



# Carlton County

PUBLIC HEALTH & HUMAN SERVICES

Dave Lee, *Director*

March 4 2016

Hello Public Health and Human Service Directors and County Commissioners,

As 2015 closed out, so did the Northland Regional Flood Recovery Grant. Reports were finalized into the final quarter of the year and reflect all the positive work that was applied to long term recovery from the Northland Floods of June 2012. Looking forward to 2016, the region will come upon the four year anniversary of the floods. The information provided to you in this packet will help to paint a picture of the resiliency of your communities as well as the potential ongoing stressors that influence survivors' daily lives.

This packet contains the following documents for you:

- The Needs Assessment Survey analysis report for your area
- An Infographic created in Piktochart reflecting the data from the survey
- An Infographic created in Piktochart reflecting data from other aspects of the grant work
- A resource booklet created to link to your county website... please email [joanne.erspamer@co.carlton.mn.us](mailto:joanne.erspamer@co.carlton.mn.us) to have this PDF emailed to you if interested
- A booklet of survivor stories – survivors indicated interest in sharing their story on the survey results; this booklet is the completion of that project. Survivors signed permission slips to participate in this booklet project. It was with the understanding that these stories would be used to inform elected officials about the life changes community members were experiencing and to demonstrate the resiliency each had – while identifying strengths and gaps of the response. These stories are personal stories of the impact due to this flood. These are not intended for public distribution or media release.

Through continued Emergency Preparedness planning and training, and lessons learned and shared after each response and recovery activity, our communities will continue to build resiliency. The state of Minnesota's Department of Homeland Security and Emergency Management and Department of Health have taken the reports from this grant and have already begun implementing lessons learned in response and recovery planning.

Thank you for your partnership in these efforts. Questions can be directed to the email address listed above for Joanne, or to Nancy Carlson at the MN Department of Health at [Nancy.J.Carlson@state.mn.us](mailto:Nancy.J.Carlson@state.mn.us).

Sincerely,

Joanne Erspamer,

Public Health Supervisor (formerly the Grant Coordinator for the Northland Regional Flood Recovery funding)



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# Finding Hope, Healing, and Wellness

## Flood Resiliency Story Project



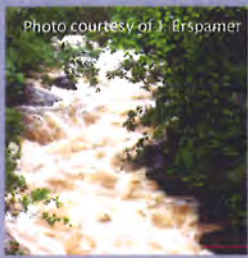
Photo courtesy the  
Department of Homeland  
Security and Emergency  
Management (HSEM)

This project was identified to collect stories of individual recovery and resiliency to describe the impacts on survivors from the 2012 northland floods. The stories and themes describe strengths and gaps of the response and recovery, as well as the resiliency factors that individuals experienced, and will assist elected officials and state departments in future disaster planning. The project was designed to explore how people coped with the stressors they experienced from the floods which occurred in Carlton, Pine, St. Louis, and Aitkin Counties. Insights included strategies people used to endure the struggles, systems and supports that were in place that supported emotional health, and the long term effects of the flood on people's lives.

During the winter of 2014/2015, sixteen interviews were completed including one town official, two managers, one volunteer, one business owner and eleven homeowners (the business person also had damage to their home). To assure anonymity, only first names were used in the stories that were collected.

Carlton County Public Health and Human Services (CCPH&HS) was the recipient of a state flood recovery grant via the Minnesota Department of Health (MDH) on the behalf of the affected four county region in Minnesota, to include St. Louis, Pine, Carlton, and Aitkin Counties. The State of MN, through the MN Recovers Taskforce, within the Minnesota Department of Homeland Security and Emergency Management (HSEM) granted the recovery funds to the Minnesota Department of Health (MDH). Behavioral Health Reconstruction began when the taskforce worked with the MDH to prioritize funding for Behavioral Health Recovery.

**Northland Regional  
Flood Recovery**  
Hope • Healing • Wellness



***Interviews revealed that survivors are still living the flood experience and most have chronic stress in their lives as a result***

*The following themes summarize their experience:*

1. Help with cleaning up debris offered by teams of volunteers was vital to people. It was noted repeatedly to be one of the vivid positive memories survivors have of the first weeks after the flood.
2. People consistently appreciated a place to go for supplies, information, a meal, and an opportunity to share their story with other people. It was a refuge staffed by caring people.
3. Small acts of help and support, whether it was the presence of elected officials, anonymous donations dropped off at doorsteps, or dumpsters set on curbs, gave people the fortitude to keep going.
4. Survivors need to talk, over and over, about their flood experience. Listening, acknowledging, and respecting what is important to them helped them cope with the destruction and loss in their lives.
5. Once the waters were gone, being able to develop a goal and plan for next steps brought a sense of control and purpose; it offered a sense of normalcy.
6. People present as being OK but inside are hurting; they need to be repeatedly asked "how are you doing?" At the same time, people are resilient; most are able to get through a disaster.
7. People reported a variety of techniques and approaches to help them cope with the disaster. Self talk or personal mantras were some examples survivors shared that helped them through challenges and frustrations.
8. People experience on-going grief and post-traumatic responses to everyday occurrences.
9. People hang on to hopeful assurances and statements which offer the possibility of financial help well after there is confirmation that there is no further money available.
10. The paperwork required by loan programs is onerous and creates stress in an already very stressful situation. Most accept it as just one more thing that needs to be done.
11. Because people do much of the remediation work on their own, they live for years in a house under construction. Help offered by organizations and friends is more short-term than what they need.
12. People struggle financially for years after the flood. They are budgeting to have money for on-going remediation or to keep up with loan payments.

*Quotes from the stories:*

*"Sometimes people think they can do all the work on their own, they work like crazy and then hit the wall. Sometimes people do not even know they are hurting."*

*Elected officials "who came to us asking for what we needed rather than us having to go to them to ask for help"*

*"They were concerned and wanted to help; it showed we were not on our own"*

*"I want to help others in a similar situation in the future." "It is nice to finally be able to help someone else." "It feels good to give to others a little"*

# Community Resources: Preparing for Natural Disasters

The unexpected flooding of June 2012 left many people with insurmountable damages to their homes and properties. As our community continues to exhibit resiliency, it is important to look to the future and prepare in case another disaster occurs. This resource guide will provide information on issues flood survivors are still navigating, as well as outline possible resources on how to prepare and prevent future disaster damage.

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## Continued Work Towards Resiliency

### **Camp Noah**

Camp Noah is a locally hosted event for elementary age children whose communities have been impacted by disaster. Disaster in communities changes lives, especially for children. This camp helps equip children with the resiliency skills that will help them successfully respond to challenges they will face in the future. You can find more information at [http://www.lssmn.org/camp\\_noah/](http://www.lssmn.org/camp_noah/).

### **Operation Community Connect**

Operation Community Connect (OCC) is an annual one day event in the Fall in Carlton County, designed to bring service agencies face to face with clients who are most in need, especially those who are experiencing homelessness and/or poverty issues. The event offers many onsite services, which we call “one stop shopping”, of many local nonprofit and government vendors. OCC attendees sign up for services and ask important questions versus simply gathering brochures about services. Appointments are made at the event and are face to face, onsite that day. Busy parents are offered free childcare so that they can focus on getting all the information they need while their child plays in the Kids Area with background-checked volunteers. Participants who attend the event with children are given books for their child to take home. In addition to receiving winter outerwear, groceries, toiletries, and a free meal, participants are offered the opportunity to get their flu shot and free health screenings for diabetes, high cholesterol, and high blood pressure.



## Finding Financial Freedom

### **The University of Minnesota Extension Disaster Recovery**

The University of Minnesota Extension provides many resources dedicated to financial recovery after a disaster. One of them being The Family Financial Toolkit. This toolkit is a comprehensive resource that offers strategies and provides tools to help you make the best decisions to move towards financial recovery. You can find the toolkit online here: <http://www.extension.umn.edu/family/disaster-recovery/moving-towards-recovery/docs/financial-toolkit-all.pdf>.

The website also provides a disaster recovery video series that ranges from finding help to insurance coverage. You can find the list of videos here: <http://www.extension.umn.edu/family/disaster-recovery/moving-towards-recovery/docs/financial-toolkit-all.pdf>

### **LSS Financial Counseling**

LSS (Lutheran Social Services) Financial Counseling is a non-profit, full-service credit counseling agency that helps and provides services as to disaster-proofing your finances. When setting up a Debt Management Plan (DMP), you are allowed to make a deposit each month to LSS Financial Counseling and have funds distributed to your creditors based on each balance. By making a DMP, you will gain benefits such as:

- Reduced interest rates and fees
- Improved credit score and credit report status
- Less stress and more harmony in your relationship with money
- Find relief in having an affordable, consolidated monthly deposit
- Gain a strategic plan for fast debt repayment of full balances
- Receive ongoing support from a team of trained and experienced professionals

The types of [services](#) offered to individuals by LSS Financial Counseling are Budget and Data counseling, Debt Management Plans, Housing Foreclosure Prevention, Reverse Mortgage Counseling, and Credit Report review. For more information, visit <http://www.lssmn.org/debt/>

LSS Financial Counseling **Conquer Your Debt™**



## Dealing with Stress and Anger

### **Human Development Center**

The Human Development Center is a non-profit organization and their mission is to lead communities by providing integrated, culturally respectful mental health services that foster hope, self-determination and recovery. There is an office located in Carlton County, in Cloquet: <https://www.humandevelopmentcenter.org/>

#### **Human Development Center-- Cloquet office**

40 Eleventh Street  
Cloquet, MN 55720  
(218)-879-4559

### **Birch Tree**

Birch Tree Center is a community and regional collaboration providing mobile crisis services and residential crisis stabilization to adults experiencing a mental health crisis or emergency. This includes programming designed to enhance psychiatric stability, personal and emotional adjustment, and the necessary skills to return to a more independent setting. They are available 24/7 and can be contacted at (218) 623-1800.

