AFTER THE DISASTER GUIDEBOOK

A TOOLKIT FOR LANDOWNERS IMPACTED BY WILDFIRE

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It’s difficult to put into words the profoundly life-changing experience of surviving a wildfire. After the flames are out, the road to recovery is about more than filing claims, calls with agencies, clean-up, and what will feel like a never-ending to-do list. It’s about the emotional healing of accepting what was lost, forgiving yourself for what you wish you would have done, and remember to have faith again in the future ahead. The smiles will eventually outweigh the tears—you’ll emerge stronger and be amazed by your resilience.

No two recovery journeys are the same, and each present unique circumstances. CSU Extension has gathered a variety of resources based on insights from subject matter experts and survivors to provide guidance on the road to recovery. We hope you find this toolkit useful as you embark on the journey ahead.
# ACRONYMS

Listed below are some of the common acronyms and their meaning that are used throughout this guidebook and throughout post-fire recovery.

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Definition</th>
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<tr>
<td>BAER</td>
<td>Burned Area Emergency Response</td>
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<td>BLM</td>
<td>Bureau of Land Management</td>
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<td>CDA</td>
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<td>CDPHE</td>
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<td>CSFS</td>
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<tr>
<td>DOI</td>
<td>Division of Insurance</td>
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<td>DOLA</td>
<td>Division of Local Affairs</td>
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<tr>
<td>DOR</td>
<td>Department of Revenue</td>
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<tr>
<td>DORA</td>
<td>Department of Regulatory Agencies</td>
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<tr>
<td>EPA</td>
<td>Environmental Protection Agency</td>
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<td>EWP</td>
<td>Emergency Watershed Protection</td>
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<tr>
<td>FEMA</td>
<td>Federal Emergency Management Agency</td>
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<td>FSA</td>
<td>Farm Service Agency</td>
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<tr>
<td>GIS</td>
<td>Geographic Information Systems</td>
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<tr>
<td>IRS</td>
<td>Internal Revenue Service</td>
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<tr>
<td>NAMI</td>
<td>National Alliance for Mental Illness</td>
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<td>NOAA</td>
<td>National Oceanic and Atmospheric Administration</td>
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<tr>
<td>NRCS</td>
<td>Natural Resources Conservation Service</td>
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<tr>
<td>NWR</td>
<td>NOAA Weather Radio</td>
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<tr>
<td>NWS</td>
<td>National Weather Service</td>
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<tr>
<td>RMIIA</td>
<td>Rocky Mountain Insurance Information Association</td>
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<tr>
<td>SRFSN</td>
<td>Southern Rockies Fire Science Network</td>
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<tr>
<td>USDA</td>
<td>United States Department of Agriculture</td>
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<tr>
<td>USFS</td>
<td>United States Forest Service</td>
</tr>
<tr>
<td>WAVE</td>
<td>Watershed Assessment and Vulnerability Evaluation</td>
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</tbody>
</table>
IMMEDIATE SAFETY

LET OTHERS KNOW YOU’RE SAFE
Whether it’s through phone or a designated meeting place, notify family or friends that you’re safe.

CHECK IN AT AN EVACUATION CENTER
Stopping at the evacuation center is another good way to let others know you’re safe and could prevent firefighters from risking their lives looking for you and your family. It’s also a way to connect with law enforcement, local and county administration, community organizations, and other survivors that may be there. It gives some survivors solace to know that there are people and resources ready to assist.

WAIT UNTIL AUTHORITIES SAY IT’S SAFE TO RETURN
Returning to the scene puts you and others in danger, as well as obstructing firefighting efforts. The behavior of fires is always changing and if conditions change, no one may know if you’re there. People can be evacuated more than once in the same fire event; repeated returns and evacuations present challenges for emergency responders.

KNOW WHEN TO CALL 911
If you feel that you are in immediate danger, call 911. For updates on the fire, contact Larimer County’s non-emergency dispatch line at (970) 416-1985 or sign up for text or email emergency alerts from Larimer County Sheriff’s Office at NoCoAlert at nocoalert.org. During an active fire, the InciWeb Incident Information System will have details and fire maps that are regularly updated. This information is often more reliable than local news because it is managed by a fire communication specialist.

LIMIT WILDFIRE SMOKE EXPOSURE
Wildfire smoke harms healthy people, those with pre-existing health conditions, livestock, and pets. To reduce exposure to smoke, keep an eye on air quality reports from Larimer County Public Health or EPA AirNow.

KEEP UP WITH CURRENT WEATHER CONDITIONS
The NWS Forecast Office in Boulder provides active alerts on weather in Denver/Boulder Colorado. This office also operates transmitters for NOAA Weather Radios for the area by providing 24/7 information on watches, warnings, and advisories.

