



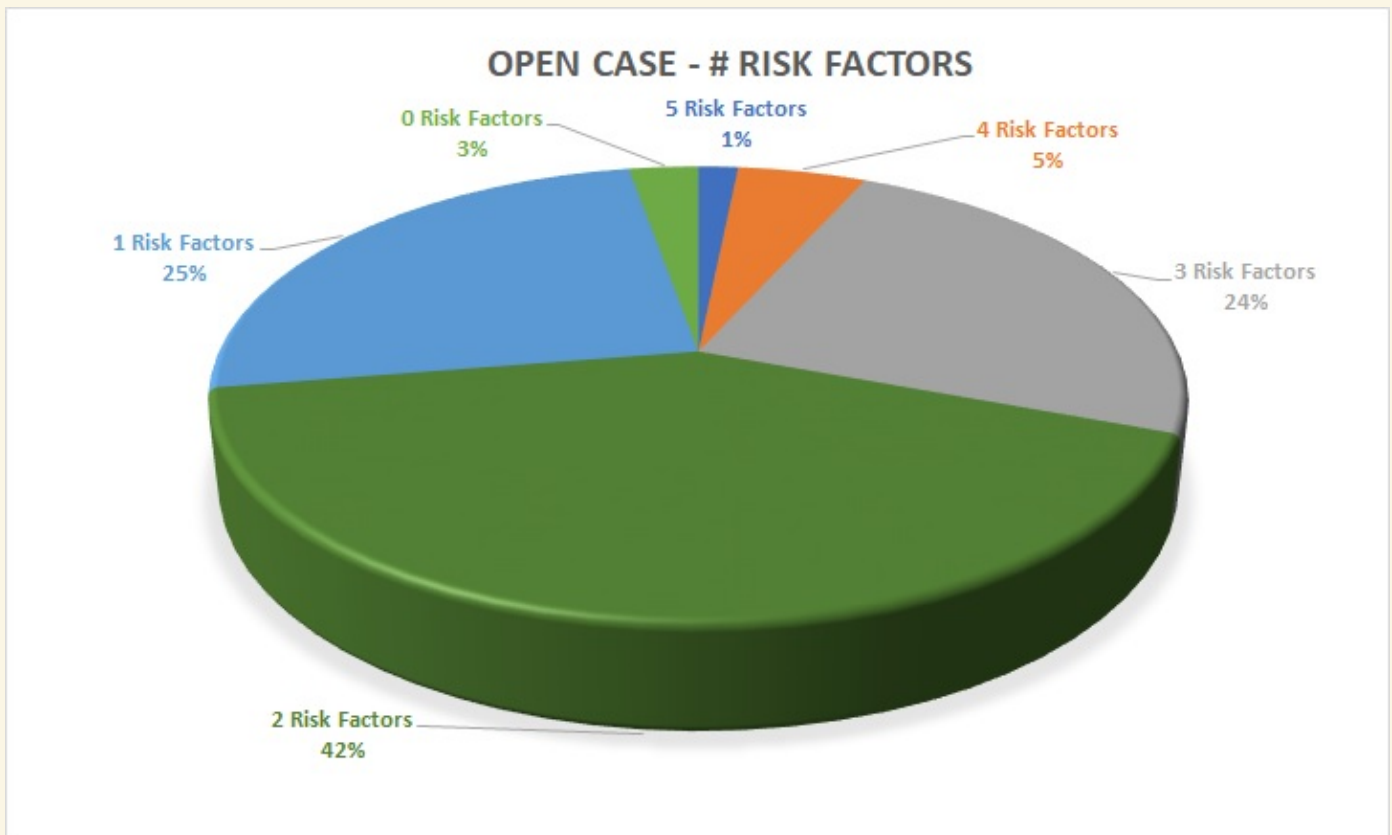
NAVIGATING DISASTER FOR BOULDER COUNTY

MAJOR ACTIVITIES AND ACCOMPLISHMENTS

In the sixth months of operation, Recovery Navigators performed concentrated outreach to residents that had previously requested assistance but who have remained part of a backlog of requests for service. Calls to 140 households during the month identified 5 households with urgent needs, multiple requests for intake and rebuilding grant funds appointments, and many opportunities to provide current information. Multiple households stated that they had no needs at that time.

In addition to outreach calls, Navigators continued to work with 254 households who previously opened cases to request assistance on their road to recovery. Navigators and residents met as needed, or were in contact by phone or email, to discuss additional referrals, resources, funding options, technology support, and other services needed to reach recovery goals. Monthly time spent with clients was dependent on the complexity of the case and the depth of need, and ranged from 2 to 10 hours per month, per household depending on their needs.

