

# AFTER THE DISASTER GUIDEBOOK

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A TOOLKIT FOR LANDOWNERS IMPACTED BY WILDFIRE

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*De Beque ranchers impacted by the Pine Gulch Fire. Photo credit: Helen Richardson, The Denver Post*



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*Astragalus spp. reclaims the land within the Pine Gulch Fire burn scar.  
Photo credit: Channing Bice, CSU Student*

# A NOTE FROM US

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.



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# ACKNOWLEDGEMENTS

*This toolkit would not have been possible without contributions from experts at Colorado State University Extension, Colorado State Forest Service, CSU's College of Veterinary Medicine and Biomedical Sciences, Warner College of Natural Resources, and Mesa County. We would like to extend a special thank you to landowners impacted by the Pine Gulch and Cameron Peak Fires for sharing their recovery journey. Thank you to all who contributed.*

# ACRONYMS

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

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

# 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 LARIMER COUNTY'S 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](http://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](http://nocoalert.org)
- InciWeb Incident Information System  
[inciweb.nwcg.gov](http://inciweb.nwcg.gov)
- Larimer County Air Quality Conditions  
[larimer.org/naturalresources/trails/air-quality](http://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](http://larimer.org/emergency)
- EPA Air Now  
[www.airnow.gov](http://www.airnow.gov)
- National Weather Service - Boulder  
[www.weather.gov/bou](http://www.weather.gov/bou)

# 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](https://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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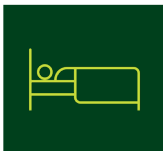
# MENTAL HEALTH AND SELF CARE

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 wild fire.



## 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.



Photo credit: Channing Bice, CSU Student

## MENTAL HEALTH AND SELF CARE RESOURCES

- Coping with Disaster  
*Ready.gov*  
[www.ready.gov/coping-disaster](http://www.ready.gov/coping-disaster)
- Coping with Natural Disasters  
*CSU Extension*  
[bit.ly/copingwithnaturaldisasters](http://bit.ly/copingwithnaturaldisasters)
- Helping Children Cope with Disaster  
*FEMA*  
[www.fema.gov/pdf/library/children.pdf](http://www.fema.gov/pdf/library/children.pdf)
- Recovering Emotionally from Disaster  
*American Psychological Association*  
[www.apa.org/topics/disasters-response-recovering](http://www.apa.org/topics/disasters-response-recovering)
- Colorado Crisis Services  
*1-844-493-8255*  
[coloradocrisiservices.org](http://coloradocrisiservices.org)

## LOCAL CONTACTS

- Colorado Access – for Health First Colorado/ Medicaid Recipients  
(970) 221-8508  
[www.coaccess.com/members/care](http://www.coaccess.com/members/care)
- Health District of Larimer County  
(970) 221-5551  
[healthdistrict.org](http://healthdistrict.org)
- Summitstone Health Partners  
(970) 494-4200  
[summitstonehealth.org](http://summitstonehealth.org)
- Salud Family Health Centers – Fort Collins  
(970) 494-4040  
970-586-9230 (Estes Park)  
[saludclinic.org](http://saludclinic.org)
- Colorado 211 Information & Referral Line  
211 or 1(866) 760-6489  
[www.211colorado.org](http://www.211colorado.org)

“

# 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



# RETURNING TO YOUR PROPERTY

CSU Extension agents Drew Walters (left) and Susan Carter (right) replanting shrubs on Tom Brigham's property. Photo credit: Kamie Long, CSFS

*“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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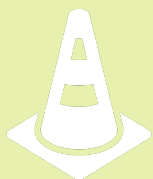
# SAFETY TIPS FOR RETURNING

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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Pine Gulch Fire burn scar, Garfield County, CO.  
Photo credit: Channing Bice, CSU Student