IMMEDIATE SAFETY RESOURCES

- NoCo Alert Emergency Alert Sign-Up nocoalert.org
- InciWeb Incident Information System inciweb.nwcg.gov
- Larimer County Air Quality Conditions larimer.org/naturalresources/trails/air-quality
- NOAA Weather Radio Western Colorado https://www.weather.gov/nwr/
- Larimer County Office of Emergency Management larimer.org/emergency
- EPA Air Now www.airnow.gov
- National Weather Service - Boulder www.weather.gov/bou
- Larimer County Sheriff's Office https://www.larimer.gov/sheriff
COMMUNICATION

STARTING A RECOVERY NOTEBOOK

As soon as you’ve reached safety and notified family, friends, and local authorities that you’re safe, it’s time to start making phone calls to insurance, lenders, utilities, and other companies. As you’re making phone calls, there are several details and dates to remember. Starting a recovery notebook to jot down details and keep track of paperwork can help you stay organized throughout recovery. When you’re able, you’ll want to get a notebook, folders, and pens but until then, we’ve included the template below and call list on the next page to help get your recovery notebook started.

FIRE (OR EVENT) INFORMATION

Fire or event name: ____________________________________________

Incident number (if assigned): ______________________________________

Date of evacuation: __________________________________________

Date of loss (i.e., date home or land burned): ______________________

Notes and other information: ______________________________________

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PHONE CALL CHECKLIST

Below is a suggested list of calls to make after evacuation based on what best fits your situation. Don’t forget to take notes and feel free to add your own calls or to-dos on the right.

☐ Insurance Company
Give your insurance company as much information as you have even if you don’t know the outcome of your home and land. Make sure they know the best way to reach you and you, them. This may be a good time to inquire about your policy and the next steps in the claims process. See the Insurance, Finance, and Important Documents section for a list of frequently asked questions for insurance representatives that you may find useful.

☐ Mortgage Company
If you have a mortgage on your home or land, you’ll want to contact your lender’s loss mitigation department and explain what has happened. As with the insurance company call, make sure you know the best way to reach each other as the situation progresses.

☐ Banks & Credit Card Companies
Call your bank and credit card companies to let them know what’s going on. As you’re buying replacement items that your bank or credit card company thinks you already own, it may trigger a fraud alert on your account(s).

☐ Post Office
With your mail, you have a few different options depending on what works best for you. You can request a mail hold for USPS to hold your mail for up to 30 days at usps.com or by calling (800) 275-8777. After 30 days you can have your mail forwarded to another address or you can get a P.O. Box.

☐ Doctor and/or Health Insurance
If any medications or supplies were left behind that will need to be replaced immediately, call to see if you are able to get replacements ASAP.

☐ Service Providers (utilities, electricity, gas, water, garbage, internet, etc.)
Notify your home service providers on the situation so that service can be paused or shut off for the time being. Double check to make sure that your automatic payments are also paused so you aren’t paying for services you won’t use for a while.

TO-DO
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MENTAL HEALTH AND SELF CARE

Disasters typically bring about feelings such as fear, shock, disbelief, grief, anger, and feelings of guilt. Memory loss, anxiety, depression, and flashbacks are all common occurrences. Many people have trouble concentrating, thinking clearly, or sleeping. Linda Masterson, author of *Surviving Wildfire*, and 2011 Crystal Fire survivor shares tips from experts and her own experience on taking care of yourself and your family during disaster recovery.

It’s okay to not be okay
Allow yourself to recognize your own feelings and be patient with the changes in your emotional state. This is a difficult time, and you don’t have to put on an about-face. No one is perfectly fine after experiencing a wildfire.

Rest and sleep
Sleep deprivation can interfere with your ability to function and make decisions. Try to get as much rest and sleep as you can. Relaxation techniques such as meditation or deep breathing may help if you have ongoing difficulties with sleep. Also avoid working on your claim or watching the news right before bed.

Arrange professional counseling
The Red Cross, Colorado 211, or your primary care doctor can connect you and your family to professionals who specialize in disaster related stress. Most health insurance plans, or employee assistance programs can help cover mental health or psychiatric care.

Engage in healthy behaviors
Eating well and getting some exercise will help you feel better and make your brain work better. Staying hydrated is also important as dehydration can worsen symptoms you may already be experiencing. Also limit or avoid alcohol as it can interfere with your sleep and ability to cope.

Stay connected
Social support is crucial to disaster recovery. Staying connected to your family, friends, neighbors, fellow survivors, and any other support network is helpful as you work through recovery.

Establish or reestablish routines
This can include eating meals at set times, sleeping and waking on a set schedule, or sticking to a workout routine. Include some positive routines, such as taking a walk or reading a good book, to give yourself something to look forward to during these trying times.