The Recovery Navigation program analyzed open case data this month, looking at some key household risk factors. Results founds that 184 of the 254 households with open cases (72.44%) have 2 or more risk factors:



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Risk factors analyzed included:

- 8 households living in an unsafe environment
- 19 households with elder care or other access assistance needs
- 20 households isolated (geographically, socially, or culturally)
- 75 households single with children under 18
- 76 households with seniors in the home (65 or over)
- 97 households with severe emotional distress
- 233 households underinsured

Training and information sessions this month included:

- A community presentation by Taxpayer Advocacy Services - coordinated by Marshall ROC.
- Weekly meetings with Housing Recovery Program staff to review and obtain answers for specific questions and inquiries posed by residents working with a Navigator. Although not intended to train Navigators to the same level as underwriters, the discussions assist both ways – helping Navigators with specific questions and informing HRP staff of a variety of situations and the types of questions residents pose.
- Insurance consultations continued both virtually and in-person. In-person appointments are intended for those residents who are unable to access technology and who are in need of additional support.
- Weekly meetings with FEMA representatives to work through the process of requesting additional rental assistance and other support.

Members of the Colorado Spirit Crisis Counseling Program (CCP), Mental Health Partners Outreach Team, were at the Marshall ROC Recovery Center most days alongside the Recovery Navigators. Appointments can, and do, include a Navigator and CCP member when requested.

TRENDS / CONCERNS

Lack of Builder Oversight

Some households have received insurance funding in large dollar amounts, but they are not connected to any lender or escrow account which can provide oversight and protection during the rebuild process. These homeowners are at risk of being taken advantage of by contractors if there is no oversight by any other party. Risks include lack of builder's risk insurance, or mechanic's liens being filed throughout the project without the owner's knowledge. Additionally, without oversight, if funds are inadequate to complete projects, it will be near impossible to obtain a loan on a partially completed project. Navigators are looking into Owner's Representatives or Inspectors as a means to assist households.

Communitywide grief

Some of the affected population, a year after the event, are recognizing that insurance payouts and other rebuilding funds combined are inadequate for rebuilding. Navigators have concerns for individual and collective grief in the community around the funding shortages. This concern has been expressed to emotional support entities who are considering adding additional support groups or a panel consisting of individuals affected by other disasters to speak to resiliency and other choices for recovery.

Health and environmental concerns and related insurance issues

An increasing number of households are struggling with health issues associated with moderate to severe smoke-damaged properties. Some families are faced with medical expenses and concerns about long-term effects. Residents continue to share information and documentation regarding challenging repairs and remediation and frustrating insurance processes. Residents have shared industrial hygienists' reports showing that the environment is still considered toxic following remediation and are having difficulty engaging insurance for additional remediation.

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PROGRAMMATIC CHALLENGES

Lutheran Family Services Rocky Mountains (LFSRM) has been building a new Disaster Response Database System to improve data reporting and case management processes. Options within the system have been designed based on data needs identified jointly by LFSRM and Boulder County. The system is anticipated to be active prior to the end of February requiring additional staff training and support. Once fully operational, LFSRM anticipates being able to provide better data to the community.

FUTURE PLANNING AND UPCOMING ACTIVITIES

The program has developed a plan to follow-up with all remaining residents on the waitlist by mid-February, with the extensive push having begun in January. With navigators already working with heavy caseloads, the outreach effort will utilize a differential response approach to ensure that urgent needs are met immediately, while other needs for appointments and information are scheduled in a timely manner. Resiliency Training provided by Jewish Family Services is scheduled for remaining staff in February 2023.

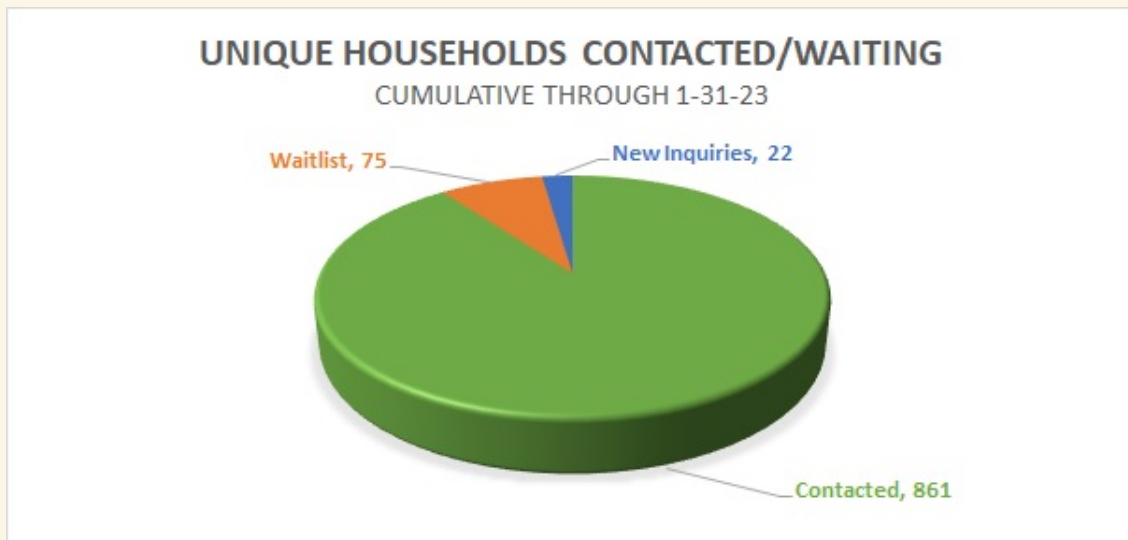
CLIENT IMPACT STORIES

A single- parent family was displaced from a rental home due to severe smoke and ash damage that made the house uninhabitable. The household suffered loss of income post-fire and had limited insurance to cover costs of replacing basic necessities. The parent fell behind on household bills in the early months, but has been able to obtain new employment and find a new rental house for the family with support and encouragement from a Recovery Navigator. Donated funds were available to help the family achieve stability.