<http://www.birchtreeduluth.com/>

#### **Birch Tree - Duluth**

4720 Burning Tree Rd  
Duluth, MN 55811

### **Essentia Health - Duluth (Miller Dwan Building)**

Behavioral and mental health services at Essentia Health-Duluth support you in achieving emotional, physical, spiritual and intellectual balance and well-being. They offer counseling services to discuss life-challenges and gain support through any life crisis while promoting independence and responsibility.

#### **Miller Dwan - Duluth**

502 E 2nd St.  
Duluth, MN 55805  
(218) 727-8762





## Dealing with Stress and Anger

### **Amber Wing**

Amber Wing - Center for Youth & Family Well-Being was created by the [Miller-Dwan Foundation](#) to provide the greatest level of compassion and skill, in the most welcoming of healing environments. Set in a restful wooded area, Amber Wing brings together the combined resources of a community philanthropy and a health system to create a national model for effective mental health care. They have a 24/7 crisis line that can be called at (218) 723 - 0099.

### **Amber Wing - Duluth**

615 Pecan Avenue  
Duluth, MN 55811

### **American Psychological Association**

A great amount of stress can be felt among people who have experienced disasters in their home and community. There are many ways to reduce those feelings of stress by strengthening your resilience which will help you be able to get through the challenges posed by flooding of your home and community.

What is Resilience? Resilience is the process of adapting while facing adversity, trauma, threats, or other sources of stress.

<http://www.apa.org/helpcenter/flood-distress.aspx> - This link will take you to the website and list the different ways to help strengthen your resilience after experiencing a flood, wildfire, or any other kind of natural disaster.

### **Anger Management Hotline**

Many organizations are available to help with anger management, and you can receive assistance online, over the phone, or by visiting a community organization that offers anger management services.

Calling an anger hotline can help you prevent or escape a potentially dangerous situation, and speaking with an anger counselor can help you develop the coping skills needed to control your anger and prevent its devastating effects. They are available to provide support and information both before anger gets out of control and during an anger-related crisis. Safehorizon offers support, anger management counseling, and resources to victims of anger and domestic violence and to those who need assistance controlling their anger.

Call: 1-800-621-HOPE (4673)







## Dealing with Stress and Anger

### National Suicide Prevention Lifeline

The National Suicide Prevention Lifeline is a 24-hour, toll-free, confidential suicide prevention hotline available to anyone in suicidal crisis or emotional distress. It is for anyone who is depressed, despairing, going through a hard time, or needing to talk, including people who are thinking about suicide. The Lifeline's national network of local crisis centers provide crisis counseling and mental health referrals day and night. Call 1-800-273-TALK(8255) or visit <http://www.suicidepreventionlifeline.org/>.

### TXT4life

txt4life is a suicide prevention resource available in many counties in Minnesota. The txt4life program uses texting as a way for those in crisis or contemplating suicide to anonymously reach out and ask for free and confidential help. When individuals text the word "LIFE" to 61222, they are connected with a trained counselor who can help them by listening, providing tools and resources, and helping them get to a safe place, both emotionally and physically. They are available 24/7 starting September 1st, 2015.

Text "LIFE" to 61222 or visit <http://txt4life.org/>.



There are many local community agencies and independent providers available to help you through times of crisis and long-term counseling. Check local listings to find the help that is right for you.





## Mold: What to Look For and How to Prevent

Mold can have hazardous effects on everyone. Properly classifying and safely removing mold is essential in protecting you from the harmful effects to your health. The [Minnesota Department of Health](#) suggests the following steps below to ensure safety.

### What is Mold?

Mold is a kind of microscopic fungus. There are many types of molds, and they are present throughout the environment, indoors and out. Tiny mold particles are always present in the air, in the form of tiny microscopic cells known as spores. Mold spores can germinate and grow in a moist or damp environment, on any surface that contains organic matter. A home that's been flooded can provide ideal conditions for the growth and proliferation of mold.

### Why is Mold a Health Concern?

Indoor mold can trigger allergies or allergy-like symptoms affecting the upper respiratory system. Although other, more serious problems may occur if people are exposed to very high levels of mold, the most common complaints are:

- nasal and sinus congestion
- cough
- wheeze/breathing difficulties
- sore throat
- skin and eye irritation
- upper respiratory infections (including sinus infections)

### What to Look For:

Look for visible mold growth. Mold often appears as discoloration, staining, or fuzzy growth on the surface of building materials or furnishings.

- Search areas with noticeable mold odors.
- Look for signs of excess moisture or water damage.
- Search behind and underneath materials (carpet and pad, wallpaper, vinyl flooring, sink cabinets), furniture,

### Clean Up and Removal

1. Identify and remove any sources of moisture
2. Begin drying any materials that got wet
3. Remove any material that is mold-contaminated
4. Clean non-porous and semi-porous items
5. Disinfect surfaces

For more information on mold, please visit:

[Dealing with Mold Problems After a Flood](#)

[CDC: Mold Cleanup](#)

[Minnesota Department of Health: Mold and Moisture in Homes](#)





## Keeping Well Water Safe

Properly maintaining wells that tap into groundwater is critical for protecting personal health and the resource. The Minnesota Department of Health recommends all well owners take the basic steps below to maintain their well and protect their drinking water.

### Basic Wellhead Inspection

Keep insects, rodents, snakes and other undesirable critters out of your well. Keep lawn mowers, snowplows and other equipment away from wells. Follow the Three Cs of well maintenance:

- Cap - ensure the well cap is securely attached and not broken or missing, and the connections through the cap are watertight.
- Casing - observe the well pipe or casing for cracks or corrosion. Call a licensed well contractor for repairs.
- Conduit - confirm that the conduit for the electric service wire to the well is securely connected to the well cap.

### Well Water Testing

The following are what you typically will want to test your water for. Other testing may be needed depending on where you live and the surrounding land use.

- Bacteria - complete a total coliform bacteria test annually or any time your water system is serviced, or you notice a change in taste, color, or odor.
- Nitrate - complete a nitrate test every two years, or annually if nitrate is detected in your well, and always before giving the water to an infant.
- Arsenic - complete an arsenic test once.
- Lead - complete a lead test once, or always flush faucets for at least one to two minutes before using water from them for drinking or cooking when the water has not been used for six hours or longer and never drink from your hot water taps.

To find a water testing laboratory near you, visit the MDH website at: <https://apps.health.state.mn.us/eldo/public/accreditedlabs/labsearch.seam>

Further details on well construction, drinking water quality, well water testing, and certified testing laboratories, can be found at the Minnesota Department of Health website: <http://www.health.state.mn.us/divs/eh/wells/>. For more information on what Minnesota is doing and what you can do to protect groundwater and drinking water, visit the MDH [Clean Water Fund](#) website.





## Keeping Well Water Safe

Carlton County and the surrounding counties, Aitkin, Pine, and St. Louis provide testing kits and/or services by various trusted specialists.

### **Aitkin County Environmental Services**

Aitkin County Environmental Services does water testing for residents to screen for bacteria and nitrates. To find out more about getting a kit and having it tested visit their website at:  
<http://www.co.aitkin.mn.us/Departments/Enviro-Svcs/water-testing.html>

Aitkin County Environmental Services  
209 2nd St NW, Room 100  
Aitkin, MN 56431  
Call: 218-927-7342

### **Pine County Soil and Water Conservation District & UMN Extension**

Water testing kits are available at the following Pine County locations:

Pine County Soil and Water Conservation District  
1602 Hwy 23 N  
Sandstone, MN 55072  
Call: 320-216-4240

University of Minnesota Extension Pine County  
635 Northridge Dr NW Ste. 280  
Pine City, MN 55063  
Call: (320) 591-1650





## Keeping Well Water Safe

### **Carlton County Zoning & Environmental Services**

Carlton County Zoning & Environmental Services accepts samples between 8:00 a.m. and 4:00 p.m., Monday - Wednesday, and on Thursday between 8:00 a.m. and 12:00 p.m. (noon).

Follow this link for instructions: [http://www.co.carlton.mn.us/index.asp?SEC=B032D9C4-57A6-437F-9D42-BB549CFE11B9&Type=B\\_BASICounty](http://www.co.carlton.mn.us/index.asp?SEC=B032D9C4-57A6-437F-9D42-BB549CFE11B9&Type=B_BASICounty)

Carlton County Zoning and Environmental Services  
301 Walnut Avenue, Courthouse, Room 103,  
Carlton, MN 55718  
Call: (218) 384-9177  
1-800-862-3760 (218 Area Code only)

### **St. Louis County Water Testing Labs**

If you live in St. Louis County, you can have your water tested at one of the certified testing laboratories listed below. Additional laboratories can be found on the MDH website: <https://apps.health.state.mn.us/eldo/public/accruitedlabs/labsearch.seam>. Well specialists at the Duluth MDH district office can answer further questions at (218) 302-6166.

