



U.S. CONGRESSMAN  
**JOE NEGUSE**  
SERVING THE 2ND DISTRICT OF COLORADO

# COLORADO WILDFIRE RESOURCE GUIDE

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## Letter from Congressman Joe Neguse

Dear friends,

As these wildfires continue to rage through our great state, I have been humbled by the immense strength Coloradans have shown over these past few weeks. I have seen the incredible resilience of the people of the 2<sup>nd</sup> congressional district of Colorado, and it is what inspires me.

While Colorado is no stranger to wildfires, this wildfire season has hit our state especially hard, all while we are still in the midst of the coronavirus pandemic. Due to these challenges, I want to ensure every one of my constituents have the resources they need, as well as any assistance you may require.

My office is here to help. If you lose important federal documents, such as Social Security cards or passports, we can help you. If you need information about evacuations or resources, we can help. If you have questions about how to make a plan to evacuate, how to access your mail, or how to vote, please call us. If my office is not able to assist you directly, we will get you in contact with the people who can.

Thank you once again to all the first responders and volunteers at the front lines of these fires for working day and night to keep everyone safe. And thank you to everyone who has taken in friends and family, as well as animals big and small in support of your community. We will get through this together.

Again, if you have any questions or concerns, need any resources or assistance, call one of my district offices, we are here to help.

Stay safe, stay healthy, and stay hopeful,

Joe Neguse  
Member of Congress

# Summary of Assistance

## *Quick links to resources*

The best place to find the most up to date information about evacuations, credentials, and resources is through your local county emergency management's office.

- Boulder County Office of Emergency Management: <https://www.boulderoem.com/>
- Larimer County Office of Emergency Management: <https://www.larimer.org/emergency>
- Grand County Office of Emergency Management:  
<https://www.co.grand.co.us/156/Office-of-Emergency-Management>

## *Congressman Neguse's office contact information*

My staff is here to help! They can assist with any federal agency or help point you in the right direction for resources. Please feel free to reach out:

Boulder Office: 303-335-1045  
Fort Collins Office: 970-372-3971  
DC Office: 202-225-2161  
Website: <https://neguse.house.gov/>  
Send Me an Email: <https://neguse.house.gov/contact>

# Staying Safe and Being Prepared

My hope is that you and your loved ones are safe. Wildfires can be unpredictable and change at a moment's notice. If you have a wildfire in your area, please follow the local evacuation orders and please stay prepared.

## *Making a plan*

### **Creating an Evacuation Plan.**

We know that making a plan is not always a possibility due to the rapid change in wind and other conditions. But if you think your area could be susceptible to wildfires, please make a plan ahead of time.

- Learn your local community's evacuation plan.
- Ask friends or family members outside of your area if you can stay with them.
  - Be cautious of high-risk populations for COVID-19.
- If you have a disability, make a plan with family members and care providers
- If you have pets, find out which shelters allow animals and up to what size. If you plan to take your pet with you, bring their medications
- Find out which sites are sheltering larger barnyard animals if applicable.
- Pack a "go bag" (see list below)
- Place all important documentation in fireproof safe

- Withdraw cash in case the power is out

### **Pre-Evacuation Steps**

If you are able to take a couple steps to prepare before evacuating, here is a list of items to take into consideration:

- Close all windows and doors. Remove all flammable window shades and curtains. Close metal shutters.
- Move flammable furniture to the middle of the room, away from doors and windows
- Shut off gas at the meter, pilot lights and air conditioning systems
- Gather flammable items from outside of the house (patio furniture) and bring it inside
- Turn off all propane tanks and move appliances away from structures. Do not leave sprinklers or water running.
- Back your car into the driveway and ensure all windows and doors are closed. Ensure your emergency kit is in the vehicle.
  - Have a full tank of gas

### **What to bring with you when evacuating**

It is suggested to pack a 3-day supply of items that are ready to go in case of an evacuation. Have these items ready to go either in your car or by the door:

- Masks or cloth face coverings
- Medications
- Personal hygiene items
- On-the-go disinfectant supplies
- Baby supplies, if applicable
- Pet supplies and medications, if applicable
- Cell phones with chargers
- Family and emergency contact information
- Important personal documents (social security card, car registration, passport, birth certificate)

### *How to stay safe evacuating during COVID*

As the country continues to battle the COVID-19 pandemic, it is crucial to take into consideration the health and safety of those you could be sheltering with as well as yourself. Practice social distancing (6 feet from other people outside of your household), always wear a mask, and carry 60% alcohol hand sanitizer. Be sure to wash your hands when possible, avoid touching high-contact surfaces, and do not share food or drinks with other people.