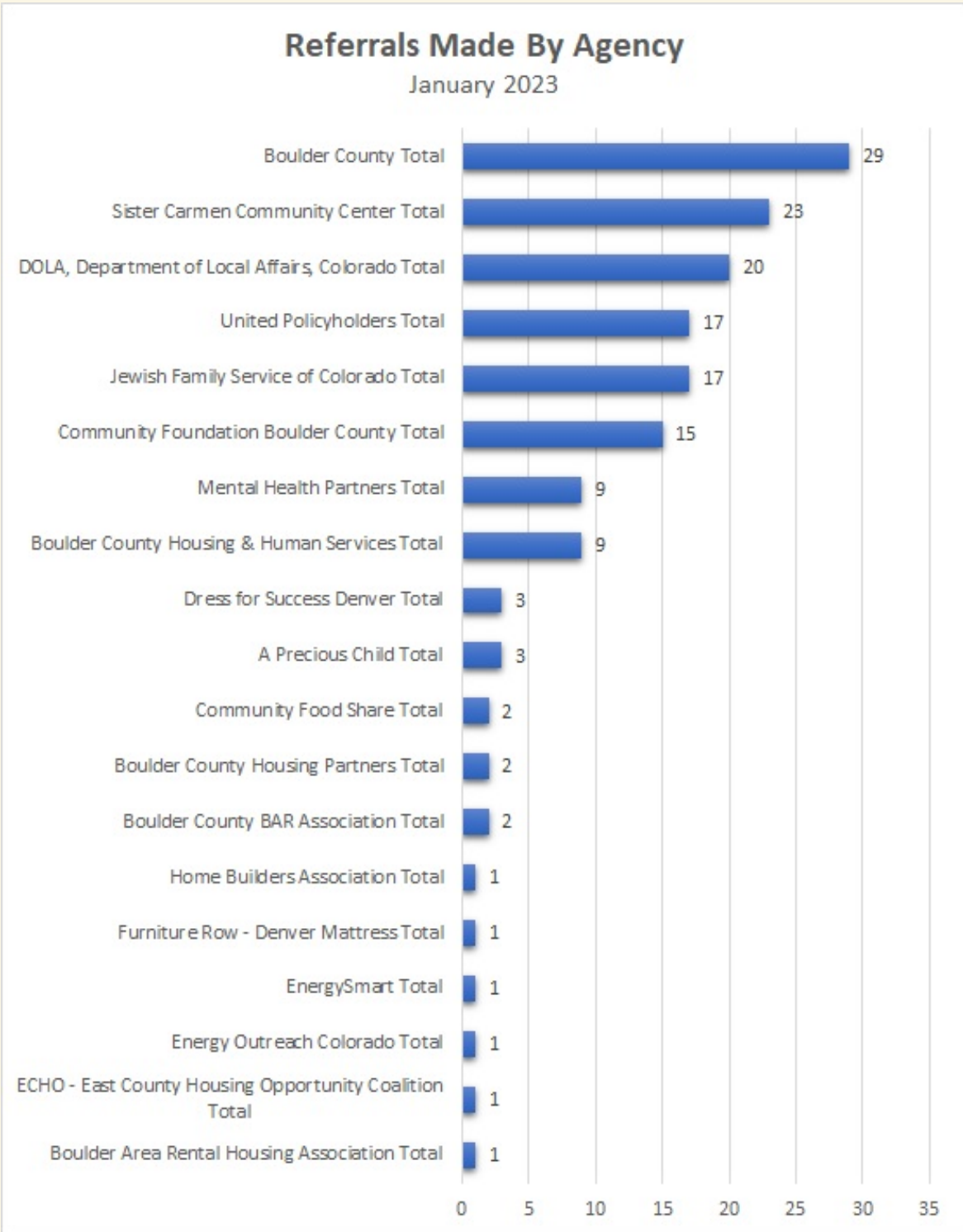
A single senior is in the process of applying for a Housing Recovery Grant and Loan Program dollars to complete her rebuild. She is not entirely comfortable with technology so has requested assistance from a Recovery Navigator to complete the online application process. The resident is extremely well organized and excited to move forward. A Recovery Navigator is assisting with the process and will work with the client through all stages until completion of the home.

PROGRAM DATA

Monthly summary - January 2023	January	Cumulative
Open/Ongoing Cases (Direct Assistance)	35 New	254
Impact Development Fund Applications Submitted	59	262
Referrals to Community Services	157	1,079
Households Contacted	163	861



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SUMMARY OF RECOVERY NEEDS

