

Flood Recovery Information

1. Stillwater County Well Testing

- This program was quickly coordinated to streamline sampling for bacteria after flooding. This test will provide a reliable screening, not a certified testing result.

Sample must be dropped off between 8:00 AM and 2PM on a Tuesday or Thursday At the Stillwater County Extension Office 17 N 4th Street, Columbus MT. Sample must be collected within 6 hours of being dropped off and kept cool during transport.

Results will be emailed to you from the lees@montana.edu or stillwater@montana.edu. Please search your email for messages from this address in case the results go to junk mail or an unexpected folder.

Sample bottles are available at the Stillwater County Extension Office, Stillwater County Environmental health, or by mail. Please call if you are unable to get to Columbus to pick up bottles.

Cost of this screening is covered by Montana State University Extension; at No Cost to well owners.

Other Resources

If you need a paper form or need to use a computer please come to the MSU Stillwater County Extension office at 17 N 4th Street Monday through Friday or by appointment on the weekends.;

If you need help beginning the paperwork or filling out a form on-line, the Stillwater County Extension office has computers set up and can help you. We have paper forms, Well test kits, information on resources for after a flood, cleaning your home, rebuilding, and health and safety hazards. Well testing, shock chlorination. See our website:

https://stillwater.msuxextension.org/flood_recovery_resources.html

Document, Document, Document: Take photos and list possessions and valuables that have been damaged. Visit the weblink below to get step-by-step instructions on the claim process.

<https://kevinharrisarchitect.com/documenting-flood-damage/>

Streambank stabilization:

If you are planning to do work on or near a waterway in Montana, one or several permits may be required.

In the case of an Emergency- Stream-modification projects undertaken as an immediate response to flooding requires an Emergency Form 275. Landowners must contact the Conservation District within 15 days of taking the emergency action and submit the completed Emergency Form. This permit is not required before any project activity begins.

310 permitting purpose and forms, can be found on the Stillwater MSU Extension Website or by visiting the web address below:

[http://dnrc.mt.gov/divisions/cardd/conservation-districts/the-310-law?](http://dnrc.mt.gov/divisions/cardd/conservation-districts/the-310-law?fbclid=IwAR1VSy32Kifzrd76nUiMlrX78JoDKaa-U_zxhYdHDdD5bEj360Cy9ZduKww)

[fbclid=IwAR1VSy32Kifzrd76nUiMlrX78JoDKaa-U_zxhYdHDdD5bEj360Cy9ZduKww](http://dnrc.mt.gov/divisions/cardd/conservation-districts/the-310-law?fbclid=IwAR1VSy32Kifzrd76nUiMlrX78JoDKaa-U_zxhYdHDdD5bEj360Cy9ZduKww)

Conservation District Contacts

310 and 275 permits

Folks wanting to do work in or on stream banks (rip rap) would go to the Stillwater CD.
sharon.flemetis@mt.nacdnet.net (406)-322-5359 ext. 101

**Agriculture land & Irrigation infrastructure
(ditches/canals) issues would go to the NRCS
Columbus Field Office (serves Stillwater Conservation
District)**

334 N. 9th Street
Columbus, MT 59019
Telephone: 406-322-5359
FAX: 855-510-7025
garrett.larson@usda.gov

**Irrigation loss (gated pipe, head gates) crop
loss, silt deposits, livestock loss, and debris
removal Stillwater County FSA Office (EWG
Money application)**

Dane Schneidt
County Executive Director
(406) 322-5348 ext 2
(855) 546-0421 fax
dane.schneidt@usda.gov

FEMA representatives Will begin arriving in Stillwater County Thursday June 23rd to begin processing processing County Government assistance. Watch for information the following week for Individual assistance help.

will be a lengthy process and as much documentation as you can provide will be helpful.

Local Resources

Stillwater County Extension Office:

406-322-8035

Water kits, well information, flood recovery resources and more

https://stillwater.msuxextension.org/flood_recovery_resources.html

Stillwater County Disaster and Emergency Services:

406-322-8015

The Office of DES specializes in disaster, preparedness, mitigation, response, recovery, and prevention.

Stillwater County Environmental Health :

406-322-8055

Environmental Health's mission is to minimize food and water hazards, for water test kits and information on well safety, and post flood safety.

<https://www.stillwatercountymt.gov/departments/environmental-health/>

State & National Resources

Nebraska Disaster Education:

Info on prepping, cleaning up after, rebuilding and health hazards

<https://disaster.unl.edu/cleaning-after-disaster>

Montana Well Educated Program:

The goal of the Well Educated program is to provide private well owner education about water quality as it relates to health, and quality of life.

<https://waterquality.montana.edu/well-ed/>

Ready.gov/floods -Information on preparing, during and after a flood.

EDEN- Extension Disaster Education Network Resource for information on disaster recovery, mitigation, and preparedness
<https://extensiondisaster.net/>

Steps to start cleanup and get assistance

- Call your insurance company if you have flood insurance. Or Check with your landlord, property owner to see if they have flood insurance.

<https://www.floodsmart.gov/how-do-i-start-my-flood-claim>

- Document, Document, Document: visit the weblink below to get step-by-step instructions on the claim process.

<https://kevinharrisarchitect.com/documenting-flood-damage/>

- Apply for disaster assistance.
- When there is an official Presidential Disaster Declaration, NFIP flood insurance policyholders are encouraged to apply for FEMA disaster assistance in addition to their flood insurance claim.

For eligible individuals, FEMA disaster assistance may help with uncovered expenses like temporary housing assistance or other needs.