Era Laboratories, Inc. - Duluth  
4730 Oneota Street  
Duluth, MN 55807  
Call: (218) 727-6380

Pace Analytical Services, Inc. - Virginia  
315 Chestnut Street  
PO Box 1212  
Virginia, MN 55792  
Call: (218) 735-6700

**After the Flood: Water Quality** – Audio Recording *Sea Grant Files* with credits to: kumd.org  
Barbara Liukkonen, Sea Grant's Water Resources Education Coordinator, talks about flooding and overcoming water quality challenges caused by floods with Steve Bortone. To listen to the 10 minute audio recording, follow this link: [http://www.seagrant.umn.edu/audio/04-29-09\\_floods.mp3](http://www.seagrant.umn.edu/audio/04-29-09_floods.mp3)

For more information on the Sea Grant, please go to this website: <http://seagrant.noaa.gov/>  
For more information on the MN Sea Grant, please go to this website: <http://www.seagrant.umn.edu/>





## Preventing Future Flood Damage

### Rain Gardens

A rain garden is a bowl-shaped, and functional garden that captures and absorbs storm water. Rain gardens are important because storm water runoff is one of the biggest problems facing waterways. There are a lot of factors that are involved with rain gardens, such as soil particle size, soil amendment, doing a soil test, and the kind of plants to put into it, maintenance, etc. To learn more about rain gardens, go to the EPA website at:

[http://water.epa.gov/learn/training/wacademy/upload/raingardens\\_dec10\\_2slides-2.pdf](http://water.epa.gov/learn/training/wacademy/upload/raingardens_dec10_2slides-2.pdf)

### Managing Moisture in the home

The University of Minnesota Extension has information on causes and solutions to moisture in basements and your home. Find information at this website: <http://www.extension.umn.edu/environment/housing-technology/moisture-management/moisture-in-basements-causes-and-solutions/>

### Prepare

When preparing for a potential flood or other natural disaster, there are multiple areas to consider planning for. 1) Be sure to review your [insurance coverage](#) before disaster strikes. 2) Inventory your household property using [List it or lose it](#). 3) Protect your important financial documents using [Red file](#). 4) Create a plan to protect your [family and pets](#). 5) Start an emergency [fund](#) before disaster strikes. Follow these [University of Minnesota Extension](#) links to find more information on preparing.

### Water Restoration Services

After flooding has occurred in your home it is important to act fast in order to avoid further water damage and molding. Water restoration specialists are available through most cleaning agencies. Contact local water damage repair and restoration services for immediate care in:

- Emergency water extraction
- Removal and containment of odor caused by mold and mildew
- Drying and dehumidification
- Carpet cleaning and restoration
- Carpet and carpet cushion deodorization and stain removal
- Mold and mildew odor removal and containment





## Preventing Future Flood Damage

### Green Infrastructure

Green infrastructure relies on vegetation, soil and natural landscapes to manage rainwater where it falls, thus protecting against flooding while providing recreational, aesthetic, and ecological benefits. By contrast, traditional gray infrastructure invokes systems that quickly dispose of storm water, such as pipes, pumps and reservoirs. An example is [The Minnesota Sea Grant](#) flood control study focused on Duluth. It has set a path for future changes in incorporating more green infrastructure in order to achieve a 20% reduction in peak water flow in Chester Creek in Duluth, Minnesota. The following steps will aid in this reduction:

- Underground storage beneath parking lots and roads
- Tree trenches along sidewalks
- Bioswales along unimproved roads
- Permeable pavement sidewalks along unimproved roads
- Roofs that store precipitation on commercial buildings
- Retention ponds in open areas
- Wetland preservation and restoration in the upper section of the watershed
- Stream "re-meandering"
- Vegetation management in the upper portions of the watershed

Learn how to create your own green infrastructure for your property here:

<http://www.americanrivers.org/initiative/stormwater-sewage/projects/green-infrastructure-solutions-for-your-property/>.

For additional information and resources on green infrastructure, click here:

<http://water.epa.gov/infrastructure/greeninfrastructure/index.cfm>.



## Prepare for Disasters and Emergencies



(Prepared emergency kits)

### Emergency Kit

Being prepared with an emergency kit can help prevent unneeded stress during a disaster and can help keep everyone safe and healthy. There are multiple sources for lists. One based on personal needs is important. For a list of what an emergency kit could include, visit: <http://www.ready.gov/build-a-kit>

### Red Cross

[Red Cross](#) is a network of generous donors, volunteers, and employees that help prevent and relieve suffering through disaster relief, supporting America's military families, lifesaving blood, health and safety services, and international services. Their [Flood Safety Checklist](#) will help guide you as to what to do before a flood, what supplies will be needed, and what to do after a flood.

### Get Connected in Your community

Carlton County is using a provider called Everbridge. The Carlton County Citizen Alert registration is located in a box to the right on the county webpage: [www.co.carlton.mn.us](http://www.co.carlton.mn.us)

Pine County is using Code Red. The Pine County Code Red Weather Warning link is located on the left side of the county webpage:

<http://www.co.pine.mn.us/>

Aitkin County also uses Code Red and this link is found on the bottom of the county webpage:

<https://www.co.aitkin.mn.us/>

First Call 211 is another resource listed on the Aitkin County website, for more information go to the bottom of the Aitkin County website above or

click the following link: <https://www.co.aitkin.mn.us/PDF-Files/first-call-211.pdf>

The City of Duluth also uses Code Red and you can access that system through the City webpage when you click on the city departments tab and go to the Fire Department, there is a link on the right side:

[www.duluthmn.gov/fire/](http://www.duluthmn.gov/fire/)





## Better Prepare for Disasters and Emergencies

### Carlton County Citizen Alert System



#### Be Prepared No Matter Where You Are

Sign up for the Carlton County Citizen Alert System, powered by Everbridge, and receive notifications for:

- Emergency weather alerts
- Missing persons/Amber Alerts
- Emergency situations within the city or area
- Local events
- Public utilities outages
- City ordinances
- Local government building closures

Register as many phone numbers, emails and texting devices you would like, and customize what weather alerts you receive from the National Weather Service.

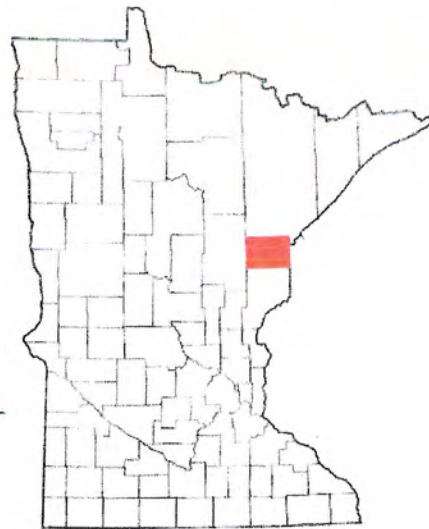
#### Registration form locations:

- Cloquet Public Library
- Carlton Public Library
- Moose Lake Public Library



All information you provide is strictly confidential and is destroyed once the sign-up process is complete. After registering, you will automatically receive emergency notifications and have the option of signing up for non-emergency notifications. To register, visit the Carlton County website or use your smart phone to scan the icon below:

[www.co.carlton.mn.us](http://www.co.carlton.mn.us)



#### Register Today

Add your contact information into the web based Mass Notification System, which allows local government entities to notify you of emergency and non-emergency situations.

Registration forms can be found at the following locations:

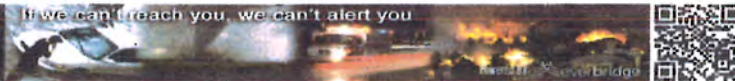
**Cloquet Public Library**  
320 14th St.  
Cloquet, MN 55720  
(218) 879-1531

**Carlton Public Library**  
213 Chestnut Ave  
Carlton, MN 55718  
(218) 384-3322

**Moose Lake Public Library**  
313 Elm Ave  
Moose Lake, MN 55767  
(218) 485-4424

Carlton County  
Alert System

If we can't reach you, we can't alert you



For online registration, go to: <https://member.everbridge.net/index/453003085611079#/signup>



## Better Prepare for Disasters and Emergencies

### **People With Disabilities Or Access & Functional Needs**

If you have a disability or an access and functional need, you may need to take additional steps to prepare for emergencies. <http://www.ready.gov/individuals-access-functional-needs> – this link provides tips on how to better prepare both you and the people who assist and support you. Basic tips include:

- Create a support network
- Collect important information and phone numbers
- Make backup plans to receive medical treatment and in-home care
- Stay mobile with accessible transportation
- Plan for possible evacuation
- Plan for power outages before they happen

For more information, click here: [http://www.fema.gov/media-library-data/1390849866881-33d608585d1e0e55ff6fbbb1ad6f4765/ready\\_Disabilities\\_R-6\\_2014.pdf](http://www.fema.gov/media-library-data/1390849866881-33d608585d1e0e55ff6fbbb1ad6f4765/ready_Disabilities_R-6_2014.pdf)

### **Women Who Are Pregnant Or Families With Infants**

The needs of pregnant women and families with infants are different in the event of a disaster. [The American Public Health Association](#) suggests that pregnant women should have a copy or a “portable” version of their prenatal medical record in the likely event that her prenatal care with her regular provider is disrupted. It is also recommended that pregnant women have their prenatal vitamins and any other medications in her disaster kit. Also a supply of nutritious foods such as protein bars, nuts and dried fruit, extra bottled water, maternity clothes and baby clothes. The following link provides information on the special emergency kit supplies needed for pregnant women and families with infants:

[http://www.getreadyforflu.org/new\\_pg\\_MODInfantSupplies.htm](http://www.getreadyforflu.org/new_pg_MODInfantSupplies.htm)

### **Caring for Animals**

If you are like millions of animal owners nationwide, your pet is an important member of your household. <http://www.ready.gov/caring-animals> suggests that if you must evacuate, take your pets with you if possible. However, if you are going to a public shelter, it is important to understand that animals may not be allowed inside. Plan in advance for shelter alternatives that will work for both you and your pets. Make a back-up emergency plan in case you can't care for your animals yourself. Develop a buddy system with neighbors, friends and relatives to make sure that someone is available to care for or evacuate your pets if you are unable to do so. Be prepared to improvise and use what you have on hand to make it on your own for at least three days, maybe longer. For more information on pet preparedness, follow this link: [http://www.fema.gov/media-library-data/1390846777239-dc08e309debe561d866b05ac84daf1ee/pets\\_2014.pdf](http://www.fema.gov/media-library-data/1390846777239-dc08e309debe561d866b05ac84daf1ee/pets_2014.pdf)

# Finding Hope, Healing, and Wellness

## Flood Resiliency Story Project



Photo courtesy Department of Homeland Security and Emergency Management (HSEM)



Photo courtesy Homeowner: flooded basement



Photo courtesy Homeowner: debris



Photo courtesy Homeowner: sewage backup

Provided with funding through Minnesota Department of Health (MDH), and Department of Homeland Security and Emergency Management (HSEM), Flood Recovers Taskforce, via Carlton County Public Health and Human Services on behalf of the Carlton, St. Louis, Pine, and Aitkin Counties.