## RETURNING TO YOUR PROPERTY RESOURCES

- **Addressing the Impacts of Wildfire on Water Resources**  
*CSU Extension*  
[bit.ly/wildfirewaterresources](http://bit.ly/wildfirewaterresources)
- **Assessing Your Homesite After a Wildfire**  
*CSU Extension*  
[bit.ly/assessingyourhomesite](http://bit.ly/assessingyourhomesite)
- **Emergency Water Supplies & Treatment**  
*CSU Extension*  
[bit.ly/emergencywatersupplies](http://bit.ly/emergencywatersupplies)
- **Use of Wells and Septic Systems Following a Wildfire**  
*CSU Extension*  
[bit.ly/wellsandsepticssystem](http://bit.ly/wellsandsepticssystem)
- **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](http://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](http://estespark.colorado.gov)
- **Poudre Valley REA**  
800-435-1012  
[www.pvrea.coop](http://www.pvrea.coop)
- **Xcel Energy**  
800-895-2999  
[www.xcelenergy.com](http://www.xcelenergy.com)
- **Black Hills Energy (previously SourceGas )**  
888-890-5554  
[www.blackhillscorp.com](http://www.blackhillscorp.com)
- **Utility Locates of Colorado**  
(719) 355-5222  
[utilitylocates.com](http://utilitylocates.com)



A close-up photograph of a stack of numerous papers, likely documents or forms, held together in a light blue plastic folder. The papers are slightly aged and have a yellowish tint. The folder is resting on a dark surface, possibly a desk. The lighting is soft, highlighting the texture of the paper and the edges of the folder.

# INSURANCE, FINANCE, & IMPORTANT DOCUMENTS

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 adjuster, 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](http://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](http://www.floodsmart.gov) to learn more about flood insurance.

*Photo credit: Channing Bice, CSU Student*

# FREQUENTLY ASKED QUESTIONS FOR INSURANCE REPRESENTATIVES

## NOTES

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?

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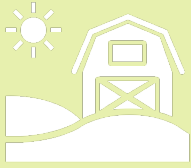
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# INSURANCE RESOURCES

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*

[bit.ly/agdamageloss](https://bit.ly/agdamageloss)



## Colorado Step-by-Step Home Insurance Claim Guide

*Rocky Mountain Insurance Information Association (RMIIA)*

[bit.ly/rmiia-step-by-step](https://bit.ly/rmiia-step-by-step)



## How to Create a Home Inventory

*United Policyholders*

[bit.ly/createhomeinventory](https://bit.ly/createhomeinventory)



## Insurance Claim Tips for Partial Loss Fires

*United Policyholders*

[bit.ly/partiallossfire](https://bit.ly/partiallossfire)



## Insurance Tips for Coloradans Impacted by Wildfires

*Colorado Division of Insurance*

[bit.ly/coloradansimpactedbywildfires](https://bit.ly/coloradansimpactedbywildfires)



## Sample Insurance Claim Letters and Documents

*United Policyholders*

[bit.ly/lettersanddocs](https://bit.ly/lettersanddocs)



Photo credit: Channing Bice, CSU Student

## FINANCIAL RESOURCES

- **Disaster Losses and Related Tax Rules**  
*Rural Tax Education*  
[bit.ly/disasterlossesandtaxrules](http://bit.ly/disasterlossesandtaxrules)
- **Weather -Related Sales of Livestock**  
*Rural Tax Education*  
[bit.ly/weather-relatedsalesoflivestock](http://bit.ly/weather-relatedsalesoflivestock)
- **Properties Destroyed by Natural Disaster (Video)**  
*Colorado Division of Taxation*  
[bit.ly/COTaxationRulesforProperties](http://bit.ly/COTaxationRulesforProperties)
- **Wildfire Relief**  
*American Red Cross*  
[www.redcross.org](http://www.redcross.org)
- **Disaster Assistance Programs**  
*Farm Service Agency*  
[bit.ly/FSADisasterAssistancePrograms](http://bit.ly/FSADisasterAssistancePrograms)
- **Emergency Watershed Protection Program Factsheet**  
*Natural Resources Conservation Service*  
[bit.ly/NRCSEWPfactsheet](http://bit.ly/NRCSEWPfactsheet)
- **Grants & Funding Assistance**  
*Colorado State Forest Service*  
[csfs.colostate.edu/funding-assistance/](http://csfs.colostate.edu/funding-assistance/)

## LOCAL CONTACTS

- **Larimer County Assessor**  
(970) 498-7050  
[www.larimer.org/assessor](http://www.larimer.org/assessor)
- **National Flood Insurance Program**  
(800) 621-FEMA  
[www.floodsmart.gov](http://www.floodsmart.gov)
- **Larimer County Clerk & Recorder**  
(970) 498-7860  
[www.larimer.org/clerk](http://www.larimer.org/clerk)
- **Larimer County Treasurer**  
(970) 498-7020  
[www.larimer.org/treasurer](http://www.larimer.org/treasurer)
- **Larimer County Farm Service Agency (FSA)**  
(970) 295-5665  
<http://www.fsa.usda.gov/co>
- **Fort Collins IRS Office**  
(844) 545-5640  
[www.irs.gov/help/contact-my-local-office-in-colorado](http://www.irs.gov/help/contact-my-local-office-in-colorado)

