



Windsor/Weld Tornado

Final Recovery Report

Prepared by Dawn Jaeger, Town of Windsor

10/15/2009

"However beautiful the strategy, you should occasionally look at results."

Sir Winston S. Churchill, British Prime Minister

On May 22, 2008, an E-F3 tornado smashed through Weld County, leaving a 39 mile path of destruction and debris in its wake. The tornado moved in a northwesterly direction at speeds in excess of 165 miles per hour, in a wedge formation that contained as many as seven tornados at a time. The wedge was $\frac{1}{2}$ to $\frac{3}{4}$ miles wide, it moved from the unincorporated areas near Platteville, Gilcrest, Milliken, west Greeley, and then came into town in Windsor, before continuing northward.

Governor Bill Ritter, Jr. designated the tornado impacted area as a state disaster. The Colorado Division of Emergency Management was called and the Jefferson County Emergency Response team was dispatched to Windsor. Local response and recovery began immediately. Within four days the area was declared a national disaster and was designated CO-1762-DR. This disaster had a financial individual recovery component but no funds were designated for governmental organizations.

Regardless, recovery started immediately. There were two recovery groups initiated. One was for the long term recovery of the municipality and the business of government, the other was for the long term recovery of individuals and businesses. This report will focus on the municipal recovery and provide financial data associated with the efforts.

ESF#14 (Municipal Recovery)

The Federal Emergency Management Administration, in conjunction with the State of Colorado proposed the use of Emergency Support Function #14, which provides Technical Assistance and develops a Long Term Recovery Steering Committee for governmental recovery. This steering committee was started with the assistance of Linda Ralph-Kerns and Jon Wallace of FEMA.

The committee was comprised of multi-level governmental agencies, with representatives attending from: 1) Federal: EDA, EPA, FEMA, HUD, USDA; 2) State: Department of Local Affairs, Division of Emergency Management; Governor's Energy Office; and 3) Local: Windsor, Weld, Milliken, Colorado State University, and later in the process a representative from the individual recovery committee. Each agency worked independently and collaboratively to ensure positive results.

The recovery efforts for the jurisdictions have been guided by a combination of need and directional planning provided in Ms. Ralph-Kerns' Technical Assistance Report which listed nine items that upon completion would indicate full governmental recovery for the area.

The ESF#14 document provided goals for the jurisdictions to achieve. A committee was assembled, led by Don Sandoval, Colorado Department of Local Affairs (DOLA), and coordinated by Dawn Jaeger of the Town of Windsor. FEMA's recommendations were as follow:

1. Increase engagement at state and federal levels
2. Build external relationships increasing sensitivity to needs generated from the storm and tornados
3. Organize a workshop with state and local partners for Building/Rebuilding Green
4. Develop pre-disaster mitigation projects with FEMA Mitigation Division
5. Re-initiate Low to Moderate Income Housing Study
6. Transportation corridors - revitalization and repair
7. Economic impact study of affected communities
8. Find additional state resources
9. Find private and non-profits funding to address related damage.

Increase engagement at the state and federal levels: Through the ESF#14 group, regular association between the above listed partners was possible. Sharing of projects and programs was made possible in a group setting. Discussion which increased understanding of needs and resources ensued, and relationships were developed.

Build external relationships increasing sensitivity to needs generated from the storm and tornados: Group members and their staff have attended several workshops and panels relating to disaster recovery, and mentoring to other disaster communities. An effort was made to inform elected officials at all levels of the needs associated with tornados and the unique problems they leave behind.

Organize a workshop with state and local partners for building/rebuilding green: This was the first project tackled by the ESF#14 group. The workshop was held at the Windsor Community Recreation Center, the EPA provided postage and mailing service, the county provided address labels, and over 1000 individuals were invited to attend. Special presentations were made by the Governors Energy Office, the National Research Energy Laboratories, and Energy Star representatives.

Develop pre-disaster mitigation projects with FEMA Mitigation Division: Mitigation projects with FEMA funds were coordinated through the DOLA Division of Emergency Management (DEM). DEM worked closely with Windsor in developing a grant application for the shoreline stabilization of Windsor Lake, which would protect the City of Greeley waterline.

Re-initiate the Windsor Low to Moderate Income Housing Study: This study was underway at the time the tornado hit. Due to the damage of the homes it was temporarily stopped. The group gave consideration to expanding the study to include homes throughout Weld County and most

specifically in the tornado impacted corridor. Eventually, it was determined that it was unfeasible to expand the scope and the study was refocused on Windsor. The study was completed in April of 2009.

