  If your appliance was submerged in water or even exposed to water during the flood, you should have your appliance serviced by a professional. There are several components in the appliance that may have sustained damage. Without proper servicing, use of the appliance could cause a serious health and safety concern.

- **My walls got wet. Does that mean my wiring may be damaged? How can I tell? Is it safe to turn my electricity back on?**
  If your walls were wet it is highly likely your electrical outlets may have been damaged. Please consult with a licensed electrician to determine if there is damage needing repair. The electrical should be evaluated prior to restoring electricity to the affected areas in your home. Building inspectors will be available to aid in this inspection process.

Rental Properties

If you are concerned about the safety of a property you are renting, please contact the property management company or property owner. If you are a student at the University of Colorado, the Office of Off-Campus Housing & Neighborhood Relations has information posted on their website at http://ocss.colorado.edu/

Reconstruction

- **I need to do some reconstruction. Where can I find a contractor or other help?**
  The City has a list of licensed contractors on its website, at https://bouldercolorado.gov/plan-develop/hiring-a-contractor

- **Do I need to get permits?**
  A permit may be required for restoration work depending on the scope. If you need to make repairs to your electrical, mechanical (heating, cooling, HVAC) or plumbing system a permit will be required. However if only simple drywall repairs are necessary you will not need to obtain a permit. If you know your property is located in a flood zone, please contact a Project Specialist for specific requirements at 303-441-1880.

- **Where and how do I get a permit?**

Permits will be issued through the City's Planning and Development Services service center, or the Disaster Assistance Center. We will have a streamlined permitting process consisting of an over the counter permit, which can be obtained at the time of application. Permit applications can be obtained at https://bouldercolorado.gov/plan-develop/planning-development-services-publications-search You may also find information for online building permit applications (skip-a-trip) at https://bouldercolorado.gov/plan-develop/building-permits. Some permits for properties located in the floodplain may require additional technical review.

- **How can I get an inspector out to my house or business quickly?**
  Inspectors will be making assessments to damaged properties over the coming days and weeks. They will begin in the most affected areas and work their way to the least affected. Since there are several properties to inspect your patience in this process is appreciated. To schedule an inspection please call 303-441-1880.

- **I have questions about reconstruction that I need answered. Who can I call?**
  Additional city staff will be available to answer questions about reconstruction. Please call 303-441-1880.

- **I have a historic home that was damaged. Are there any special services available or things I need to know?**
  If your house is individually landmarked or located within a historic district, a Landmark Alteration Certificate (LAC) is required for any exterior work, including repairs. The city is expediting this review process, using a modified LAC application (available at https://www-static.bouldercolorado.gov/docs/simplified-lac-2013-1-201309161037.pdf). Landmark approvals are processed concurrent with any required building permits. Please contact Historic Preservation Planner Marcy Cameron at 303-441-3209 or cameronm@bouldercolorado.gov with any questions.

Press Office
U.S. Department of Homeland Security
500 C Street, SW
Washington, DC 20472

FEMA

Fact Sheet

FEDERAL AID PROGRAMS FOR STATE OF COLORADO DISASTER RECOVERY

Following is a summary of key federal disaster aid programs that can be made available *as needed and warranted* under President Obama's major disaster declaration issued for Colorado.

Assistance for Affected Individuals and Families Can Include *as Required*:

- Rental payments for temporary housing for those whose homes are unlivable. Initial assistance may be provided for up to three months for homeowners and at least one month for renters. Assistance may be extended if requested after the initial period based on a review of individual applicant requirements. *(Source: FEMA funded and administered.)*
- Grants for home repairs and replacement of essential household items not covered by insurance to make damaged dwellings safe, sanitary and functional. *(Source: FEMA funded and administered.)*
- Grants to replace personal property and help meet medical, dental, funeral, transportation and other serious disaster-related needs not covered by insurance or other federal, state and charitable aid programs. *(Source: FEMA funded at 75 percent of total eligible costs; 25 percent funded by the state.)*
- Unemployment payments up to 26 weeks for workers who temporarily lost jobs because of the disaster and who do not qualify for state benefits, such as self-employed individuals. *(Source: FEMA funded; state administered.)*
- Low-interest loans to cover residential losses not fully compensated by insurance. Loans available up to $200,000 for primary residence; $40,000 for personal property, including renter losses. Loans available up to $2 million for business property losses not fully compensated by insurance. *(Source: U.S. Small Business Administration.)*
- Loans up to $2 million for small businesses, small agricultural cooperatives and most private, non-profit organizations of all sizes that have suffered disaster-related cash flow problems and need funds for working capital to recover from the disaster's adverse economic impact. This loan in combination with a property loss loan cannot exceed a total of $2 million. (*Source: U.S. Small Business Administration.)*
- Loans up to $500,000 for farmers, ranchers and aquaculture operators to cover production and property losses, excluding primary residence. *(Source: Farm Service Agency, U.S. Dept. of Agriculture.)*
- Other relief programs: Crisis counseling for those traumatized by the disaster; income tax assistance for filing casualty losses; advisory assistance for legal, veterans' benefits and social security matters.

Assistance for the State and Affected Local Governments Can Include *as Required*:

- Payment of not less than 75 percent of the eligible costs for removing debris from public areas and for emergency measures taken to save lives and protect property and public health, including direct federal assistance, under the Public Assistance program.*(Source: FEMA funded, state administered.)*
- Payment of not more than 75 percent of the approved costs for hazard mitigation projects undertaken by state and local governments to prevent or reduce long-term risk to life and property from natural or technological disasters. (*Source: FEMA funded, state administered*.)

How to Apply for Assistance:

- Those in the area designated for assistance to affected individuals and business owners can begin the disaster application process by registering online at www.DisasterAssistance.gov or by calling 1-800-621-FEMA (3362) or by web enabled mobile device at m.fema.gov. Disaster assistance applicants, who have a speech disability or hearing loss and use TTY, should call 1-800-462-7585 directly; for those who use 711 or Video Relay Service (VRS), call 1-800-621-3362. The toll-free telephone numbers will operate from 7 a.m. to 10 p.m. (local time) seven days a week until further notice. Applicants registering for aid should be prepared to provide basic information about themselves (name, permanent address, phone number), insurance coverage and any other information to help substantiate losses.
- Application procedures for local governments will be explained at a series of federal/state applicant briefings with locations to be announced in the affected area by recovery officials. Approved public repair projects are paid through the state from funding provided by FEMA and other participating federal agencies.

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

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

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