# 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.

Document Type	Contact Information
Colorado Driver's License, Vehicle Registration, or Titles	Visit Colorado's DMV online portal at <a href="http://mydmv.colorado.gov">mydmv.colorado.gov</a> or call (303) 205-5600.
Bank Checks, ATM, or Debit Cards	Contact your financial institution or the FDIC at (877) 275-3342 or <a href="http://www.fdic.gov">www.fdic.gov</a> .
Credit Cards	Contact the issuing institution: <ul style="list-style-type: none"> <li>American Express: (800) 528-4800 or <a href="http://www.americanexpress.com">www.americanexpress.com</a></li> <li>Discover: (800) 347-2683 or <a href="http://www.discover.com">www.discover.com</a></li> <li>Mastercard: (800) 307-7309 or <a href="http://www.mastercard.us">www.mastercard.us</a></li> <li>Visa: (800) 847-2911 or <a href="http://usa.visa.com">usa.visa.com</a></li> </ul>
Social Security Cards	Visit <a href="http://www.ssa.gov">www.ssa.gov</a> or call (800) 772-1213
Birth or Death Certificates	<ul style="list-style-type: none"> <li>For Colorado-issued birth or death certificates, contact CDPHE Vital Records by calling (303) 692-2200 or visiting <a href="http://cdphe.colorado.gov/vitalrecords">cdphe.colorado.gov/vitalrecords</a>.</li> <li>For out-of-state issued birth or death certificates, visit <a href="http://www.cdc.gov/nchs/w2w/index.htm">www.cdc.gov/nchs/w2w/index.htm</a></li> <li>For birth or death certificates issued abroad, visit <a href="http://travel.state.gov/content/travel/en/records-and-authentications.html">travel.state.gov/content/travel/en/records-and-authentications.html</a></li> </ul>
Marriage or Divorce Records	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 <a href="http://larimer.org/clerk">larimer.org/clerk</a> .
Passports	Contact the U.S. State Department at (877) 487-2778 or visit <a href="http://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> .
Income Tax Records	Find your local IRS office at <a href="http://www.irs.gov/help/contact-my-local-office-in-colorado">www.irs.gov/help/contact-my-local-office-in-colorado</a> .
Military Records	Contact the National Archives and Records Administration at (866) 272-6272 or visit <a href="http://www.archives.gov/contact">www.archives.gov/contact</a> .
<b>For contact information on replacing other important personal documents, check out:</b> <ul style="list-style-type: none"> <li>Replacing Important Documents in Colorado (CSU Extension): <a href="http://bit.ly/COimportantdocs">bit.ly/ COimportantdocs</a></li> <li>Checklist of Important Legal Documents (FDIC): <a href="http://bit.ly/FDICimportantdocschecklist">bit.ly/ FDICimportantdocschecklist</a></li> <li>Replace Your Vital Records (USA.gov): <a href="http://www.usa.gov/replace-vital-documents">www.usa.gov/replace-vital-documents</a></li> </ul>	



## CLEANING & DEBRIS MANAGEMENT

After confirming your insurance coverage, scheduling a time to meet with your adjuster, and record 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.

*Tom Brigham, Pine Gulch Fire survivor, sifts through rubble of his property. Photo credit: Channing Bice, CSU Student*

## TIPS FOR SAFELY CLEANING FIRE ASH



Debris left behind on Tom Brigham's property from the Pine Gulch Fire.  
Photo credit: Kamie Long, CSFS

- 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 particle 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.
- As much as possible, avoid stirring or shifting ash. Before lightly sweeping, mist indoor and outdoor hard surfaces 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.
- 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.

*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 constructions can be contaminated with mercury, asbestos, and lead, making it toxic. Fire 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.

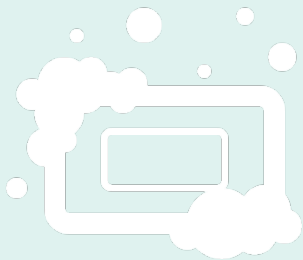
# CLEANING RESOURCES

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 [bit.ly/USUcleanafterfire](https://bit.ly/USUcleanafterfire) for more information on cleaning smoke damage, fire retardant, soot, ash, both indoors and outdoors.