Monitor and limit media exposure
During disasters, the non-stop TV, radio, internet, and social media coverage can make things worse. Unfortunately, all of the news may not be completely accurate, which can add to your stress. As compelled as you may feel to follow all of it, try to stick to the daily official briefings.
MENTAL HEALTH AND SELF CARE RESOURCES

- Coping with Disaster
  Ready.gov
  www.ready.gov/coping-disaster

- Coping with Natural Disasters
  CSU Extension
  https://col.st/DmVZ9

- Helping Children Cope with Disaster
  FEMA

- Recovering Emotionally from Disaster
  American Psychological Association
  www.apa.org/topics/disasters-response/recovering

LOCAL CONTACTS

- Colorado Access – for Health First Colorado/Medicaid Recipients
  (970) 221-8508
  www.coaccess.com/members/care

- Health District of Larimer County
  (970) 221-5551
  healthdistrict.org

- Summitstone Health Partners
  (970) 494-4200
  summitstonehealth.org

- Salud Family Health Centers – Fort Collins
  (970) 494-4040
  970-586-9230 (Estes Park)
  saludclinic.org

- Colorado 211 Information & Referral Line
  211 or 1(866) 760-6489
  www.211colorado.org

- Larimer County Behavioral Health Services at Longview Campus (24/7 Urgent Care)
  https://www.larimer.gov/behavioralhealth/longview
“I WAS SUPPOSED TO BE A ROCK, BUT INSIDE I WAS CRUMBLING.

When I reached out, I was seconds away from ending my life. Financially, things on our ranch were falling apart—and I felt like a failure. I didn’t want my problems to burden anyone else, so I buried ‘em inside. And that’s what almost buried me. Thankfully, I picked up my phone and called Colorado Crisis Services. I was able to finally get out everything I’d been holding inside, and I realized that trying to be a rock of strength for everyone else had actually caused me to start crumbling inside.

No matter what you’re going through, you don’t have to go through it alone.

COLORADO CRISIS SERVICES | 844-493-TALK (8255)
OR TEXT TALK TO 38255

REACH OUT FOR FREE, CONFIDENTIAL, 24/7 SUPPORT
“Whatever the news, no matter how bad or good it may be, there can be no next steps until you know what you’re dealing with.” -Linda Masterson, Surviving Wildfire

Although the flames are out, unfortunately, there are dangers that remain. Some hazards that may exist include flash flooding, structural damage, unstable roads, weakened trees, hot spots, or wildlife predators that have moved into the area. Survivors recommend making an initial trip to assess the extent of damage, post-fire hazards, and plan for restoration tasks that need to be accomplished first, before beginning clean-up or returning home.

Regardless of the extent of the fire damage to your home or land, returning after the fire will be an emotional experience. For the first viewing and initial assessment, you’ll want to make sure to bring a camera, notepad, and box of Kleenex. The first steps to recovery will start with assessing and documenting your losses. Be sure to take plenty of pictures and notes before moving anything around. If your adjustor is coming with you, take good notes of your conversation.

Also wait to bring back pets and livestock from their evacuation location until you know the extent of damage and hazards that may exist such as, downed fences, hot spots, or predators that may have moved into the area. The following pages include re-entry safety tips and a post-fire supply list.
POST-FIRE SUPPLY LIST

Below is a suggested list of supplies to grab before you go out to view your property. Feel free to adapt this list based on your situation or add other items on the right.

**Attire**
- □ Sturdy, close-toed shoes
- □ Work gloves
- □ Long sleeves and pants you don’t mind getting dirty
- □ Masks (N-95 or P-100 rated)
- □ Hard hat

**Supplies for documenting damage**
- □ Camera (cell phone camera will do)
- □ File folders
- □ Pens
- □ Highlighters
- □ Post-it notes
- □ Laptop

**Cleaning supplies**
- □ Heavy duty trash bags
- □ Household cleaner
- □ Bucket
- □ Bleach
- □ Dish soap
- □ Cleaning towels and rags
- □ Vacuum with HEPA filter
- □ Tarps
- □ Broom
- □ Rake

**First aid supplies**
- □ Battery powered radio (for updates and weather reports)
- □ Batteries
- □ Aspirin
- □ Adhesive bandages
- □ Sterile gloves
- □ Ointment (antibiotic and burn)
- □ Soap
- □ Sunscreen
- □ Insect repellent with DEET
- □ Thermometer
- □ Antibiotic wipes
- □ Alcohol-based hand sanitizer

**Snacks and water**
- □ Non-perishable snacks (e.g., granola bars, crackers, jerky)
- □ Bottled or gallons of water

**OTHER SUPPLIES**

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SAFETY TIPS FOR RETURNING

When you are given approval by a fire authority to return to your property, keep the following safety tips in mind as you re-enter.

KEEP AN EYE (OR EAR) ON THE WEATHER
When rain falls over a burned area upstream of your location after a wildfire, flash flooding can occur. Avoid burned areas, storm drains and natural drainages. Keep a NOAA weather radio handy for emergency updates, weather, and news reports.

USE CAUTION AND GOOD JUDGMENT
Smoke, sparks, ash pits, hot spots, or hidden embers should be avoided. Deeply charred or smoking trees, poles, and wires on the ground are dangerous. If another fire or emergency occurs while assessing damage, call 911.