To learn more and apply, visit [DisasterAssistance.gov](https://www.disasterassistance.gov) or call 800-621-3362. Or use FEMA's online resources.



Code Red Notifications will allow you to be notified by your local emergency response team in the event of emergency situations or critical community alerts. Examples include: evacuation notices, bio-terrorism alerts, boil water notices, and missing child reports. Scan the QR code to sign up for Code Red notifications in Stillwater County.

Flood Smart Tips

Beware of Hazards

- Check for damage. Check for structural damage before re-entering your home. Contact the appropriate professionals immediately if you suspect damage to water, gas, electric and sewer lines.
- Throw away water-damaged food including canned goods that have come in contact with floodwaters. Boil water until local authorities declare the water supply safe to drink.

File your Flood Insurance Claim

- Call your agent who handles your flood insurance to file a claim. Flood is not a covered peril on a regular homeowner's policy; however, a claim can be submitted in order to obtain a denial which may be helpful in obtaining federal assistance if and when funds become available.
- Take photos. To make filing your claim easier, take photos of any water in the house and damaged personal property. If necessary, place these items outside the home.
- Make a list of damaged or lost items and include their age and value where possible.

Clean Up

- Prevent mold and remove wet contents immediately. Saturated carpeting, stuffed furniture, bedding (if wet) and any other items holding dampness, moisture or water inside the building. Walls, floors, doors, closets and shelves should be thoroughly washed and disinfected.
- Thoroughly dry out the building's interior. Portable dehumidifiers are useful, air conditioners can also be used to start the drying out process.

Source: www.fema.gov & www.floodsmart.gov

How to File a Flood Insurance Claim

May 2020

1 START YOUR CLAIM

If your property has flooded, promptly report the loss to your insurance agent or company. An insurance adjuster will be assigned to work with you throughout the claims process. The adjuster will call to set up a time to inspect your property in-person or remotely within a few days. Ask if you can get an advance payment. Advance payments are deducted from the final claim payment.

NOTE: Federal disaster assistance (available when there is a Presidential Disaster Declaration) can help with items not covered by flood insurance. Call 800-621-3362 (800-462-7585 TTY) or apply online at [DisasterAssistance.gov](https://www.disasterassistance.gov).

2 DOCUMENT YOUR LOSS

Return to your home when it's safe. Take as many photos and videos of your flood-damaged home and personal property as possible, including flood water lines on the outside and inside of the structure.



If you need help finding your insurance carrier, call 877-336-2627.



For appliances and electronics, take a photograph of the make, model, and serial number to share with your adjuster.

3 BEGIN CLEANUP

Keep samples of flood-damaged items — like carpet and other flooring, curtains, etc. — to show your adjuster. After you take photos and videos of the damaged items, throw out flood-damaged contents that pose a health threat.

It is your responsibility to do all you can to prevent the growth and spread of mold. Learn more about mold at [EPA.gov](https://www.epa.gov).

4 MEET WITH YOUR ADJUSTER



When you meet your flood insurance adjuster, ask to see their Flood Control Number (FCN) card and other official identification. Your adjuster will provide guidance and work with you to submit an estimate for your covered loss. Direct any questions to the adjuster to ensure you get paid everything you are entitled to for your loss. When you receive the adjuster's written estimate and report, review it for accuracy and ensure it's complete. The insurance adjuster will never ask you for money, collect your deductible amount, or charge you a fee for their services.

5 RECEIVE PAYMENT

Your claim payment amount will be based on the supporting documentation you provide and what's covered by your policy.

It's your responsibility to submit information that supports your claim and to meet required deadlines. If you still have questions or additional damage to report, contact the claims department at your flood insurance company to discuss any disputed amount or coverage issue with a claims examiner. Consulting with and getting estimates from general contractors can be helpful.

If you have a mortgage, your claim check will be written out to you and the mortgage company.



Learn more and read the NFP Flood Insurance Claims Handbook at FloodSmart.gov/start or by getting the FEMA mobile application at FEMA.gov/mobile-app.



For more information, visit FloodSmart.gov/start.



CONTACT US



17 N. 4th St. PO BOX 807,
Columbus, MT 59019



stillwater@montana.edu



406-322-8035

After the waters subside & home access is restored ...

A PHOTO MAY BE WORTH A

THOUSAND DOLLARS

Images come into sharp focus in a flood claim



1 BUT FIRST, LEMME TAKE A SELFIE!

No really. Before you rip out damage. When it's **SAFE** to return **AND** you've notified your insurance provider and FEMA. Document your damages. Different claims may need different documentation, so ask!

2 DATE & TIME STAMP

There are apps that can add date and time stamps to photos and videos. Check your favorite app store or a site like AppCrawlr.com for reviews and options.



3 VIDEO

Smart phone video is another great way to "prove" damages. Don't rush it, can slowly walk the perimeter of your property, take a 360° of each room. Let the images help tell your story.

4 THE POWER OF 4

Ask your insurer and FEMA what you need for your claim. It's never a bad idea to have more than required. Take a pic from all 4 (or more) sides of your home and from all 4 (or more) corners of each room.



5 DOWN TO THE DETAILS

Use tape measures or rulers to show the height or depth of damage. Take photos of open drawers / closets / cabinets to show the contents. Take pics of the serial numbers of major appliances / equipment.

6 MAKE A BACK-UP

Whether it's in the cloud, on a jump drive or emailed to your mom, don't risk losing your documentation. You can also snap pics of receipts (old or new) as a back up in case they get lost.



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