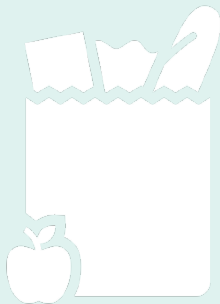
## **Cleaning Up and Removing Smoke Odor** *American Red Cross*

Check out [bit.ly/cleaningsmokeodor](https://bit.ly/cleaningsmokeodor) for more detailed indoor clean-up advice and cleaning mixtures for removing smoke odor from clothes, walls, and surfaces.



## **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 [bit.ly/CSUkitchenafterfire](https://bit.ly/CSUkitchenafterfire).



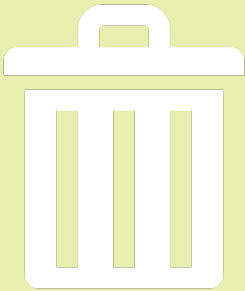
## **Food Safety, Disaster Recovery Guide** *Colorado Department of Public Health and Environment*

Visit [bit.ly/CDPHEfoodsafety](https://bit.ly/CDPHEfoodsafety) for more detailed information on preventing foodborne illness, food safety after power loss and food exposure to wildfire smoke.



## DEBRIS AND DISPOSAL RESOURCES

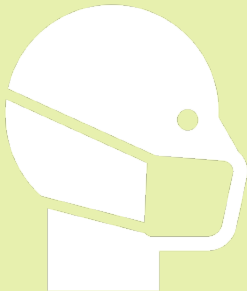
A good place to start is by checking in with your local landfill restrictions for disposing fire debris, hazardous materials, carcasses, and other waste. Larimer County Landfill can be contacted by calling **970-498-5770** or visiting [www.larimer.org/solidwaste](http://www.larimer.org/solidwaste).



### **Debris Cleanup, Disaster Recovery Guide**

*Colorado Department of Public Health and Environment*

Visit [bit.ly/CDPHEdebriscleanup](http://bit.ly/CDPHEdebriscleanup) 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](http://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 [bit.ly/CDPHEanimalcarcass](http://bit.ly/CDPHEanimalcarcass).



### **Livestock Mortality Composting Guide**

*Montana State University Extension*

Visit [bit.ly/livestockmortality](http://bit.ly/livestockmortality) for more information on disposal for large and small operations in semi-arid western regions.

# CARING FOR ANIMALS AFTER WILDFIRE

When you're ready to bring pets and 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.
- 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.
- Smoke, while irritating to humans, 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 the Larimer Humane Society at 970-226-3674 or [www.LarimerHumane.org](http://www.LarimerHumane.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.



*Photo credit: Chelsea Bonser, CSU Student*



*Photo credit: Chelsea Bonser, CSU Student*



Cash Brigham helps with replanting on his Dad, Tom's, property.  
Photo credit: Channing Bice, CSU Student

## ANIMAL CARE RESOURCES

- **Wildfire Smoke and Animals**  
*American Veterinary Medical Association*  
[bit.ly/wildfiresmokeandanimals](https://bit.ly/wildfiresmokeandanimals)
- **Colorado Hay Directory**  
*Colorado Department of Agriculture*  
[ag.colorado.gov/markets/hay-resources](https://ag.colorado.gov/markets/hay-resources)
- **Caring for Livestock After Disaster**  
*CSU Extension*  
[bit.ly/caringforlivestock](https://bit.ly/caringforlivestock)
- **Assessing and Caring for Cattle After Wildfires**  
*Texas A&M Extension*  
[bit.ly/assessingcattleafterwildfire](https://bit.ly/assessingcattleafterwildfire)
- **Checklist of Considerations for Post -Fire Management**  
*Texas A&M Extension*  
[bit.ly/checklistforpost-fire](https://bit.ly/checklistforpost-fire)
- **Fencing with Wildlife in Mind**  
*Colorado Parks and Wildlife*  
[bit.ly/fencingwithwildlife](https://bit.ly/fencingwithwildlife)
- **Livestock Industry Wildfire Injuries**  
*Colorado Department of Agriculture*  
[bit.ly/livestockwildfireinjuries](https://bit.ly/livestockwildfireinjuries)

## LOCAL CONTACTS

- **Larimer County Extension**  
(970) 498-6000  
[larimerextension.org](https://larimerextension.org)
- **Larimer Humane Society**  
(970) 226-3647  
[www.larimerhumane.org](https://www.larimerhumane.org)
- **CDA Brand Inspection Division**  
(303) 869-9000  
[ag.colorado.gov/brands](https://ag.colorado.gov/brands)
- **Larimer County Farm Service Agency (FSA)**  
(970) 295-5665  
[www.fsa.usda.gov/co](https://www.fsa.usda.gov/co)



## LANDSCAPE RECOVERY

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 agents, NRCS, and CSFS foresters can also help provide recommendations.