DRIVING & WALKING THE PROPERTY
Watch for downed or unstable trees, brush, rocks, and utility poles. Roads may also have debris or damage. Take a walk around the property to find hotspots and downed fences to help keep pets and livestock safe.

ARRIVING AT YOUR HOME
Prior to returning, check in with your local fire authority to make sure it’s safe to return. Be wary of structural instability and hot embers. Check gutters, roofs, overhangs, decks, and wood/debris piles for embers. Look for any hot embers in attics, crawl spaces, or vents.

CHECK FOR UTILITY DAMAGE
Before using any utilities, lines, meters, or propane tanks should be inspected by a professional for damage. Call your service provider to see if their technicians have already come to your property to inspect your utilities or see if an appointment needs to be scheduled.

ASSESSING YOUR WATER & SEPTIC SYSTEM
Before using a private well, it should be inspected for damage. Depending on the damage, a well technician may be needed. The fire may have contaminated water, so test it before drinking it. Water testing kits are available through Larimer County Department of Health and Environment.
RESTORATION TASKS AND NEXT STEPS

As you assess your property, use this worksheet to help develop a plan for restoration tasks that will need to be completed. Some tasks to consider may include but are not limited to, securing the site against further damage, estimating and repairing structural damage, and general cleaning. Depending on the level of damage, assistance of a building or utility professional may be required.

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RETURNING TO YOUR PROPERTY RESOURCES

- Addressing the Impacts of Wildfire on Water Resources
  CSU Extension
  https://col.st/IhAu9

- Assessing Your Homesite After a Wildfire
  CSU Extension
  bit.ly/assessingyourhomesite

- Emergency Water Supplies & Treatment
  CSU Extension
  https://col.st/Msfei

- Use of Wells and Septic Systems Following a Wildfire
  CSU Extension
  https://col.st/hIC9Q

- What to Do After a Wildfire: Returning Home & Recovering After a Wildfire
  American Red Cross
  www.redcross.org/get-help/how-to-prepare-for-emergencies/types-of-emergencies

LOCAL CONTACTS

- Estes Park Light & Power
  (970) 577-4800
  estespark.colorado.gov

- Poudre Valley REA
  800-435-1012
  www.pvrea.coop

- Xcel Energy
  800-895-2999
  www.xcelenergy.com

- Black Hills Energy (previously SourceGas)
  888-890-5554
  www.blackhills corp.com

- Utility Locates of Colorado
  (719) 355-5222
  utilitylocates.com

- City of Fort Collins Utilities
  https://www.fcgov.com/utilities/

- Loveland Water and Power
  https://www.lovelandwaterandpower.org/
Destructive wildfires can be financially stressful, and even, in some cases, devastating. Having good records organized and stored in a safe location (e.g., safe deposit boxes, digital backups) will make insurance claims, taxes, and filing for financial assistance go smoother down the road. The resources on the following pages can help you work with insurance, finance, and funding options, and replace important documents. Here are a few more financial pointers to keep in mind.

- Before beginning any clean-up, restoration, or debris removal, contact your insurance representative to review your policy coverages, set up a timeline for meeting with your adjustor, and determining the best way to document losses. For help finding your insurer or agent, reach out to the Colorado Division of Insurance at (303) 894-7490 or visit doi.colorado.gov.

- Take several photos from multiple angles or videos with narration to describe the damage and previous features of your home, personal property, and land. This will help with insurance claims and applications for assistance programs.

- Survivors recommend double checking your phone for old photos to help give you and the insurance company an idea of what possessions have been lost or damaged. For example, if you have a photo from a holiday gathering in your living room last year, you may be able to see items in the background that you can add to your home inventory.

- Keeping track of your receipts from restoration and recovery projects will be important as you work through your insurance claim or apply for assistance programs. Also, look through your email account for any pre-fire purchases to help with valuing items.

- Flood preparedness is a top priority following a wildfire; if possible, flood insurance should be purchased. Visit www.floodsmart.gov to learn more about flood insurance.
FREQUENTLY ASKED QUESTIONS FOR INSURANCE REPRESENTATIVES

Below is a list of questions that people frequently ask their insurance company following a major loss that you may find useful. Feel free to modify, add, or remove questions for your situation and don’t forget to take good notes. Questions adapted from Insurance Institute for Business and Home Safety.

☐ How much is my home (or property) insured for?

☐ What is covered by my insurance policy and how much is my deductible?

☐ When should I expect to hear from my adjuster?

☐ Does my policy cover the replacement value for my home and property?

☐ What is the best way for me to document damage and start my inventory? Is there a specific template or form I should use?

☐ Does my policy cover additional living expenses? If so, for how long or is there a spending limit?

☐ Does my policy include debris removal and clean-up coverage?

☐ What coverage do I have for my detached buildings (garage, shops, barns)?

☐ Does my policy help cover the cost of replacing trees, shrubs, and other landscaping?