**Northland Regional  
Flood Recovery**  
Hope • Healing • Wellness

## Survey Analysis Report and Final Grant Numbers for Aitkin and Pine Counties

As the Flood Behavioral Health Recovery and Resiliency grant from the MN Recovers Taskforce closed out, the flood team wanted to share some of the data with the regional counties. The survey, which was conducted almost two years after the floods occurred, gave the team data about the ongoing needs in the community. This allowed the team to focus services in a way that would be responsive to the information collected. Other data at the end of this document include estimated final numbers of the services that have been provided to the survivors of the June 2012 floods across the four county region- Carlton, St. Louis, Pine, and Aitkin. A visual of this data is found on the infographic, Flood Recovery Grant, Where are we now?

**The survey set out to answer these four questions:**

1. How many respondents still have unfinished construction projects?
2. What is the debt load or financial strain of the flood recovery to respondents?
3. How do respondents perceive their stress and health during recovery?
4. How many respondents have moisture and mold issues in their homes after the flood?

### **1<sup>st</sup> Block: Overall Survey Responses**

The Flood Recovery Team sent out 1600 letters to contacts on the damaged properties lists across the region. A press release was also issued asking survivors to go to the Carlton County website or call the flood line to be sent a paper copy of the survey. There were 224 responses from the four-county area, of those, 51% came from Carlton County Residents, 38% from St. Louis County, 6.5% from Pine County, and 4.7% from Aitkin County.

### **2<sup>nd</sup> Block: Unfinished Projects**

Ninety-one percent of respondents had living space or building structure damaged in the floods. The data received about living space or building structure damage was concurrent with the flood team's assumptions for the most part. What the information displayed was that three percent of the respondents were permanently relocated after the flood, one percent had moved temporarily and not yet returned at the time of the survey. There are survivors who didn't have their living space or structures repaired or returned to pre-flood conditions. You can see at the bottom of the block that sixty-four percent of respondents still had unfinished construction projects on their living and non-living storage spaces.

This information helps quantify the understanding that long term recovery and reconstruction moves beyond one to two years and for some it takes much longer. This information is shared with the state to include in long term recovery planning. The flood team responded to this information by identifying local funding programs for low-financing re-construction and

developed a resource sheet consisting of the local Community Action Agencies that serve the area. This brought a clear resource for survivors to use when looking for reconstruction programs.

### **3<sup>rd</sup> Block: Debt load or Strain**

Six and a half in ten respondents have debts caused by the flood. Thirty-one percent have debts they cannot pay or are having difficulty paying. Survivors are struggling with debt and continue to do so. Twenty-four percent took out \$10,000 or more out of savings or retirement to pay for flood related expenses. Financial insecurity is a factor in the flood disaster aftermath and will be an issue facing survivors for years to come.

Though more questions could have clarified or could have gathered more information about the assistance programs, the information collected is useful in telling the story of the financial burden of recovery. This information can be used in planning for long term recovery and helps to educate decision makers about response considerations after a disaster. The team responded to this information by providing outreach on financial education opportunities. Lutheran Social Services Financial Planners were included in subsequent Community Forum opportunities, and their resources will be linked on the Carlton County Website for the public to access, this can be shared with all counties if requested.

### **4<sup>th</sup> Block: Perceived Stress and Health**

This particular topic was of interest with the behavioral health grant. It was clear that the assumptions and the experiences disaster recovery workers were identifying with were correct; survivors were not accessing help for the stress and emotional impact of the floods. Ninety-eight percent of respondents did not receive stress management services, even though sixty-eight percent feel stress from time to time or frequently because of the flood. Twenty-two percent of respondents believe that the floods created emotional concerns for them, and fifty percent feel nervous or anxious because of the floods. Emotional health after a disaster is a process and it takes time to become known and felt by the survivor. Forty-one percent of respondents expressed that they experience frustration or anger more often after the floods.

The team witnessed this process as survivors requested emotional support services well past the two year mark and continued to do so as the region approached the three year anniversary of the flood. Referrals continued to come in and new clients were identified by the community mental health agencies working with the grant.

Survivors' perceptions of stress and health, both physical and emotional, assisted the team in focusing services, training providers, and educating communities. Healthy communities are more resilient communities. The survey also allowed survivors to request follow up ~ one

hundred two contacts were vetted by the team. Sixty-five survivors had conversations with the team, thirty-seven contacts did not respond to attempts. Seven home visits occurred and twenty-seven individuals were sent housing resource information they requested. The survey results and follow up calls helped the team learn how to respond to survivors, what language to use to reduce the emotional reaction to the services, and told the team more about the ongoing stressors in survivors' lives.

#### **5<sup>th</sup> Block: Moisture and Mold in Homes**

Mold and moisture issues are an ongoing struggle for survivors. The team learned that twenty-three percent of respondents had a noticeable increase in moisture or mold being more of a problem due to the floods. Ten percent are still having a difficult time managing and cleaning their mold and moisture problems.

Through this data, the team was able to identify additional educational resources needed. Early after the disaster, community presentations on mold were held in Carlton and Aitkin counties. Community Forums included more resources on mold, and those links will also be placed on the Carlton County website as well, also able to be shared with other counties.

#### **6<sup>th</sup> Block: Outside Space**

This was an additional area that was asked on the survey. When the team looked at resiliency and future disaster planning in emergency preparedness, how people are able to prepare for and prevent damages in a disaster is really important. The floods wiped out a lot of property – many survivors however couldn't receive financial assistance to repair outside spaces. Only five percent said their outside space was fully recovered and had improvements that will prevent damage if another flood occurs. Twenty-three percent said their outside space needed substantial work to repair the damages. The flood team understood anecdotally that survivors have new moisture issues due to the water flow on their properties.

It is clear that more education and information is needed about property mitigation and preparedness. Resources will be linked on the Carlton County website as available and can be shared with others.

**Another component of the survey was an option for survivors to tell their story.** The team vetted fifty-one contacts and of those, just over twenty people were interested in meeting with the contracted story coordinator. She collected sixteen stories and included a final story report of fifteen. The stories identified themes of recovery, resiliency, and gaps in services that could be included in lessons learned for future recovery planning. A communication document is included with the story booklet.

**Other data to share include grant strategy numbers specifically. An infographic is also included with the numbers.**

Mental Health Professionals: limitations in the database allow for approximate numbers only

28 Clients Served Overall

5 home visits that didn't result in open cases

266 Approximate client visits from 9/30/13-6/12/15

800+ Approximate client related contacts throughout the grant period

Community Mental Health Providers:

*The Human Development Center:*

Total overall – 48 clients

Total overall uninsured – 9

Total over all under insured – 43(some uninsured clients became insured throughout the grant)

*Other Contracted Mental Health Providers:*

Total overall – Approximately 11 clients

All service providers transitioned clients into other payment sources or were able to close out the cases. in the Mental Health Professionals' cases, those who needed to be referred were, the others were closed.

Camp Noah:

Served 265 kids at 8 camps– in Aitkin County, there was a camp in McGregor, in Pine County there was one in Sturgeon Lake. Another note regarding Aitkin County is that there was a Camp Noah early after the floods which happened through Farm Grant Dollars and is not reflected in this report as it was not a regional flood grant activity.

Trainings held:

- Compassion Fatigue: 85 people -3 trainings – Contracted with Greg Nelson, MS, LP
- Applied Suicide Intervention Skills Training - ASIST: 36 people -2 trainings – utilized text4life trainers
- Integrated Behavioral Health Conference: 135 attended
- Mental Health First Aid training: 32 people attended the adult specific training and 23 attended the youth specific training – Contracted with the University of Minnesota, Duluth Continuing Education

- Mental Illness for Law enforcement and Justice Professionals 31 people were registered (out of 49 available seats) – Contracted with Metropolitan State University, MN

#### Disaster Recovery Fair/OCC:

1. 2013 – 160 attended and 52 of those had been affected by the flood – 1 in 5 came looking for flood recovery resources
2. 2014 - 170 attended and 33 of those had been affected by the flood – 1 in 10 came looking for flood recovery resources

Internet Tele-Presence was transitioned to Arrowhead Health Alliance and they will continue with the regional system level work. The flood grant was able to implement one unit, utilize those implemented through TXT4LIFE in the schools, and purchase additional equipment items to be implemented by AHA.