*Woods' Rose and Gambel Oak regrows in the Pine Gulch Fire burn scar. Photo credit: Channing Bice, CSU Student*

# LANDSCAPE RECOVERY RESOURCES

## SOIL EROSION

- **Understanding Burn Severity Photo Guide**  
*Coalitions & Collaborations*  
[bit.ly/burnseverity](http://bit.ly/burnseverity)
- **Soil Erosion Control After Wildfire**  
*CSU Extension*  
[bit.ly/soilerosioncontrol](http://bit.ly/soilerosioncontrol)
- **What Are Hydrophobic Soils?**  
*NRCS*  
[bit.ly/hydrophobicsoils](http://bit.ly/hydrophobicsoils)
- **Erosion Control Techniques & Supplies**  
*NRCS*  
[bit.ly/erosiontechniques](http://bit.ly/erosiontechniques)



*Globe Mallow regrows in Pine Gulch Fire burn scar.  
Photo credit: Kamie Long, CSFS*

## SEEDING

- **Grass Seed Mixes to Reduce Wildfire Hazard**  
*CSFS*  
[bit.ly/grassseedmixes](http://bit.ly/grassseedmixes)
- **Native Grasses for Colorado Landscapes**  
*CSU Extension*  
[bit.ly/COnativegrasses](http://bit.ly/COnativegrasses)
- **Seeding After Wildfire**  
*NRCS*  
[bit.ly/seedafterwildfire](http://bit.ly/seedafterwildfire)
- **Replanting in Burn Areas Tips for Success**  
*CSFS*  
[bit.ly/replantingburnareas](http://bit.ly/replantingburnareas)



*Indian Paintbrush emerges after the Pine Gulch Fire.  
Photo credit: Kamie Long, CSFS*



Garfield County Extension Agent, Drew Walters, helps with replanting after Pine Gulch Fire. Photo credit: Kamie Long, CSFS

# LANDSCAPE RECOVERY RESOURCES CONTINUED

## TREES AND VEGETATION

- **CSFS Seedling Tree Nursery**  
*CSFS*  
[csfs.colostate.edu/seedling-tree-nursery](https://csfs.colostate.edu/seedling-tree-nursery)
- **Wildfire Severity Photo Guide for Assessing Trees**  
*Montana State University Extension*  
[bit.ly/treephotoguide](https://bit.ly/treephotoguide)
- **Native Trees for Colorado Landscapes**  
*CSU Extension*  
[bit.ly/COnativetrees](https://bit.ly/COnativetrees)
- **Insects and Diseases Associated with Forest Fires**  
*CSFS*  
[bit.ly/insectsanddiseases](https://bit.ly/insectsanddiseases)
- **Post-Fire Conditions in Various Fuel Models in the Southern Rockies Region**  
*SRFSN | Colorado Forest Restoration Institute*  
[bit.ly/postfireconditions](https://bit.ly/postfireconditions)
- **Post-Fire Restoration & Rehabilitation**  
*CSFS*  
[csfs.colostate.edu/forest-management/restoration-rehabilitation](https://csfs.colostate.edu/forest-management/restoration-rehabilitation)

## LOCAL CONTACTS

- **Larimer County Extension**  
(970) 498-6000  
[larimerextension.org](https://larimerextension.org)
- **CSFS Fort Collins**  
(970) 491-6303  
[csfs.colostate.edu/areas/](https://csfs.colostate.edu/areas/)
- **BLM Colorado State Office**  
(303) 239-3600  
[www.blm.gov/office/colorado-state-office](https://www.blm.gov/office/colorado-state-office)
- **NRCS Fort Collins**  
(970) 492-7000  
[nrcs.usda.gov](https://nrcs.usda.gov)



## POST-FIRE FLOODING

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.