☐ Does my policy cover the increased cost of upgrades based on changes in building codes or laws? If so, how much?

☐ What coverage do I have in case of post-fire flooding? If I don’t have coverage, what options do I have?

☐ Will my homeowners policy or automobile policy pay for vehicles that were parked in my garage and damaged?

☐ Are there any discounts I qualify for or ways I can decrease my premium?
INSURANCE RESOURCES

As you assess losses and begin working with insurance, check out the resources below for templates, pro-tips, and more information.

**Ag Damage Assessment and Economic Loss Estimation**
*United States Department of Agriculture*
[https://senecacountyycce.org/resources/ag-damage-assessment-form](https://senecacountyycce.org/resources/ag-damage-assessment-form)

**Colorado Step-by-Step Home Insurance Claim Guide**
*Rocky Mountain Insurance Information Association (RMIIA)*

**How to Create a Home Inventory**
*United Policyholders*

**Insurance Claim Tips for Partial Loss Fires**
*United Policyholders*

**Insurance Tips for Coloradans Impacted by Wildfires**
*Colorado Division of Insurance*

**Sample Insurance Claim Letters and Documents**
*United Policyholders*
FINANCIAL RESOURCES

• Disaster Losses and Related Tax Rules
  Rural Tax Education
  https://col.st/jDdZc

• Weather-Related Sales of Livestock
  Rural Tax Education
  https://col.st/gGIAf

• Properties Destroyed by Natural Disaster (Video)
  Colorado Division of Taxation
  bit.ly/COTaxationRulesforProperties

• Wildfire Relief
  American Red Cross

• Disaster Assistance Programs
  Farm Service Agency
  bit.ly/FSADisasterAssistancePrograms

• Emergency Watershed Protection Program Factsheet
  Natural Resources Conservation Service
  bit.ly/NRCSEWPfactsheet

• Grants & Funding Assistance
  Colorado State Forest Service
  csfs.colostate.edu/funding-assistance/

LOCAL CONTACTS

• Larimer County Assessor
  (970) 498-7050
  www.larimer.org/assessor

• National Flood Insurance Program
  (800) 621-FEMA
  www.floodsmart.gov

• Larimer County Clerk & Recorder
  (970) 498-7860
  www.larimer.org/clerk

• Larimer County Treasurer
  (970) 498-7020
  www.larimer.org/treasurer

• Larimer County Farm Service Agency (FSA)
  (970) 295-5665
  http://www.fsa.usda.gov/co

• Fort Collins IRS Office
  Office Information: 970-221-0688
  Make Appointment: (844) 545-5640
# REPLACING IMPORTANT DOCUMENTS

If you were unable to make it out of your house with important personal documents, check out the table below for more information on how to replace them.

<table>
<thead>
<tr>
<th>Document Type</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Colorado Driver’s License, Vehicle Registration, or Titles</strong></td>
<td>Visit Colorado’s DMV online portal at <a href="https://mydmv.colorado.gov">mydmv.colorado.gov</a> or call (303) 205-5600.</td>
</tr>
<tr>
<td><strong>Bank Checks, ATM, or Debit Cards</strong></td>
<td>Contact your financial institution or the FDIC at (877) 275-3342 or <a href="https://www.fdic.gov">www.fdic.gov</a>.</td>
</tr>
<tr>
<td><strong>Credit Cards</strong></td>
<td>Contact the issuing institution:</td>
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<td>• American Express: (800) 528-4800 or <a href="https://www.americanexpress.com">www.americanexpress.com</a></td>
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<td>• Discover: (800) 347-2683 or <a href="https://www.discover.com">www.discover.com</a></td>
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<tr>
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<td>• Mastercard: (800) 307-7309 or <a href="https://www.mastercard.us">www.mastercard.us</a></td>
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<tr>
<td></td>
<td>• Visa: (800) 847-2911 or <a href="https://usa.visa.com">usa.visa.com</a></td>
</tr>
<tr>
<td><strong>Social Security Cards</strong></td>
<td>Visit <a href="https://www.ssa.gov">www.ssa.gov</a> or call (800) 772-1213</td>
</tr>
<tr>
<td><strong>Birth or Death Certificates</strong></td>
<td>• For Colorado-issued birth or death certificates, contact CDPHE Vital Records by calling (303) 692-2200 or visiting <a href="https://cdphe.colorado.gov/vitalrecords">cdphe.colorado.gov/vitalrecords</a>.</td>
</tr>
<tr>
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<td>• For out-of-state issued birth or death certificates, visit <a href="https://www.cdc.gov/nchs/w2w/index.htm">www.cdc.gov/nchs/w2w/index.htm</a>.</td>
</tr>
<tr>
<td></td>
<td>• For birth or death certificates issued abroad, visit <a href="https://travel.state.gov/content/travel/en/records-and-authentications.html">travel.state.gov/content/travel/en/records-and-authentications.html</a>.</td>
</tr>
<tr>
<td><strong>Marriage or Divorce Records</strong></td>
<td>Copies of marriage and divorce records are available from the county that issued them. For Larimer County records contact the county clerk at (970) 498-7860 or visit larimer.org/clerk.</td>
</tr>
<tr>
<td><strong>Passports</strong></td>
<td>Contact the U.S. State Department at (877) 487-2778 or visit <a href="https://travel.state.gov/content/travel/en/passports/have-passport/lost-stolen.htm">travel.state.gov/content/travel/en/passports/have-passport/lost-stolen.htm</a>.</td>
</tr>
<tr>
<td><strong>Military Records</strong></td>
<td>Contact the National Archives and Records Administration at (866) 272-6272 or visit <a href="https://www.archives.gov/contact">www.archives.gov/contact</a>.</td>
</tr>
</tbody>
</table>