For other health and safety guidelines from the CDC around COVID-19, please visit [here](#).

### *Wildfire smoke*

Wildfire smoke is a mixture of air pollutants that can irritate the lungs, cause inflammation, and alter immune function. It can also increase susceptibility to respiratory infections, like COVID-19. Recent

research suggests that air pollutant exposure can worsen COVID-19 symptoms. Be sure to wear a mask or a cloth face covering to help protect from both COVID-19 and wildfire smoke.

People who are vulnerable to wildfire smoke exposures are:

- Children under the age of 18
- Adults over the age of 65
- Pregnant women
- People with chronic health conditions such as heart or lung disease, including asthma and diabetes.

People who are vulnerable to wildfire smoke because of COVID-19 are:

- Those who are immunocompromised or take immunosuppressant drugs.
- Those who are recovering from COVID-19.

### *Insurance Information and Tips*

With wildfires blazing in our state, the Colorado Division of Insurance (DOI) and the Rocky Mountain Insurance Association (RMIA) share insurance advice on evacuations, filing claims and financial preparedness.

On top of the practical tips below, here are three key reminders for our fellow Coloradans, whether they have been evacuated, are under a pre-evacuation alert, or who may have already suffered some kind of loss due to a wildfire.

- **Know your policy** - If you don't have a copy of your policy, contact your agent or company and request it.
- **Keep your receipts** - If you are evacuated or displaced for a period of time, be sure to keep copies of all restaurant, hotel and other living expenses incurred because you cannot go home.
- **Contact the DOI with concerns and questions** – While claims need to be filed with the insurance companies, the DOI can assist consumers with questions about insurance and the claims process. Call the Division at [303-894-7490](tel:303-894-7490) or [800-930-3745](tel:800-930-3745) (outside of the Denver metro area) or email us - [DORA\\_Insurance@state.co.us](mailto:DORA_Insurance@state.co.us).

### **Insurance Evacuation & Claims Advice**

If you are under a mandatory evacuation order here's what you need to know about putting safety first, maintaining COVID-19 health precautions, and what to expect from your insurance coverage and claims filing process.

- New COVID-19 challenges may impact evacuation shelters, lodging availability and claims handling. First and foremost, if you are ordered to evacuate, you need to leave your residence immediately. Listen to orders from local authorities.
- Contact your insurance agent or company immediately to let them know where you are staying and to help you with coverage or claims questions. They can also help assist you with lodging options.

- Most insurance policies cover additional living expenses if you are under a mandatory evacuation and are unable to live in your house or apartment because of a fire or other covered peril. Most policies will reimburse you the difference between your additional living expenses and your normal living expenses, but policies have set limits on the amount they will pay and may be subject to a deductible. Additional living expenses may also provide you with some out-of-pocket money while forced out of your home. Check with your insurance professional about what coverage you have and keep receipts for expenses that may be reimbursed if you file a claim.
- If you are on pre-evacuation alert, it is critical to have an evacuation plan that includes identifying available lodging options such as family or friends, local hotels, shelter locations, insurance assistance with lodging, and pet shelters.
- Take photos or videos of personal possessions, particularly antiques, artwork or custom / expensive items. Or if you have time, make a more complete home inventory that lists, or has pictures or videos of, the contents of your home or apartment. It's easy to get overwhelmed, but most insurance companies now have apps to help simplify the process. You can add digital photos and scan in receipts, along with your room-by room online inventory. But only do these things if you have plenty of time -- put safety FIRST.