*Rain in the Pine Gulch fire burn scar causes post-fire flooding.  
Photo credit: Malli Larson, Garfield County, CO*



Post-fire flooding in the Pine Gulch Fire burn scar.  
Photo credit: Malli Larson, Landowner, Garfield  
County, CO



Post-fire flooding causes debris flow in the Cameron  
Peak Fire burn scar. Photo credit: Woody Petty, Forest  
Ranger Larimer County, CO

## POST-FIRE FLOODING RESOURCES

- **Flood Ready Larimer County – Emergency Preparedness Guide**  
[bit.ly/LarimerFlood](https://bit.ly/LarimerFlood)
- **Watershed Assessment and Vulnerability Evaluation (WAVE) Program**  
*Colorado Water Center | CSU Extension*  
[bit.ly/WAVEprogram](https://bit.ly/WAVEprogram)
- **Post-Wildfire Hazards: Mudslides and Debris Flow**  
*Colorado Geological Survey*  
[bit.ly/postwildfirehazards](https://bit.ly/postwildfirehazards)
- **Flood After Fire Infographic**  
*FEMA*  
[bit.ly/floodsfollowfires](https://bit.ly/floodsfollowfires)
- **Colorado Flood Threat Bulletin and Map**  
*Colorado Water Conservation Board*  
[www.coloradofloodthreat.com](http://www.coloradofloodthreat.com)
- **Actions to Take Before a Flood Occurs**  
*After Wildfire New Mexico*  
[bit.ly/actionsbeforeflood](https://bit.ly/actionsbeforeflood)
- **Find a Flood Insurance Provider in Colorado**  
*FEMA | National Flood Insurance Program*  
[www.floodsmart.gov/flood-insurance-provider](http://www.floodsmart.gov/flood-insurance-provider)

## LOCAL CONTACTS

- **Larimer Office of Emergency Management**  
(970-498-7147)  
[www.larimer.org/emergency](http://www.larimer.org/emergency)
- **Larimer County Emergency Alerts**  
Text “Flood2021” to 888 -777
- **NRCS Fort Collins**  
(970) 492-7000  
[nrcs.usda.gov](http://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.

*You've got this.*



LARIMER COUNTY  
COLORADO STATE UNIVERSITY  
EXTENSION

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



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



Larimer County  
(970) 498-7000  
[Larimer.org](http://Larimer.org)



Sego lily emerges in the Pine Gulch Fire burn scar.  
Photo credit: Channing Bice, CSU Student

# GUIDEBOOK CONTRIBUTORS

The contributors listed below were able to bring a wide range of perspectives including, landowners that experienced post-fire impacts, extension agents 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.

- Channing Bice, Public Communication & Technology PhD Student, Department of Journalism & Media Communication, CSU
- Susan Carter, Horticulture and Natural Resources Agent CSU Extension: Tri-River Area
- Todd Hagenbuch, County Director and Agriculture Agent, CSU Extension: Routt County
- Doug Dean, Area Director and Livestock & Range Agent, CSU Extension: Tri-River Area
- Carolina Manriquez, Northwest Area Forester, Colorado State Forest Service
- Ragan Adams, Veterinary Extension Specialist, Department of Clinical Sciences, CSU
- Gloria Edwards, Southern Rockies Fire Science Network Program Coordinator, Warner College of Natural Resources, CSU
- Todd Hollenbeck, Deputy County Manager, Mesa County Colorado
- Tom Brigham, Landowner and Pine Gulch Fire Survivor, Garfield County, Colorado
- Malli Larson, Landowner and Pine Gulch Fire Survivor, Garfield County, Colorado
- Justin Wilson, Landowner and Cameron Peak Fire Survivor, Larimer County, Colorado
- Ellis Thompson-Ellis, Community Outreach Specialist, Grand Junction Fire Department
- Kamie Long, District Forester, Colorado State Forest Service
- Olivia Clark, Extension Director and Agent, CSU Extension: Grand County
- Karen Crumbaker, Agriculture & Natural Resources Agent, CSU Extension: Larimer County



Left to right: Susan Carter, Tom Brigham, Doug Dean, Channing Bice, Drew Walters, and Kamie Long work on replanting in Pine Gulch Fire burn scar. Photo credit: Kamie Long, CSFS



Tom Brigham (left) and Doug Dean (right) replant shrubs near a creek on Tom's property after the Pine Gulch Fire. Photo credit: Channing Bice, CSU Student