#### Other Reports Developed:

- A toolkit is written
- A story communication tool and booklet
- Infographics of the survey results
- Infographic of the final numbers
- A resource guide can be posted to county websites
- A final grant report for the last quarter was submitted to MDH
- An Omaha outcomes report accompanied the quarterly report
- A survey report was submitted to MDH
- A post survey went out to attendees of the Integrated Behavioral Health conference – data was shared with MDH
- Lessons learned were shared with MDH



## FORWARD:

Carlton County Public Health and Human Services (CCPH&HS) was the recipient of a state flood recovery grant via the Minnesota Department of Health (MDH) on the behalf of the affected four county region in Minnesota, to include St. Louis, Pine, Carlton, and Aitkin Counties. The State of MN, through the MN Recovers Taskforce, within the Minnesota Department of Homeland Security and Emergency Management (HSEM) granted the recovery funds to the Minnesota Department of Health (MDH). Behavioral Health Reconstruction began when the taskforce worked with the MDH to prioritize funding for Behavioral Health Recovery.

Almost two years post flooding, a survey was administered to the region and was focused on those who had property damage because contact information was available. The survey was also advertised widely in the newspapers and by word of mouth, thus was responded to by survivors in the community as well. In the Spring/Summer of 2014, sixteen hundred survivors received a letter in the mail requesting they go to the online survey link or call to request a paper copy. Two hundred twenty-four survivors responded.

The survey aimed to answer the following questions:

- 1.) How many respondents still have unfinished construction projects?
- 2.) What is the debt load or financial strain of the flood recovery to respondents?
- 3.) How do respondents perceive their stress and health during recovery?
- 4.) How many respondents have moisture and mold issues in their homes after the floods?

Additionally, a request was made for stories of recovery and resiliency. Survivors interested in telling their story gave the flood recovery team their contact information.

This project was identified to collect stories of individual recovery and resiliency to describe the impacts on survivors from the 2012 northland floods. The stories and themes describe strengths and gaps of the response and recovery, as well as the resiliency factors that individuals experienced, and will assist elected officials and state departments in future disaster planning.

The project was designed to explore how people coped with the stressors they experienced from the floods which occurred in Carlton, Pine, St. Louis, and Aitkin Counties. Insights included strategies people used to endure the struggles, systems and supports that were in place that supported emotional health, and the long term effects of the flood on people's lives. The stories also highlight gaps survivors found in the process of recovery that added to their distress. Questions included: what was not in place that could have made recovery easier, what challenges did survivors face, and how are they coping with the "new normal"?

This is a beautiful collection of real recovery stories; stories of struggle, stories of loss, stories of strength, and most importantly, stories of resiliency... these survivors made it through and have a 'new normal' in life.



# Northland Regional Flood Recovery

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#### AUTHOR'S ACKNOWLEDGEMENT:

I would like to thank all of the people who shared their flood experiences with me. They persevered through a disaster characterized by overwhelming destruction, loss and sadness. It is almost three years since the flood occurred and some are still mitigating damage, many are dealing with financial obligations; all have the flood experience woven into how they live their lives today.

Also, I would like to acknowledge the assistance provided by a multitude of people that were mentioned during the interviews. They worked for organizations that provided recovery resources; they were elected officials who "showed up" and were concerned that everyone was OK; and they were individuals who served meals, carried soggy drywall out of homes, or were there to witness the tears being shed. Their support and caring made it possible for people to carry on.

One final thought, listening to the flood experience has also changed my understanding of what it is to live through a disaster. I will never hear or read about one with detached interest. It will always be accompanied with the heartfelt memory of the experiences and struggles shared by the people I interviewed.

~Marie Margitan



A homeowner remembering the flood destruction of June 2012

Photo courtesy of MM

## *Bette/Homeowner*

Bette is someone you would pass on the street and not realize the stress she has experienced. A granddaughter died, her partner survived a heart attack, she broke a leg, underwent two hip surgeries, one of which was needed because of a misdiagnosis; and on top of all of that, waters flooded her home.

As it rained throughout the day, June 19th Bette did not know she was in trouble. Her house sits on a low piece of land across from a lake and high water in May and June is a common occurrence. Two small sump pumps were pumping water from under her house. Everything was OK; nothing seemed to be in jeopardy.

Before midnight she heard loud gurgling coming from her sewer drain; water soon began exploding from it. At midnight a neighbor came to warn that everyone needed to evacuate because of rising waters. She had time to drive her car to higher ground, bring a few possessions up from the lower level, and turn off the electrical power before she stepped into a canoe and paddled to higher ground.

By the time she returned, flood waters had inundated her house with stinky, murky water, up to the third step of her split entry stairway, the steps going up not down. Her bedroom, recreation, laundry and furnace rooms located in the lower level of her home had all been flooded. Her garage had been submerged in four feet of water.

Bette recounts her flood story apologizing, saying she cannot remember the details of what happened because of all the stress. It is only when people relate their stories of helping does she start to remember. She says it is hard to grasp all the damage done. The images that do come to mind are of leaving her house in a canoe, coming back to have her four-wheeler start on the first try and the tears. Tears for all the devastation she saw when she returned to her home.

Bette did not know for about two weeks that help was available. "Up until then my family and friends were helping me with all of the clean up." There was information at the city hall but it closed at 4:30 pm and during the day I was home cleaning. I did not know the church was serving food. Part of the problem was that flooding was localized in this neighborhood to about four homes. Most of the flooding occurred across town near the high school. It seems like the post office would be a better location because everyone goes there to pick up mail and has longer hours it is open."

Once Bette was connected to resources, she did receive much needed support. Volunteers from Samaritan's Purse, a national religious organization, took down sheet rock and the chimney brick. At the end of the day's work "we stood in a circle holding hands and praying. It felt so comforting to be surrounded by people who both worked and cared about me." They also provided a counselor, "we just talked and it helped." Lutheran Social Services and community groups provided much needed financial help.

Bette's new normal is a reality in which the flood is more a part of her life than she wants it to be. She just got her bed set up in her bedroom. She has a plastic baggie filled with small pieces of paper, each of which has one thing that needs to be done. For example "re-do tile grout on lower level floor, varnish wood work"; of note, this is in addition to the bigger jobs still to be done, such as re-do garage floor or address the cracks in the floor of the lower level. On her days off she pulls out a piece of paper and gets on with the tasks.

"On her days off" is a significant phrase, because Bette had to go back to work because of the flood. Insurance covered part of the damage, but not all due to the technicality that even though the lower level of her home was finished, it did not have an exterior door. Her paycheck is covering the expenses of recovery not covered by insurance.

Some days Bette becomes overwhelmed with what is left to do, she is "right on the edge." Other days she is grateful for the progress she has made; it depends on the day. A good day "is when I go to work and put a smile on someone's face." Bette sums up her flood experience with the words unbelievable, stressful, thankful for the people who helped, and hard to keep going. She adds that if flooding happens again, she would consider selling her house; she would not sell now, but if it keeps happening....

## *Gary/Jay Cooke State Park*

On Wednesday, June 20<sup>th</sup>, Gary, park manager, started out his daily drive to Jay Cooke State Park just as he did any other day. A lot of rain had fallen in the recent days, two to four and a half inches the day before; this in addition to the 12 inches since the start of the month. During the night he had been notified that park staff had moved 40-some campers due to the threat of flooding and mud slides. What Gary learned as he drove was that the whole Duluth-Thomson-Carlton area suffered extreme flooding the previous night.

It was not until Thursday that Gary was finally able to get to the park, and then only by entering via a bike trail. The highway to the park was covered in clay and mud. The power for the park was out; the internet was down, and would be for the next 6 weeks; water and sewer lines were washed out and most disturbing of all, the historic swinging bridge going over the St. Louis River was underwater. By late afternoon it would be destroyed. The "singing bridge," called this by some park visitors because of the unique sound it made as people crossed it, "would soon be silent." Tears, his and those of his staff, were a fitting response to the devastation that occurred in the park.

A great deal of assistance came in response to the destruction experienced in the park. MN DOT (Minnesota Department of Transportation), Minnesota Power, and WLSSD (Western Lake Superior Sanitary District) addressed the power outage, the washed out roads, and the sewer issues. FEMA sent four people to process applications for financial help; his own agency, the DNR, re-distributed funds; and a special session of the state legislature passed legislation authorizing money for recovery efforts. More than \$2.5 million dollars would eventually be spent. These were the tangibles of recovery.

Park staff had their own loss and stress to deal with as they struggled to make sense of and cope with all of the destruction in the park. Support for those feelings was less specific yet critical for them to be able to face the day to day challenges of working at a disaster site. Gary recounted that having regularly scheduled regional meetings led by the Carlton County Sheriff and Incident Commander, Kelly Lake, was one thing that helped. It was comforting to know there was a time and place to get information, ask questions and talk with others who were also dealing first hand with all the damage. Within the DNR, supervisors were available to talk, resource specialists attended planning meetings, and a safety incident commander facilitated debriefings. "The fact that our regional managers acknowledged our efforts to get the park up and running was helpful. Also having elected officials present and concerned helped. County commissioners attended meetings offering their support; Mary Murphy, a state legislator, came to see firsthand the damage and to check that people's needs were addressed. It felt good to have elected officials come to us instead of us having to go to them to ask help. The mere fact of people thanking us and recognizing our efforts helped us get through the tough times. "

Gary noted that once the shock of the devastation was over, simply having a plan, a direction to go in, with everyone having a specific task made it easier to deal with the reality of what happened. He also shared that because the road to the park head quarters was destroyed, staff met at a central location and car pooled into work following a bike trail. "We had time to talk and share in a way we don't under normal circumstances."