### **Returning Home After the Fire**

- **Don't delay** - Once the danger has passed, if your property has been damaged due to fire and / or smoke, don't wait -- start the claim process by calling your insurance company or agent. Contact the DOI if you need the contact information for your company or agent.
- **Document / mitigate the damage** - If the damage to your home is extensive, start taking photos of the property and documenting what was lost. Protect from further damage by placing tarps on roofs or boarding up windows, but don't begin repairs without contacting your insurance company.
- **Claims Settlement in the Time of COVID-19** - Insurance companies have implemented safety procedures that address COVID-19 concerns to provide virtual property and inspection opportunities whenever possible in the claim settlement process. If an on-site inspection is required, adjusters are trained in proper safety precautions, including wearing masks, social distancing, and following CDC guidelines.
  - **Post-Disaster Claims Guide** - Information from the DOI & the National Association of Insurance Commissioners (NAIC)
  - **How to file a property claim** - Information from RMIA
  - **How to file an auto insurance claim** - Information from RMIA
- **Verify public adjusters** - In the aftermath of a disaster like a wildfire, public adjusters may contact you if you have suffered damage to your home. You are not required to hire a public adjuster, but if you do, make sure he or she is licensed and reputable – check references. If possible, hire a Colorado-based adjuster. The DOI licenses public adjusters and consumers can call the Division to verify a license. Public adjusters work on behalf of a consumer and often charge a percentage of the claim amount. The fee is agreed upon in the contract between the public adjuster and the consumer. This cost is not included in the claim amount paid by the insurer.
- **Flood Insurance** - Now is the time to start thinking about flood insurance. Areas affected by wildfires are under a greater threat for flooding and mudslides due to the loss of vegetation. And

the threat can last for many years as the area slowly recovers. Find information about flood insurance and the National Flood Insurance Program (NFIP) at [floodsmart.gov](https://www.floodsmart.gov), a site from FEMA, or call the NFIP at 800-427-4661.

If you have any questions about insurance - your policy, how things work, how to file a claim or just how to get ahold of your company or agent - contact the Division of Insurance Consumer Services team - 303-894-7490 / 800-930-3745 / [DORA\\_Insurance@state.co.us](mailto:DORA_Insurance@state.co.us).

### *IRS Post-Disaster Scam Tips*

Criminals and scammers often try to take advantage of generous taxpayers who want to help disaster victims. Everyone should be vigilant as these scams often pop up after wildfires.

#### **How the Scams Start**

These disaster scams normally start with unsolicited contact. The scammer contacts their possible victim by telephone, social media, email, or in-person. Scammers also use a variety of tactics to lure information out of people.

#### **Here are some tips to help people avoid becoming a victim:**

- Some thieves pretend they are from a charity. They do this to get money or private information from well-intentioned taxpayers.
- Bogus websites use names that are similar to legitimate charities. They do this scam to trick people to send money to provide personal financial information.
- Scammers even claim to be working for - or on behalf of - the IRS. The thieves say they can help victims file casualty loss claims and get tax refunds.
- Disaster victims can call the IRS toll-free disaster assistance line at 866-562-5227. Phone assistants will answer questions about tax relief or disaster-related tax issues.
- Donors should not give out personal financial information to anyone who solicits a contribution. This includes things like Social Security numbers or credit card and bank account numbers and passwords.

## **Local Resources**

### *Evacuation points*

If your area has been placed under a voluntary or mandatory evacuation, please visit or call the points of contact below. They can assist with immediate needs:

#### Larimer County

- Larimer County Joint Information Center: 970-980-2500 for questions about evacuations, road closures, accessing your property, credentials, & large/small animal sheltering.

#### Boulder County

- Nederland Community Center – 750 CO Highway 72, Nederland



- Boulder County Iris Center – 1333 Iris, Boulder

### *If You Need Emergency Assistance*

**Emergency Medical Assistance:** Please dial 9-1-1.

**Emergency Shelter:** Locate options by zip code by visiting the [American Red Cross](#), or [Salvation Army](#), or by texting SHELTER and your zip code (for example, “SHELTER 01234”) to 4FEMA (43362). For Spanish text REFUGIO and your zip code. (Standard text message rates apply.) You can also download the [FEMA Mobile App](#) to find open shelters.

**Immediate Needs:** Contact your local emergency management agency for help. The FEMA Helpline (1-800-621-3362 / TTY (800) 462-7585) may be able to provide additional referrals.