For contact information on replacing other important personal documents, check out:
- Replacing Important Documents in Colorado (Credit: University of Minnesota Extension and North Dakota State University Extension): [https://col.st/ZTTFo](https://col.st/ZTTFo)
- Checklist of Important Legal Documents (FDIC): [https://col.st/eapk8](https://col.st/eapk8)
After confirming your insurance coverage, scheduling a time to meet with your adjuster, and recording any damages or losses, you may be ready to start the clean-up process. Whether damaged or destroyed, you’ll want to be familiar with safe clean-up, disposal, and debris management practices. Your needs may vary depending on the extent of the damage and whether you hire contractors or do it yourself. The following pages include resources for the most common clean-up, disposal, and debris management issues that may arise.
Debris left behind on Tom Brigham's property from the Pine Gulch Fire. Photo credit: Kamie Long, CSFS

Resource adapted from Mesa County Sheriff’s Office

Ash can be deposited on indoor and outdoor surfaces during and after wildfires and contains trace amounts of cancer-causing chemicals. The ash from trees and vegetation is typically non-toxic; ash from construction materials can be contaminated with mercury, asbestos, and lead, making it toxic. Ash can irritate skin, especially sensitive skin. Inhaled ash can induce nasal and throat irritation, as well as coughing. Asthma episodes can be triggered by airborne ash. As you begin the clean-up process, keep the following health and safety tips in mind.

- Keep children, pets, and livestock out of burn debris or ash sites.
- Well-fitting N-95 or P-100 masks can help protect during cleanup by blocking more ash particulate inhalation than dust or surgical masks.
- When cleaning ash, wear gloves, long-sleeved shirts, and long pants to avoid skin contact. If you, a family member, or pet comes into contact with ash, wash it off as quickly as possible. Wash clean up clothing separate from other clothing.
- As much as possible, avoid stirring or shifting ash. Before lightly sweeping, mist indoor and outdoor hard surfaces with water to keep down dust. Follow up with wet mopping or a damp cloth.
- On lightly dusted indoor and outdoor surfaces a damp cloth or wet mop may be all that is needed.
- If available, utilize HEPA filter vacuums instead of shop vacuums or other non-HEPA vacuums. HEPA filter vacuums will filter out minute particles rather than blowing them into the air.
- Food, beverages, or medications that have been exposed to burn debris or ash should not be consumed. Factory sealed canned and packaged material can be washed and used if it has not been exposed to heat.
- If you have a vegetable garden or fruit trees, thoroughly wash the produce before eating.
- Clean all utensils and dishware before use by washing them in a strong detergent solution and then soaking them in a bleach solution of one teaspoon of bleach per quart of water for 15 minutes.
CLEANING RESOURCES

Check out the following resources for more information on safe and effective after wildfire clean-up in your home.

**Cleaning Up After a Fire Disaster**  
*Utah State University Extension*

Visit [https://col.st/hA7zJ](https://col.st/hA7zJ) for more information on cleaning smoke damage, fire retardant, soot, ash, both indoors and outdoors.

**Cleaning Up and Removing Smoke Odor**  
*American Red Cross*


**Returning to Your Home Kitchen After Wildfire**  
*CSU Extension*

This resource has more information on supplies and considerations for cleaning refrigerators and freezers. Check it out at [https://col.st/1JCE6](https://col.st/1JCE6)

**Food Safety, Disaster Recovery Guide**  
*Colorado Department of Public Health and Environment*

Visit [https://col.st/xyfVi](https://col.st/xyfVi) for more detailed information on preventing foodborne illness, food safety after power loss and food exposure to wildfire smoke.
DEBRIS AND DISPOSAL RESOURCES

A good place to start is by checking in with your local landfill restrictions for disposing fire debris, hazardous materials, carcasses, and other waste. Larimer County Landfill can be contacted at 970-498-5770 or www.larimer.org/solidwaste.

Debris Cleanup, Disaster Recovery Guide
Colorado Department of Public Health and Environment

Visit https://col.st/xyfVi for more information on the safe cleanup of debris, ash, hazardous materials, and emergency livestock disposal.