In reflecting on what would have made responding to the flood easier, there were a few things Gary mentioned. Even with the support received, he said it would have helped to have "more cheerleading" from others and to have a speaker at staff meetings that could help us talk about the stress of working in the aftermath of a disaster. Having hard copies of names and contact information and having access to the internet would have made the first days go a lot smoother. Also, coordination of all the state people who wanted to come out and see firsthand what had happened would have helped. "We had to fit their schedule. It took a lot of time to coordinate meetings and often they arrived late and they all asked similar questions. The show and tell of visitors sometimes was so much we could not get our recovery work done."

Gary had a final comment, "the damage caused by the flood has not all been repaired, but we are up and running. Our outreach is stronger and park attendance is up. Jay Cooke State park is open for business!"

## *James/Homeowner*

"I heard water running while watching a movie and did not think much of it, it was raining hard outside. Then I heard something funny." When James did investigate and opened the basement door he saw three inches of water on the floor. Not too bad, except he has a full sub-basement. This meant he had over seven feet of water below what he was staring at. He now had a pool somewhere below him, more accurately a septic pond since the water was mixed with sewer overflow. James's initial response was to be perplexed. He had lived in this home for over 24 years, his basement and subbasement had been dry all those years. He lives on a hill nowhere near water. It was late evening, "I couldn't believe what I was seeing and I'm not the excitable type, I just finished watching the movie."

When the flood waters were at their highest they had filled his subbasement, where the furnace, hot water heater and storage boxes were; covered the basement floor with five inches of water, the basement being a carpeted living space with bathroom, small kitchen, and office; and inundated his garage, where lumber for an anticipated deck, lawn mower, three car engines and tools were stored. Of all his possessions, perhaps his books were his greatest loss. He quietly stated "I put a lot into my books and they are all gone." In all, it took about one week for the water to drain out from his house.

In "calling around," James connected with a community group. The organization provided volunteers who carried ruined possessions out of his sub-basement and basement, washed down walls and assisted in finding a contractor. It also provided money to buy a furnace and hot water heater.

James did not qualify for, or receive any other help in getting through his flood experience. He did not qualify for an SBA loan because he did not carry homeowners insurance, one of its requirements. He did not have flood insurance because he did not think he needed it. There had been no evidence in the house of previous flooding and the house inspection done before buying the house made no mention of the fact his house sat on Coffee Creek.

During it all, no one asked how he was coping. "I look strong, but I am not as strong as people think I am. This is the most I have talked about the flood since it happened." In recounting how he got through dealing with the aftermath of the flood his initial response was "I have no idea how I took care of this. I relied on me. I survived it." His wife died shortly before the 2012 flood, has no children in the area, and his friends "are consumed by their own issues. Sometimes I have 15 seconds of crying time", then, in a practical tone, said, "the water starts to boil; something happens and you just go on, you just do."

Asked about his new normal, James responds saying it is an on-going state of disaster. He recounts a subsequent flood experience. A city water main broke about one block from his home and the water from the leak ended up in his sub-basement. The flood waters of 2012 redirected how water drains down the neighborhood behind his house. It now travels down an alley into his back yard flowing right into his sub-basement. It will flood again because he has no money to dig down 14 feet along the back wall of his basement to repair a crack and divert watering from hitting the wall. "Life is not what it seems, it is not one simple thing. You expect one thing and along comes a lot of problems. But you have to keep going."

What would help in the next "big disaster?" He would like to see programs that "help people with the actual hands-on work of recovering; programs that provide help for the pounding, for the sanding, the fixing of stuff." He believes disaster programs are there for companies, for the big organizations, not for people, the individuals who do not have as much, who do not have resources. "There is a lack of involvement by agencies that are supposed to be here for us." He summed up his feelings with the statement "I do not see improvement in disaster responses for small people, there is no real venue for that."

James longs for a way out of this "mess". He sometimes finds himself thinking about buying property in the country, putting up a one room building and living there. However, he cannot do it, he has no money. His reality today "is to hold on, to just hold on."



## *James/Homeowner*

James and his wife have a lot of unanswered questions. Why did the lake they live on come up nine feet when the surrounding lakes rose only 22 inches? Why was there such a big difference in the damage covered by two agencies administering funds from the same source? What should they do now; stay the course or "walk away" from it all?

In the course of a couple of days of rain, they went from living in their dream, lakeshore home to living on an island cut off from the rest of the county. The road leading to their home was washed out and covered by over seven feet of standing water. After three days of being marooned, his wife left their house by canoe. When the waters finally stopped rising they had two feet of a mix of flood waters and sewage in the lower level of their home. Their furnace, hot water heater, washer and dryer, water pump, septic line, drywall, insulation, electrical system, second bathroom, personal possessions "were all just gone." James estimates the value of their home had dropped forty thousand dollars.

Their first reaction was shock in seeing the flood waters in their home. Never had the lake risen so high but never had the lake's normal drainage flow reversed itself, turning back on itself. Why was their home flooded, but no one else's in the area?

Shock was soon replaced with the overwhelming realization of the work that lay ahead. They had family who helped with demolition, describing their help as "just what family does." The septic system was usable within a week and a half; the well water finally drinkable six weeks later after four applications of chlorine. They struggled to put a positive spin on the situation by thinking that "if and when I would ever move I would have to get rid of everything anyway."

James and his wife applied for financial help through the local agency administering the disaster money. That process was all together frustrating. One, they were repeatedly told that most of the damage was not covered because nothing was "bolted down." Second, replacement of the furnace was covered but to receive the money they needed to use a licensed and bonded company. They got an estimate for the work from a big box store, but the sum was for more money than what the loan amount would be for. They could have gone with local, well known contractors for less money but they were not bonded. In the end, they did not accept the money to replace the furnace.

The only financial help they did receive were outright donations from two local organizations, one being the Veterans Service. All in all, they are "behind financially, big time."

To-date they have made many repairs and replaced what needed to be replaced. The furnace is off the floor as high as it can go, electrical outlets are four feet off the ground, and the washer and dryer are able to be lifted onto saw horses if needed. They are as ready as can be "for if, and when another 500 year flood happens."

They try not to think about all the negatives. "I do not want to grow that part of who I am." They feel "extremely fortunate;" he and his wife have jobs, ones they like. They refinanced their home so that payments are a couple of hundred dollars lower than what they were. "This was a life saver" as the extra money goes for repairs. They now have dry wall sitting in the walk out waiting to be hung; the exterior door will come later when they have the money. They prioritize and do the work as money is available. Their combined income gets them through, but James has not taken a vacation in a very long time. Money goes to buy supplies and his spare time is spent putting the house back together. Retirement will have to be postponed.

James will look at pictures of the flood that occurred two and a half years ago and “not believe it happened.” He is depressed with all he and his wife have been through; he works at being positive. In a lowered, matter of fact tone “if it happens again, we will walk away.” Turning his head to look out the window, he added “I cannot say where we would go.”

## *Joan/Homeowner*

In the middle of the night after heavy rains caused the river behind her house to be higher than it had ever been, the fire marshal came to Joan's house recommending she leave. Joan chose not to because she would have had to leave her five collies behind. Given there was nothing she could do about the eight inches of water in her basement at that point, she did what was a common theme with others in her situation, she went back to bed. At 1 p. m. the next day when she got up for good, the water in her basement was deeper.

What she did then was unique to Joan. She delivered printing paper to a neighbor who had a project to do. And since she was already out and about, she checked on an elderly couple living across the street. The three of them in turn went on a "joy ride" to see what was happening with the river. They stopped at the fire station to check in.

At the worst of the flooding Joan had 44 inches of a mix of water and fuel oil filling her basement. The finished basement was ruined as were the furnace, washer and dryer, well pump, hot water heater and boxes of treasured possessions, mementoes of raising a son, her deceased parents, and living life for 67 years. She often has images flash of it all –stuffed animals soaked and smelling, a valuable old stereo warped, her fuel tank floating as she sits on the top step looking down into her basement.

Joan received help to mitigate the damage. A dumpster provided by Carlton Co, water and food from the Red Cross. In fact Joan says that her first drink of water at the Red Cross station cleared her head. Until then she had been in her house for two days breathing noxious fuel oil fumes. The EPA helped clean up the fuel oil spill. Her son, daughter-in-law and friends carried soggy, destroyed possessions up out of the basement. Joan says it helped to have caring neighbors and knowing there was a community response to everyone affected by the flood.

The financial help came through for her, but only because she had 38 years of experience in her job dealing with forms and bureaucracy. "I am OK in the end, but am not happy about it." Joan is referring to filing claims for her insurance company and the SBA. There was turnover of the loan officers during the process of filling and the terms of the loan are onerous. She did have flood insurance but the combination of homeowners and flood insurance was thousands of dollars less than her actual costs of recovery. An example is that Joan was paid \$3000 to replace her furnace; the actual cost was closer to \$5000; the bathroom and other components of her finished basement were not covered at all because she did not have an exterior door in the basement leading to the outside.

The SBA initially denied any loan due to a recent bankruptcy. With the help of Lutheran Social Services Joan appealed and was loaned \$20,000. This amount still did not cover the actual costs of repair so she wanted to apply to the state flood funds for a forgivable grant. She needed a letter from the SBSA saying she received the maximum amount she was eligible for from them. Instead the SBA gave her additional money. She now owes the SBA almost \$60,000 on a 45 year, non-forgivable loan. She summarizes her financial situation with the statement "I love my house."