### **Colorado Emergency Management Offices**

- Larimer County Office of Emergency Management: <https://www.larimer.org/emergency> or 970-498-5500
- Boulder County Office of Emergency Management: <https://www.boulderoem.com/about-oem/contact-us/> or 303 441-3390
- Grand County Office of Emergency Management: <https://www.co.grand.co.us/156/Office-of-Emergency-Management> or 970-725-3813, ext. 273

### *Post offices and receiving your mail*

Constituents who have been evacuated should check with their local county’s for the most up to date information or [check the U.S. Postal Service’s website](#). As of the most recent update of this document, mail pick ups are as follows:

<b>Closed Post Office</b>	<b>Redirected Post Office</b>
<p><b>Masonville</b> 8669 N County Road 27 Masonville, CO 80541</p>	<p><b>Loveland Main Office</b> 446 E 29th Street Loveland, CO 80538</p> <p>Hours: Mon-Fri 8:30 AM-5:30 PM, Sat 9 AM-1 PM Drop Ship Hours: Mon-Sat 8 AM-4 PM *PHOTO ID REQUIRED TO PICK UP MAIL</p>

\*Photo ID is required to pick up mail

USPS has been receiving increased notifications of mail theft. If you are a victim of mail theft, please report the incident to your local law enforcement authorities and the United States Postal Inspection Service (USPIS).

## *Voting information*

Constituents who are needing a replacement ballot due to the wildfire should contact their County Clerk's Office.

### **Boulder County**

County Clerk Molly Fitzpatrick

For more information or if you need a ballot replaced or to schedule a ballot-to-go, call 303-413-7740 or visit the Boulder County Elections Office for more information, and the link for "Replacement Ballots."

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

Information on Drop-Off and Voting locations can be found [here](#).

### **Larimer County**

County Clerk Angela Myers

For more information or if you need a replacement ballot: (970) 498-7820

Information on Drop-Off and Voting locations can be found [here](#).

### **Grand County**

County Clerk Sara Rosene

For any questions, call: 970-725-3063

Information on Drop-Off and Voting locations can be found [here](#).

## **Major Disaster Assistance Programs**

### *Federal Emergency Management Agency (FEMA)*

Depending on the severity of the wildfires and the extent of damage caused, the state may request a Major Disaster Declaration from FEMA and the President. This Declaration may include several forms of individual assistance, however the types of assistance activated are dependent on the nature of the disaster and what is needed. There are three categories of assistance that can be made available:

Individual Assistance: Assistance to individuals and households, which can include disaster housing assistance, crisis counseling, legal services, disaster Supplemental Nutrition Assistance Program (SNAP) benefits, grants to cover needs unmet by insurance, and disaster-related unemployment insurance.

Public Assistance: Grants provided to State, Tribal, and Local governments to help with the costs of recovery and rebuilding during and directly following a disaster. These costs can include debris removal, emergency protective measures, and repairs of damaged roads, buildings, or structures.

Hazard Mitigation Assistance: Grants provided to State, Tribal, and Local governments for post-disaster mitigation activities to help reduce the risk of future disasters.

***A Major Disaster Declaration has not been declared for the wildfires in Colorado.*** If you need individual assistance, you can start by registering at <https://www.disasterassistance.gov/> to see if your address has been declared for Individual Assistance. If you have a speech disability or hearing loss and use TTY, call 1-800-462-7585. Para Español: [www.disasterassistance.gov/es](http://www.disasterassistance.gov/es) o llame al 800- 621-3362

Please have the following information available when you call or visit:

- A phone number and a reliable alternate in case FEMA needs to call you back
- Address of the damaged property
- Annual Household Income
- Social Security number
- Bank account information (or direct deposit information)
- Insurance information (if you have insurance)
- Brief description of damages
- Current mailing address
- Pen and paper to write down your registration number

Government disaster assistance only covers basic needs and usually will not compensate you for your entire loss. If you have insurance, the government may help pay for basic needs not covered under your insurance policy.

### *Small Business Administration (SBA)*

Depending on post-disaster conditions and severity, the SBA can offer low-interest disaster loans. These loans are not just for small businesses. They are available to qualifying businesses of all sizes, private non-profit organizations, homeowners, and renters. SBA disaster loans can be used to repair or replace the following items damaged or destroyed in a declared disaster: real estate, personal property, machinery and equipment, and inventory and business assets.