Transportation corridors revitalize/repair: Each of the local communities affected by the tornado was given an opportunity to work with the Colorado State University in the development of concept plans for transportation corridor revitalization. Attention was given to signage and appearance. Signage was proposed for Milliken and Gilcrest. In Windsor the concept plans were then developed into master plans. The revitalization of the cemetery and downtown areas are being placed in the Capital Improvement Plan and will be addressed as funds permit.

Economic Impact Study of Affected Communities: John Zender of the EDA, on behalf of FEMA developed an Economic Impact Study showing that there was an initial estimate of \$125,000,000 economic impact caused by the tornado. This took into consideration the loss in business revenues, jobs, rebuilding, and businesses that would not reopen. A copy of the EDA report is available from the Town of Windsor upon request. Updated numbers can be found in the financial impact portion of this report.

Find Additional State Resources: The disaster impacted communities have received numerous state grants over the past year and a half. A listing of these grants is included later in this report which reflects an abbreviated listing of money received related to the tornado. Energy Impact funds were utilized through the State and Weld County for programs that installed tornado sirens and shelter generators. Community Development Block Grant funds were provided for county-wide E-911 notification systems.

Find Private and Non-Profits Funding to Address Related Damage: Following the tornado there was an outpouring of support. Much of this was in the form of donations and volunteerism. Volunteers congregated and planted over 400 trees in Main Park and the Lakeview Cemetery. Many of the trees were donated, and all town costs were offset by grants.

The rebuilding of Chimney Park was Windsor's highest point of the volunteerism for municipal projects. Chimney Park was a \$1.2 million project that consisted of a master plan, the installation of three ball fields with fences and dugouts, and a concession stand. Donations sent to the Re-Create Fund and administered through the Community Foundation in conjunction with volunteers from the Colorado Contractors Association, Comcast Cares, and numerous other private and non-profit agencies assisted in the project. Grants from organizations such as the Colorado Rockies and Baseball of Tomorrow further filled the gap. The park was completed and is now a premier ball field venue with a total cost to the town of approximately \$300,000.

However, recovery through volunteerism crossed the gap from municipal recovery to individual recovery. The Long Term Recovery Team portion of this report was submitted by Bob Hinderaker, who served as that organization's chair and was the ESF#14 liaison.

Long Term Recovery Team (Individual Recovery)

Immediately following the tornado, emergency personnel responded from throughout the area. An outpouring of support was evident from neighbors, volunteers, faith-based organizations, local, state & federal government along with long-standing support groups such as the American Red Cross, Salvation Army and the local United Way. When the dust cleared the community felt a great sense of relief and pride—they had survived. Following the overwhelming emergency response a question was asked: How can the community organize to monitor the recovery process of those families that now need to rebuild? FEMA had a model for individual recovery teams, this model and the community proposal for a long-term recovery committee developed into a committee including a collaboration of volunteers, non-profit organizations, government and the private sector to assist residents as they put their lives back together. This committee became known as the Long Term Recovery Team (LTRT).

Organization and Design – The formation of the LTRT combined several key components, drawing from organizations and individuals that stepped forward, many that were also involved in the emergency phase. The components included key areas representing finance, volunteer coordination, construction, crisis counseling, community assessment, case management, government liaisons, and unmet needs. The following mission statement was defined and implemented:

Mission Statement: The mission of the Northern Colorado Tornado Long Term Recovery Team (LTRT) is to strengthen area-wide disaster coordination by sharing information, assisting individuals and families that have specific unmet needs, and by providing a coordinated effort to bring available resources together to aid in the recovery of northern Colorado residents affected by the May 22, 2008 storms.

Collaboration : It was not the intention of the LTRT to provide every service needed to help families and individuals recover, but to monitor progress, guide families to available resources and, if needed, provide direct assistance to those families that might fall through the existing safety nets provided by the community and outside agencies. The list of those involved is long and includes faith-based organizations, service clubs, town government, county government, federal government, United Way, Red Cross, local human service organizations, private companies and many individual volunteers from every walk of life. They had one goal and that was to help their neighbor. The most common response when asked, “Is everything ok?” was, “I’m ok, but I think my neighbor might need some help.”

Process: After organizing and identifying resources the LTRT focused on three overall objectives. The first was to become a part of the effort to get information in the hands of those that need it. Secondly, to identify individuals and families that might fall through existing safety nets by channeling them through a case management process. And finally, position the LTRT as an organized group that will provide assistance after the majority of the town returns to normal. In order to accomplish these objectives and to fulfill its mission, six specific committees were formed.