Joan, with a hesitant smile, says counseling and Prozac got her through her flood experience. She worked with a counselor from HDC, although had to change therapists due to a change in insurance coverage. She received adjustments and massages from a chiropractor. She notes that while this all helped it would have been more effective to work with someone who specifically knows what it is to go through a disaster, "plain counseling does not do it." People need help with "the specifics, like tearing down walls."

In spite of her losses, Joan's mantra is "I have a house, I had heat, I am OK; I only lost possessions." She says that as she tears up recounting her loss of treasured Christmas decorations. This past year was the first Christmas tree she put up since the flood occurred.

Joan's new normal consists of a house still under repair. She has a 3" thick three-ring binder that she has at the ready to keep track of paperwork and progress. In it are flood pictures, copies of forms and personal notes. She summarized her 2012 flood experience with a wide range of thoughts. Her first comment was to remark on the power of Mother Nature, it was both awesome and beautiful. Then she went on to say "I think I did well, I went through the hoops, got rid of garbage, but the experience will be with me, I can't get rid of all this loss."

## *John/Homeowner*

Many people have seen the movie, *A River Runs through It*, but few would think the title would refer to someone's home. The flood of 2012 proved that assumption to be wrong.

During the early evening of Tuesday, June 19, John's cat George paced relentlessly through the kitchen, living room and over to the top of the basement stairs meowing all the while. This continued in spite of yells to "be quiet" so John went to the basement to find out the cause of his cat's disgruntlement. Indeed there was something to be unhappy about; six inches of water was covering the basement floor with more pouring in windows, under the sill plate and through a previously unknown abandoned conduit.

Throughout the evening and into the night John and his stepson tried to mitigate the situation. They built a berm around the furnace with the sand bags he uses in his truck for winter traction. They used the shop vacuum to suck up water and opened up the sewer cover. When the water gained on their efforts they opened up the door at the front of the walk out basement. The water then cascaded down the multiple levels of the basement through the front door out onto the street. At midnight, exhausted, John went to bed.

In spite of the fact that rain continued to fall throughout the night the water levels in the basement did not get much higher than six inches. Damage seemed to be limited to the water heater, window sills and a back wall.

By this time in his life John "had learned the lesson of dealing with things as they come." Just before the flood occurred he underwent this third back surgery, unsuccessful in that the rod placed along his spine has already snapped. He took the damage to his home in stride. He called the flood hot line which in turn led to calling multiple other telephone numbers. He attended the flood information meetings. Four weeks after the flood he was able to finally organize his friends and family to help him clean out the basement. They carried out boxes containing keepsakes from his parents and grandparents that as luck would have it, had just been moved there.

Everything seemed to be under control. Then the smells started; musty at first. But by the time John started investigating he found mold everywhere. Even though the obviously water soaked boxes had been taken out, there were others that had wicked up enough water to now be covered in mold. Mold was also detected under the tile covering the basement floor; it followed the path of the water through the basement. As they investigated for mold there was other damage identified. The housing inspector found that the sill plate had been damaged by the water coming under in under it and that the patio sitting next to the house was undermined.

John filled out paper work for an SBA loan for the estimate of \$22,000 worth of damage. Living on disability John knew he could not afford the monthly payments but he had to go through the process of getting a denial in order to apply for other loans. He found it humiliating to have to wait just to be told "no." In a surprise to John, the SBA approved the loan. John was perplexed because he knew he could not afford payments on the loan. It took some discussion to reveal that the SBA was using an incorrect loan amount, \$7000 not \$22,000. Once the mix up became apparent John received the SBA denial he had waited for.

With that in hand, John was able to apply for other loans and grants. He qualified for a forgivable \$22,000. When the additional damage was later identified he had to go through the process all over again. In the end he received money to fix all of the damage to his home. John is grateful for that.

Throughout the whole loan process John "waited and waited. Sometimes I got fiery. The workers from Equilibrium and Lutheran Social Services were a big part of what got me through. They did not react, just listened and kept assuring me this was normal and how it goes. It really helped to have them." He also referenced a "construction coordinator" that helped sort out the ins and outs of putting his house back in order. He also shared "I went swimming." He does that to strengthen his back. It helped him cope and to get away from all the stress.

John feels that emergency response process could be improved. He had several suggestions. One, he asks "What if I did not have friends to help? With my back I could not have cleaned out the basement." Two, he suggests having a better process in place to sort through the cumbersome work of contacting organizations. Third, he noted that all the paperwork is pretty much the same, but you have to fill out each set of forms answering the same questions over and over. "Once is enough. People are already hurting and then they have to go through that!" He shared that because of all the challenges related to "getting help", a friend of his decided to go it on his own. He was able to pull together enough money to pay for the most urgent repairs on his own.

In reflecting back on the flood and recovery, John says that the worrying and waiting are what come to mind. You worry you cannot afford a loan, you worry about getting a loan, then you worry about finding a contractor, then you wait for the contractor. Because of delays, winter interrupted the work so he needed to wait for spring and warmer weather. "The flood itself was bad enough but then you have to worry and wait for everything that comes after that." He wanted to end on a positive note, because indeed he is thankful for the help he received and the ten year forgivable loan he has. "My house is in better condition than before the flood."

## *Maicie/Lake Superior Zoo*

The over four inches of rain that fell in the course of several days added to May's accumulations of 11 inches and June's 12 inches to create an unthinkable situation for the Lake Superior Zoo.\*

At 3:30 am on Monday, June 20<sup>th</sup> zoo workers were called into work. They arrived at the parking lot to see fire trucks and police cars surrounding the zoo entrance. What they learned while waiting in the dark was that the night guard had finished work at 11:00 pm and that the alarms went off about two hours later. The combination of rain water; the waters of Kingsbury Creek, the creek that picturesquely flows through the zoo; and waters being forced back onto the zoo grounds due to a collapsed culvert had flooded the zoo. Waiting in the pitch black the workers did not know the fate of their beloved animals. They worried for their safety, of how frightened, traumatized animals would fare with churning waters moving about their cages; and for the possibility of having to euthanize carnivores if they got out of their enclosures and presented a threat.

By daybreak they had learned the outcome. Raging waters had washed the zoo's two seals out of their home, one was found thoroughly frightened near dawn on the Munger bike trail; they provided an escape route for Berlin, the polar bear, to leave her den; they came up 14 feet into the second story of one on the zoo's buildings; and left 14 animals dead.

Over the course of two days the bodies of animals were recovered, moved and buried. One of the miracles of those awful days was finding that the two silver fox had survived in spite of their cage being flooded to the top. No one knows how they did it; it can only be surmised that they clung to the side of the cage stretching up with their noses finding air to breathe.

The initial reaction of individual staff varied; some cried, some were matter of fact. But everyone felt the sorrow of seeing the devastation and animals they had spent hours feeding, cleaning and training, drowned. And it was because staff cared passionately for the animals that they were able to keep going for 24 hours straight to secure and move animals to safety and dry, warm surroundings.

The response of the community and nationally for the most part was supportive. Other zoos sent supplies replacing those destroyed in the flood; some temporarily housed animals while habitats could be re-built. Volunteers, local veterinarians and "people willing to shovel muck", arrived to help. The Duluth Grill sent food; "we had no time to think about food." Letters of support came from all over the nation.

However, there were also the accusations that the zoo had not cared for the animals adequately. There were those who wanted the staff to be held accountable for the death of the animals. In the end the zoo did receive a citation from the USDA stating the zoo had not provided safe shelter for the animals.

Over the course of the recovery, the response of staff vacillated from "keeping it together," to crying to being angry. Group debriefing sessions were held to share experiences and feelings. When morale became low a "happiness initiative team" formed. The team coordinated brown bag lunches and movie night outs, providing opportunities for staff to get together. They bonded by focusing on the needs of the animals. The one year anniversary was marked with a memorial ceremony and by the commissioning of bronze statues made for one of the goats and a sheep, two of the fourteen animals that died in the flood.

Now after more than two years, the flood is still present in everyday occurrences. Some staff report having flash backs when driving to the zoo in heavy rain. Others continue to treasure keepsakes from the animals that died. Recently one staff person frantically looked for the training bottle used with one of the goats that died. It had been thrown out by someone else who thought it was trash. Luckily the treasured remembrance was found before it was taken away.

The impact of the 2012 flood remains. The zoo has financial challenges related to the lost revenues due to the zoo being closed for one month during its most busy time. There are fewer carnivores or large animals, no harbor seals or polar bears. Due to budgetary issues, staff are having their work hours cut. Because some in leadership positions did not attend the group debriefing sessions, some staff feel a lack of support, others feel anger. For the most part "we are back to normal, our grief has healed with time; the good days far outweigh the bad days."

\*Note: Rain accumulations taken from an internal DNR report.



## *Mike/Volunteer*

Mike is an experienced responder. He volunteered in the aftermath of both Katrina and the tornado that went through Joplin, MS. He brought those skills to the 2012 flooding that occurred in and around Cloquet. He trained and led teams that went into flooded homes to do the cleanup work.

Through his volunteer work Mike has learned that victims of disasters need emotional support just as much as they need the physical help. "Emotional needs are huge; but how to offer emotional help can be tricky." People are hard working, think they can do it on their own. They work like crazy and then hit a wall; others might not know they are even hurting.

One story Mike shared was of a woman who was particularly tied to her possessions. She had piles of books and magazines in her basement, now all water soaked and ruined. His wife noticed the anguish and reticence of the woman to move on with the task of cleaning up. Instead of pushing her, his wife spent two hours cutting off and salvaging labels so if she wanted to replace the destroyed magazines and books, she could do so. It was then that the woman was able to move on with the job of cleaning and sorting.