Asbestos and Natural Disasters Guide
The Mesothelioma Center

Check out asbestos.com/asbestos/natural-disasters for information about materials containing asbestos and how to minimize your exposure after a wildfire.

Animal Carcass Disposal
Colorado Department of Public Health and Environment

This resource has more information on safe carcass disposal and staying in compliance with disposal regulations. Check it out at https://col.st/lofC8

Livestock Mortality Composting Guide
CSU Extension and Montana State University Extension

Visit https://col.st/RqubH for more information on disposal for large and small operations in semi-arid western regions.
CARING FOR ANIMALS AFTER WILDFIRE

With many CSU Extension offices responsible for ESF-11, Emergency Support Function for animals, they can often find places for your animals until it is safe to return to your property or another permanent option. When you’re ready to bring the livestock back, remember to handle them calmly and carefully. They will likely be stressed or confused and may react with unexpected behavior. Keep the following tips in mind:

• When it is safe to do so, check pens, barns, and sheds for damage, and check pastures for debris. Move animals to safe areas. Do not bring animals back until fencing and shelter is safe to do so.

• Check pets and livestock for injury and tend to minor injuries promptly. For animals with serious injuries or long-term behavioral issues, contact a veterinarian for help.

• Make sure your animals have plenty of fresh food and water. Cover their food, hay, and water to keep ash and other contaminants out. Do not feed hay that contains ash.

• Smoke can be harmful to animals. If you can see or feel the effects of smoke, take precautions to protect your pets and livestock from smoke exposure.

• Animals can become disoriented easily after a wildfire and get lost. Be sure that pets and livestock are wearing their identifiers (collars with IDs, microchips, tags, brands, etc.) with your name, address, and phone number.

• To look for lost and found pets, contact NOCO Humane: https://www.nocohumane.org/

• For animals needing to be rescued or for help with carcass disposal, call your county’s emergency management services or county extension office.

• Document and report all livestock and poultry losses immediately to your county Farm Service Agency (FSA).

• After wildfire, be sure your livestock are pastured somewhere safe from post-fire flooding, if possible.

• Walk pastures and remove debris to ensure animal safety.
ANIMAL CARE RESOURCES

- **Wildfire Smoke and Animals**
  American Veterinary Medical Association

- **Colorado Hay Directory**
  Colorado Department of Agriculture
  [ag.colorado.gov/markets/hay-resources](ag.colorado.gov/markets/hay-resources)

- **Caring for Livestock After Disaster**
  CSU Extension
  [https://col.st/XspWe](https://col.st/XspWe)

- **Assessing and Caring for Cattle After Wildfires**
  Texas A&M Extension
  [https://col.st/mgxNc](https://col.st/mgxNc)

- **Checklist of Considerations for Post-Fire Management**
  Texas A&M Extension
  [Post-Fire Management (tamu.edu)](Post-Fire Management (tamu.edu))

- **Fencing with Wildlife in Mind**
  Colorado Parks and Wildlife
  [https://col.st/VZjRv](https://col.st/VZjRv)

- **Livestock Industry Wildfire Injuries**
  Colorado Department of Agriculture
  [https://col.st/7NN3A](https://col.st/7NN3A)

LOCAL CONTACTS

- **Larimer County Extension**
  (970) 498-6000
  [larimerextension.org](larimerextension.org)

- **NOCO Humane**
  (970) 226-3647
  [https://www.nocohumane.org/](https://www.nocohumane.org/)

- **CDA Brand Inspection Division**
  (303) 869-9000
  [ag.colorado.gov/brands](ag.colorado.gov/brands)

- **Larimer County Farm Service Agency (FSA)**
  (970) 295-5665
  [www.fsa.usda.gov/co](www.fsa.usda.gov/co)
Following a destructive wildfire, landowners will need to assess the surrounding landscape and determine how best to affect restorative treatments. Immediate concern should be for the stabilization of soils to help prevent or mitigate flooding, erosion, mudslides, and other hazards. Colorado’s diverse topography, paired with burn severity of the area can make each landscape treatment plan vary. The following pages contain landscape recovery resources for soil erosion, seeding, trees, and key contacts. Local CSU Extension staff and CSFS foresters can also help provide recommendations.
LANDSCAPE RECOVERY RESOURCES

SOIL EROSION

• Understanding Burn Severity Photo Guide
  USDA and U.S. Forest Service

• Soil Erosion Control After Wildfire
  CSU Extension
  https://col.st/hKabd

• What Are Hydrophobic Soils?
  NRCS
  https://col.st/czWQo

• Erosion Control Techniques & Supplies
  NRCS
  bit.ly/erosiontechniques

SEEDING

• Grass Seed Mixes to Reduce Wildfire Hazard
  CSFS
  https://col.st/SGXGf

• Native Grasses for Colorado Landscapes
  CSU Extension
  https://col.st/0cjh1

• Seeding After Wildfire
  NRCS
  bit.ly/seedafterwildfire

• Replanting in Burn Areas Tips for Success
  CSFS
  https://col.st/y9Q3b

• Sources of Grass Seed, Sod and Plugs
  CSU Extension
  https://col.st/s7kkq

• Sources of Colorado Native Plants
  CSU Extension
  https://col.st/BPR2G
LANDSCAPE RECOVERY RESOURCES CONTINUED