1. Needs Assessment
2. Construction
3. Case Management
4. Crisis Counseling
5. Finance
6. Results

Needs Assessment: The LTRT organized and/or participated in several activities to identify those families that had unmet needs and bring them together with supporting agencies.

- Four community meetings were conducted to present information and provide assistance. The meetings brought together individuals and families that were impacted by the storm with agencies that would be crucial in helping the community recover from this catastrophic event including, FEMA; Town of Windsor, Gilcrest, Milliken, and Weld County officials; case management; insurance representatives; counseling services; and several other resources.
- Two door-to-door needs assessment surveys were conducted. The surveys were conducted by CRWRC (a faith-based organization) and Colorado Spirit (FEMA grantee). The intent of the surveys was to assess damage, identify families in need of assistance and provide referral information for both short and long-term needs.
- Property monitoring—the LTRT worked with town officials to monitor progress on homes hardest hit.
- Mailing—a postcard was sent to all addresses in the impact area of the storm informing them of available assistance.

Construction: The construction committee was originally organized to coordinate home rebuilding for those homes not adequately covered by insurance. However, the needs assessment determined that Windsor was a heavily insured community. The committee was reorganized to serve as a consulting group to help people review bids, refer contractors and provide resource information.

Case Management: Case management became a major focus of the LTRT's efforts. Based on the LTRT needs assessment and/or referrals, families that had unmet needs were assigned a case manager. The case manager reviewed the family's resources, impact of the storm and matched community resources to help with unmet needs. They also monitored progress of the families' recovery.

Crisis Counseling: The LTRT collaborated with Colorado Spirit to provide crisis counseling to people that were impacted by the May 22nd storm. Colorado Spirit was a team put together under a FEMA grant through North Range Behavioral Health. They provided counseling, support services, informational seminars and a wide variety of mental health services to help people deal with the emotional aftermath of the storm.

Finance: The LTRT approached several fundraising organizations to ask them to reserve funds for the long-term recovery effort. The United Way of Weld County and the American Red Cross agreed to fill this need. In addition the United Way agreed to serve as the team's fiscal agent to fulfill our non-profit requirement. Several fundraisers were also conducted by local

companies and organizations to assure that there were funds available over and above what was collected for the short-term emergency needs.

Results: According to FEMA’s economic impact report over five thousand automobiles, up to three thousand homes and more than 38 businesses were affected. 168 families were forced to leave their homes with 78 homes destroyed. The dollar impact was approximately \$100-\$125M with uninsured loss of \$12-15M.

LTRT response by the numbers – Four community meetings, two door-to-door formal needs assessments covering 1,310 households, 2,500 piece informational mailing, 603 crisis counseling contacts, 10,691 pieces of informative material distributed, several storm related presentations many targeted to children, several food and holiday food distributions, monitored home rebuilding in hardest hit areas, 65 families mentored through case management, landscaping assistance and projected distribution of over \$150,000 in financial assistance.

However, the results of this community coming together should not be measured in numbers. When tested, the community of Windsor, Colorado demonstrated a sense of community spirit that can’t be found everywhere. When disaster strikes, it impacts people in many different ways. Some are spared, some are devastated, some are in shock, some roll up their sleeves and go to work. The Windsor community and surrounding area responded by helping to make sure that everyone recovered, regardless of financial condition and without regard of any other factors. Everyone came together as one and the communities are better for it. Weld County entities have always been communities with an incredible spirit.

Financial Impacts

The following information was prepared in conjunction with FEMA and Town of Windsor staff. Additional funding may have been received by other communities and from other organizations that is not reflected in this report.

According to the Rocky Mountain Insurance Information Association (RMIIA) the tornado added up to an estimated \$193.5 million in insured damage from approximately 24,000 auto and homeowner claims—making it Colorado’s most expensive tornado.

(Contact: Carole Walker, RMIIA, 303-790-0216)

The U. S. Small Business Administration (SBA) has approved more than \$3 million in disaster loans to individuals and businesses in Weld County who suffered damage from the May 22, 2008, tornadoes and severe storms. SBA is the federal government’s primary source of money for the long-term rebuilding of disaster/damaged private property. SBA helps fund repairs or rebuilding efforts and covers the cost of replacing lost or disaster damaged personal property. These disaster loans cover losses not fully compensated by insurance and do not duplicate benefits of other agencies or organizations. Below is the breakdown of the loan approvals throughout Weld County:

- | | |
|------------------------------------|-------------|
| 1. Home Loans: | \$2,125,100 |
| 2. Business/Economic Injury Loans: | \$ 635,200 |