Learn more online: <https://www.sba.gov/funding-programs/disaster-assistance>

The process to apply for disaster assistance is simple. To qualify, your business or home must be in an affected area as stated by a disaster declaration at [disasterloan.sba.gov](http://disasterloan.sba.gov).

- **Step 1:** Check disaster declarations
  - See if the SBA has issued a disaster declaration in your area
  - *If this hasn't happened yet, check back – it's possible a declaration hasn't been requested yet but will still come.*
- **Step 2:** Apply for a disaster loan
  - Loans are available for businesses and homes affected by disaster
- **Step 3:** Check your status
  - Log into your account and check your email for updates

## *United States Department of Agriculture (USDA)*

The USDA has several disaster assistance programs for crop and livestock losses, to rehabilitate farmland, watersheds, and forests, and to provide support for rural businesses and homes.

Please review their disaster resources online at:

[https://www.farmers.gov/sites/default/files/2020-04/FSA\\_DisasterAssistance\\_at\\_a\\_glance\\_brochure\\_.pdf](https://www.farmers.gov/sites/default/files/2020-04/FSA_DisasterAssistance_at_a_glance_brochure_.pdf)

## *Internal Revenue Service (IRS)*

Special tax law provisions may help taxpayers and businesses recover financially from the impact of a disaster, especially when the federal government declares their location to be a major disaster area. Depending on the circumstances, the IRS may grant additional time to file returns and pay taxes. Both individuals and businesses in a federally declared disaster area can get a faster refund by claiming losses related to the disaster on the tax return for the previous year, usually by filing an amended return.

For more information from the IRS regarding assistance during a disaster, please visit

<https://www.irs.gov/businesses/small-businesses-self-employed/disaster-assistance-and-emergency-relief-for-individuals-and-businesses>

## **How my office can assist**

We understand that when evacuating, especially with short or no notice, you may have left some of your important documentation behind. If you have had any of the following documents destroyed due to the wildfires in your area, please contact our office directly:

- Social Security Card
- Passport
- Naturalization card
- Tax Returns
- Military records

My office is here to help. If you need assistance working with a federal agency, getting replacements for federal documents, need access to information or resources, please reach out to us.

Due to COVID-19, my offices are closed for in person visits, but my staff is working remotely and available via phone or email to provide assistance.

Boulder Office 2503 Walnut Suite 300 Boulder, CO 80302 303-335-1045	Fort Collins Office 1220 S College Avt. Unit 100A Fort Collins, 80524 970-392-3971	Washington D.C. Office 1419 Longworth HOB Washington, DC 20515 202-225-2161
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For initial information on lost document replacement, please see the resources below:

## *Lost Document replacement*

<b>Document</b>	<b>Resources to Replace</b>
Birth and Death Certificates	Visit <a href="https://www.colorado.gov/pacific/cdphe/categories/services-and-information/birth-death-and-other-vital-records">https://www.colorado.gov/pacific/cdphe/categories/services-and-information/birth-death-and-other-vital-records</a>
Lost Green Card	Visit <a href="https://www.uscis.gov/">https://www.uscis.gov/</a> and complete Form I-90, application to replace a permanent resident card, and file it online or by mail. Call 800-375-5283 to check application status.
Colorado Driver's License	Visit <a href="https://www.dmv.org/co-colorado/replace-license.php">https://www.dmv.org/co-colorado/replace-license.php</a> or call 720-295-2965 to make an appointment
Medicare Cards	Visit <a href="https://www.ssa.gov/benefits/medicare/">https://www.ssa.gov/benefits/medicare/</a> or call 800-772-1213 (TTY) 800-325-0778
Social Security Card	Visit <a href="https://www.ssa.gov/">https://www.ssa.gov/</a> or call 800-772-1213 (TTY) 888-874-7793
Military Records	Visit <a href="https://www.archives.gov/contact">https://www.archives.gov/contact</a> or call 866-272-6272
Passport	Visit <a href="https://travel.state.gov/content/travel.html">https://travel.state.gov/content/travel.html</a> or call 1-877-487-2778 or (TTY) 888-874-7793
U.S. Tax Returns	Visit <a href="https://www.irs.gov/individuals/get-transcript">https://www.irs.gov/individuals/get-transcript</a> or call 800-829-1040