TREES AND VEGETATION

- **Seedling Trees**
  
  *CSFS*
  
  [Seedling Tree Nursery | Colorado State Forest Service | Colorado State University (colostate.edu)](https://www.colostate.edu)

- **Wildfire Severity Photo Guide for Assessing Trees**
  
  *Montana State University Extension*
  
  [https://col.st/VdlqU](https://col.st/VdlqU)

- **Native Trees for Colorado Landscapes**
  
  *CSU Extension*
  
  [https://col.st/HqJ04](https://col.st/HqJ04)

- **Post-Fire Conditions in Various Fuel Models in the Southern Rockies Region**
  
  *SRFSN | Colorado Forest Restoration Institute*
  
  [https://col.st/QvLx6](https://col.st/QvLx6)

- **Post-Fire Restoration & Rehabilitation**
  
  *CSFS*
  
  [csfs.colostate.edu/forest-management/restoration-rehabilitation](https://csfs.colostate.edu/forest-management/restoration-rehabilitation)

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**LOCAL CONTACTS**

- **Larimer County Extension**
  
  (970) 498-6000
  
  [larimerextension.org](http://larimerextension.org)

- **Larimer County Conservation District**
  
  [https://www.larimercd.org/](https://www.larimercd.org/)

- **CSFS Fort Collins**
  
  (970) 491-860
  
  [https://csfs.colostate.edu/fort-collins/](https://csfs.colostate.edu/fort-collins/)

- **BLM Colorado State Office**
  
  (303) 239-3600
  

- **NRCS Fort Collins**
  
  (970) 492-7000
  
  [nrcs.usda.gov](http://nrcs.usda.gov)
Wildfires have increased the risk of flooding in many areas of Colorado in recent years. The dramatic changes in landscape and ground conditions after wildfires increases the risk of flooding during heavy rains. Burned landscape is unable to absorb rain as effectively as it did before the fire, resulting in runoff conditions like those found in parking lots. Flooding is most common during the summer and early fall, when thunderstorms develop during the monsoon season. Rainfall over the burned area collects in streams causing flash floods carrying downed trees, boulders, gravel, and other debris. The resources on the following pages will help landowners downstream understand how to reduce risk and prepare for flooding.
POST-FIRE FLOODING RESOURCES

- Post-Wildfire Hazards: Mudslides and Debris Flow  
  Colorado Geological Survey  
  bit.ly/postwildfirehazards

- Flood After Fire Infographic  
  FEMA  
  https://col.st/sUEIV

- Colorado Flood Threat Bulletin and Map  
  Colorado Water Conservation Board  
  www.coloradofloodthreat.com

- Actions to Take Before a Flood Occurs  
  After Wildfire New Mexico  
  https://col.st/65LP3

- Find a Flood Insurance Provider in Colorado  
  FEMA | National Flood Insurance Program  
  www.floodsmart.gov/flood-insurance-provider

LOCAL CONTACTS

- Larimer Office of Emergency Management  
  (970) 498-7147  
  www.larimer.org/emergency

- NRCS Fort Collins  
  (970) 492-7000  
  nrcs.usda.gov
STAY CONNECTED

Every loss and the emotions that come with it matter. It’s okay to grieve life prior to the wildfire, mourn what has been lost, feel overwhelmed by the work ahead, and the multitude of other feelings you may experience. Like the wildflowers, you too will grow again in new ways, you may not have thought possible.

Throughout the development of this guidebook, one theme held constant. Amidst the heartbreak, we found ourselves captivated by the resilience of survivors and their land. Although it may feel like all is lost, your connections with family, friends, and the community, will prove to be the most valuable asset to your recovery.

Whether you’ve known CSU Extension and our partners for awhile or we’ve just connected, we hope to stay in touch along the way. Don’t hesitate to contact us if we can be of further assistance or you’re interested in getting involved in community recovery efforts.

You’ve got this.

Larimer County Extension
(970) 498-6000
larimerextension.org

Colorado State Forest Service
Fort Collins Office
(970) 491-8660
csfs.colostate.edu/fort-collins

Larimer County
(970) 498-7000
Larimer.org
Special thanks to our guidebook contributors who were able to bring a wide range of perspectives including, landowners that experienced post-fire impacts, Extension specialists that have assisted with recovery efforts, and subject-matter experts on emergency management, forestry, fire science, animal care, and communication.

We hope you find this toolkit useful, and we welcome any feedback you may have so that we can continue to improve it.

To learn more about our guidebook contributors, please visit https://extension.colostate.edu/disaster-web-sites/.