3. Non-Profits: \$ 284,300
(Contact: SBA Field Operations Center – West, 916-735-1500)

Federal Emergency Management Agency (FEMA) assistance to individuals and households not already covered by insurance included:

- 90 applicants received \$170,022 in Housing Assistance grants to provide a safe living environment in the immediate aftermath of the tornado
- 96 applicants received \$246,813 in Other Needs Assistance to repair or replace disaster damaged personal property not covered by insurance, disaster-related medical and dental expenses, transportation and other items
- 3 applicants received Disaster Unemployment Assistance totaling \$10,144
- 1,579 people applied for federal assistance
- 1,038 people visited the Federal/State Disaster Recovery Centers set up immediately after the disaster in Windsor, Gilcrest and Wellington
(Contact: FEMA Region VIII News Desk, 303-235-4908)

Through an additional \$542,070 FEMA grant, crisis counselors from North Range Behavioral Health conducted home visits, group counseling sessions and distributed information to help individuals through their recovery process. Through April, crisis counselors made 37,454 contacts in tornado-impacted communities. Crisis counseling provides crucial support to individuals impacted by a disaster by helping them navigate their own recovery process, deal with the emotional trauma resulting from a disaster and provide access to community resources that can assist in their recovery.

(Contact: Dana Wellman, North Range Behavioral Health, 970-313-1143)

The U.S. Department of Agriculture (USDA) has provided the following assistance:

- Food Nutrition Service provided Disaster Food Assistance Benefits, which included \$29,795 in Disaster Supplemental Nutrition Assistance Program (DSNAP) and \$5,736 in replacement and supplemental benefits.

(Contact: Cheryl Kennedy, USDA, Food Nutrition Service 303-844-0306)

- Rural Development has provided
 - 13 Guaranteed Rural Housing Loans for the purchase of homes totaling more than \$2.2 million
 - A \$50,000 Rural Business Enterprise Grant
 - A \$3,000,000 loan for facilities was awarded to the Town of Windsor for the Police Facility
 - Rural Development also worked with insurance and state lenders to assist residents displaced from the 37-unit Cottonwood Apartments damaged by the tornado

(Contact: Amy Mund, Public Information Coordinator, 720-544-2906)

The U.S. Social Security Administration (SSA) provides payments for retirees and their dependents, survivors and disabled individuals. Each month SSA pays approximately \$43.7 million to 40,694 beneficiaries in Larimer County and \$28.2 million to individuals in Weld County. The Agency also provides Supplemental Security payments to 4,938 aged or disabled individuals who have low income and resources. These payments add about \$2.1 million to the

economy in Larimer and Weld counties. Fortunately, only a few individuals needed assistance with their payments as a result of the tornado. SSA issued emergency payments to those individuals and provided referrals to a number of people who needed assistance from agencies other than Social Security.

(Contact: Jan Foushee, Regional Communications Director, 303-844-0840)

Local, state, federal and volunteer agencies have worked together to support community-wide long-term recovery under Emergency Support Function 14. Recovery projects have included:

- Rebuilding entry way corridors damaged by the storms
- Re-building Green and energy block grant applications
- Notification and disaster communications systems in rural areas
- Long-term individual and family recovery
- Repair or rebuild of damaged municipal buildings and facilities
- Mitigation projects
- State Community Development Block Grant (CDBG) funds to support disaster recovery

(Contact: FEMA Region VIII News Desk, 303-235-4908)

The Northern Colorado Tornado Long-Term Recovery Team has provided recovery assistance to individuals impacted by the disaster. This group includes faith-based organizations, service clubs, United Way, American Red Cross, Stepping Stones, local human service organizations, private companies, individual volunteers, and local, state and federal government agencies.

- As of May, long term recovery assistance to individuals and the community has included:

Total Contributions and Grants: \$323,692

\$207,254 in private contributions

\$116,438 in Restricted CDBG *

Distribution of Funds:

Immediate Response Grants ** \$ 27,495

Long Term Recovery Grants *** \$296,197

\$116,438 Restricted CDBG

\$114,237 Allocated for Recovery Assistance Grants

\$ 65,522 Currently Reserved for Pending Cases

Total Funds to Be Disbursed for

Tornado Assistance to Clients \$323,692

*Restricted CDBG Funds can only be allocated for debris removal expenses.

** Immediate Response Grants covered immediate needs of people impacted including money for gasoline, food, debris removal costs not covered by other assistance programs, storage and items for families who had exhausted other immediate response resources

*** Long-Term Recovery Grants have helped people with unmet needs. Funds are helping with the recovery process where other financial and community resources were not

available to help, have reached their maximum or could not be covered do to restrictions. Examples include home rebuilding, uninsured property loss, displacement related expenses, lost property not covered by renters insurance, removal of glass from grass, which is causing a safety concern for families, helping with costs and expenses not covered by insurance, helping with expenditures that have been a significant burden on people and directly related to the tornado.

(Contact: Bob Hinderaker, President of Signature Bank and Chair of the Long Term Recovery Team, 970-674-3604)

Local leaders also have offered their success stories and lessons learned from last year's tornado to communities trying to recover from disasters, including a tornado in Bulgaria and Hurricane Ike in South Texas.

(Contact: Dawn Jaeger, Town of Windsor, 970-674-2414)

The Town of Windsor has undertaken several rebuilding initiatives and was selected as a finalist for the 2009 All-America City Award (<http://www.ncl.org/>), which celebrates partnerships and community collaboration. Rebuilding initiatives included:

- Repair and Remodel of Town Hall, a 1910 building, with a new board chamber and an elevator, increasing aesthetics, functionality and accessibility of the tornado impacted building, with grant assistance through the Colorado Department of Local Affairs
- Repair and Remodel of the 1909 Art & Heritage Center that lost its roof in the tornado. This building is on the historic register and was the town's original town hall. It is being repaired with insurance funds and remodeled with a grant from the state historic fund
- Re-Creating Chimney Park, which was destroyed by the tornado, by gathering \$1.2 million in community donations from 69 companies and various community and individual volunteers the site was re-created with premier ball fields
(Contact: Melissa Chew, Town of Windsor, 970-674-2423)
- Monitoring the rebuilding and repair of 418 structurally tornado-damaged homes, all of which are currently in a state of progress and recovery
- Rebuilding tornado impacted buildings with Green or energy efficient systems through a \$72,200 grant from the Governor's Energy Office
- A new police facility will break ground in August 2009
- Master planning is ongoing for the downtown corridor, which was heavily impacted by the storm with funding assistance from the Department of Local Affairs
(Contact: Dawn Jaeger, Town of Windsor, 970-674-2414)

The State of Colorado also provided funding for tornado recovery efforts through the Colorado Department of Local Affairs Division of Emergency Management, Division of Local Government, and Division of Housing, including:

- An executive order making \$500,000 in state funding available to assist in disaster response and recovery efforts. To date \$204,603 has been spent and another \$24,016 has been allocated and is awaiting dispersal.
(Contact: Brandon Williams, CO Division of Emergency Management, 720-852-6630)
- The Division of Local Government has provided the following funding through Energy and Mineral Impact Assistance Fund Grants:
 - Windsor Town Hall Renovation and Tornado Repairs - \$857,402
 - Windsor Downtown Master Plan - \$13,000
 - Windsor New Police Station - \$646,642
 - Windsor Tornado Recovery Staffing - \$89,208
 - Windsor-Severance Fire Protection District Fire Museum Rebuild - \$198,544
 - Technical Assistance (Colorado State University) - \$6,000
 - Weld County multi-level tornado early warning system - \$486,300
- Windsor energy efficiency upgrades to tornado affected buildings through the Governor's Energy Office - \$72,200
- Gilcrest tornado recovery (covers public facility repairs not covered by insurance) - \$757,910
- Gilcrest Purchase of replacement police car (paid for difference not covered by insurance) - \$17,000
(Contacts: Linda Rice, CO Department of Local Affairs, 303-866-6249)
- The Division of Housing amended the existing CDBG Program - Homeless Services contract with Larimer County to address displaced residents. The amendment allowed the Division to contribute an additional \$116,438 to recovery efforts.
(Contact: Linda Rice, CO Department of Local Affairs, 303-866-6249)
- \$589,561 in CDBG funding was split between Windsor and Weld County – these funds go toward replacing a senior transportation vehicle damaged in the tornado, sidewalk accessibility for physically handicapped individuals, and an E-911 countywide emergency system.
(Contact: Linda Rice, CO Department of Local Affairs, 303-866-6249;
Dawn Jaeger, Town of Windsor, 970-674-2414)
- Weld County Social Services Block Grant - \$9,000,000
- Town of Windsor's Insurance CIRSA (Colorado Intergovernmental Risk Sharing Agency) has paid out with the assistance of their supplemental insurance approximately \$2,129,577.

For more information regarding the recovery process, please contact Dawn Jaeger, Town of Windsor at (970) 674-2400, or by email at djaeger@windsorgov.com.