Mike also stated that an easy way to show support is by giving a hug. Another way is to pick up a shovel, to start cleaning. "If a team comes and provides four hours of clean-up help they can also listen to the worries people have and give encouragement." As a minister he offers blessings and a prayer circle; the great majority accepts.

Mike emphasized that recovery is overwhelming, it is hard work and it is unending. The realization that people care and will help and they, the victims, do not have to get through the disaster alone, "provides the strength to keep fighting the fight. Disasters affect people who are not chronically needy. They are people who just need a boost and they will get through the experience."

"A real challenge is to support people who are fiercely independent and isolate themselves. We just cannot find them. Even if you do, they still may not accept help." These are the people that might not go into a wet basement until a year later, they are so overwhelmed. When these people are found, it is difficult to know what to do at that point.

Mike thought that having the Armory as the center for flood coordination helped tremendously. It was where volunteers gathered. Water and cleaning supplies were in great demand and both were readily available. He noted that supplies were brought in by the 7<sup>th</sup> Day Adventists, Salvation Army and the Red Cross. Also the grants from Volunteer Services of Carlton County that were available early on, without any red tape, provided an emotional boost. People were grateful and often surprised they could receive financial help for immediate needs. The long term resources of the SBA and others agencies are needed, but the quick, early help is a boost at a critical time.

The financial consequences of the flood are a part of their current normal. The flood exacerbated an already weak financial situation. They had to take out loans on a home that was already upside down financially. We also still see houses that sell for \$30,000. These are the houses that were poor quality and the flood made them worse.

After more than two years, Mike thinks that most people are recovered, but there is also a sense of instability; instead of thinking it will never happen, they know it will happen. They are more vigilant by watching and waiting, and making accommodations for the next time. Others have decided not to repair their homes. Some are living in a state of on-going stress with repairs not done and no money to make them.

Mike thought the response to the flood in Carlton County, by local organizations, volunteers and governmental agencies was very good; "the response was almost as good as it could get". If a similar disaster happened again, it would be just as good but faster. The up-front time needed to get organized would be shorter. Everyone showed compassion, from the county commissioners to the front line volunteers. The mayor of Thomson was out on a 4-wheeler checking on people. Everyone was doing what was within their power to help; there were no unrealistic deadlines, no antagonism or trying to deflect blame.

In pondering what might be improved, Mike suggested helping the responders themselves. Debrief with the people helping, from the county commissioners down to the front-line helpers. "When you see the same pain over and over, compassion can wear out."

## *Renee/Business & Homeowner*

The saying "life happens" is aptly true of Renee's flood experience. Her husband and mother-in-law were each in intensive care; she had a special needs baby recovering from surgery and three older children, a toddler, one in elementary, and one in middle school; and worked full time. With all of that, torrential spring rains jeopardized their family business by washing out 5,000 cubic yards of dirt from around the foundation of the building that stored about 100 boats. At her home the rains ruined the well and septic. Sewage backed up into the bathtub. The house had water, but it came out of the faucets full of sand and sediment.

Renee did what most competent woman would do in the situation; she, in her own words, "became a drill sergeant. I had to organize the chaos."

Renee started making calls looking for resources. Asking for help in and of itself was a big step. She and her husband had always been able to manage the business and home on their own. They had no choice, without help they would lose their business. So much dirt washed away from their storage building it was in jeopardy of collapsing. At home, they had no water to drink and had to get the septic system pumped every week at \$200 per service call.

She called all the agencies recommended by the flood responders. At first she was not sure what questions to ask. She was given incorrect information that led her down wrong roads and to dead ends. At times she was told they did not have enough damage to be eligible for assistance: "you just lost dirt; you still have a house to live in." Sometimes she felt like she was being shamed for even asking for help. Their situation was minimized by being compared to others in the area whose basements were flooded with sewage, had no furnace or hot water heaters. The insinuation was that "these other people were the ones in need."

Once connected to resources, the red tape started. The first funding application was fairly simple. The Northland Foundation quickly sent \$5000 after receiving what was rather straight forward paper work and pictures showing the damage to their storage building. This money was used to secure the footings on their storage building and protect the tools and equipment used in their combination landscaping-plowing business.

Not knowing about other resources, her day care provider directed her to a flood program she had not heard about. She encouraged me to call "just when I was ready to give up. What she learned through calling led to a string of more loan applications.

First she applied for an SBA loan. The SBA loan application was not as straight forward as the Northland Foundation grant application process. Renee needed to get a letter from the insurance company verifying there was no flood insurance on the property. She got the letter and went through the hoops of providing tax forms, getting an inspection of the property and filling out the forms only to be told they did not qualify for an SBA loan.

This then lead her to the Quick Start program. They had their own forms to fill out. They required another inspection; the one done for the SBA loan did not suffice. Renee and her husband did receive a grant to replace the well and septic systems, not a repair but a replacement. Whenever a grandfathered system has any changes it needs to be brought up to code. That requirement made for additional expenses.

The next loan program she made application to was through the county's Economic Development Office. They too had their own forms so the process started all over again. Renee commented "this is a lot of paper work for people already in a desperate situation."

In the end she and her husband received enough money to save their business and repair their home. However, with the loans came almost overwhelming financial obligations. Some will be forgiven in 10 years if they both stay in their home and continue their business. "Right now we have the equivalent of a second mortgage to pay. It is an ongoing struggle that is almost as stressful as the flood itself. It affects how Christmas is celebrated, it affects the additional time it takes to make up for having less expendable money, it affects being able to afford small, needed items our children ask for and it will not be over until the loans are paid off."

"It is amazing what you can do when put into a disaster situation." I was the drill sergeant, coordinating all the things that had to be done. I often said, "pay attention to what I am saying and asking, not the tone or that I am frustrated." My daughter cleaned her Dad's pic lines and made meals for her brothers and sisters. "I have a new respect for my daughter's abilities."

From a hospital bed and eventually the couch my husband directed repairs. "We texted him pictures; he determined what needed to be done so I and a close friend could do the actual work." The situation vacillated between one of "almost killing each other out of frustration to feeling like they were three stooges running around."

In reflecting on what she learned and what she hopes would be different in a next disaster, Renee answered that she thought the response environment was "cluttered." There were too many people trying to answer questions and many did not know what the other was saying. There was confusion because the information being communicated was not clear and not always accurate. She felt a lot of people gave up on asking for help because of this. It was stressful to sort through all the information, paper work and what to do on top of the day-to-day effects of the flood itself.

She gave one last example of this. When she finally got to the right office to apply for financial help, it was the last day she could submit forms. The staff person willingly stayed late. Renee quickly arranged for child care and filled out the forms. By the time the whole financial application process was completed and the money awarded, they were under a three month deadline to complete the work. Hurry, hurry, hurry!

Comments that summarized Renee's flood experience included "frustration, a sense of strength and we were exhausted most of the time." She stated recovery is a never ending process. She compared it to a race. "Giving up is not an option. If you give up, the situation is worse and you will never reach the finish line." She and her family got through this together. "We are stronger for it; we have a new strength."

### *Ruth/Town Clerk*

Disasters do not adhere to any niceties. The town clerk of Thomson experienced that when she both abandoned her home and still needed to help her community recover from the flood of the century.

The county sheriff arrived in the middle of the night recommending as a cautionary action that she and her family leave. Rising flood waters had already closed roads. They drove on bike trails to get to higher ground. They left not knowing it would be one week before they could return.

In the morning Ruth learned the extent of the damage done to her town. The flood waters formed a river that went right down the main street all the way through town. Bike trails were the only way in or out of town. The moving waters forced trailer homes off foundations. It soaked into fiberglass insulation and dry wall in every building it passed through or under. The municipal water and sewer lines broke. Neither ambulances nor fire trucks could respond to emergencies because of the road situation. Some abandoned pets were left waiting for their owners return as there had been no place for them to be sheltered. One family was taken out of their home by helicopter because of raging waters.

What happened next is a tribute to small towns, its elected officials and the help available to them. One man paddled by canoe through town checking on residents who remained and on pets left behind. Once the water receded, city councilors went door-to-door assessing what residents needed, collected contact information and listened to their flood experience. The city hall opened in spite of not having water or sewer. Cleaning supplies were given out and food vendors were there feeding people. (Note: the Red Cross could not provide food because there was still electricity in the town so theoretically people could cook.) Having city hall open also offered a central location for people to gather, share stories and support each other.

MNDOT (Minnesota Department of Transportation) shored up the bike trail to Thomson enough to provide access for emergency vehicles. Portable chemical toilets were placed outside of homes until WLSSD was able to hook the town sewer line to a pump truck. Free dumpsters lined the streets. Neighboring towns provided water pools that held water for cleaning and flushing toilets. The next door community, Carlton, opened up their city hall to provide a place for representatives of community, local, county, and state agencies to meet to organize and manage the response activities.

Volunteers arrived to help with the clean up. A group of Mennonites brought several volunteers and pulled a large trailer full of tools. They, along with town volunteers, crawled under trailers, removed soggy carpet from homes, and generally helped with anything that needed to be "mucked out. They knew just what to do." Lutheran Social Service workers, though a grant, helped with finances for individuals and offered support. Elected officials, state legislators, the Lt. Governor and county commissioners were all present; "it made us feel like we were not on our own to deal with the aftermath of the flood."

After taking care of the initial pressing needs of the community, the job of sorting through the grants and loans available to the town began. "It was arduous." FEMA, the state of MN, the League of Minnesota Cities each have separate forms. It took days to fill them all out. Also, not knowing who to call with questions and then getting routed time and time again to different people was frustrating. "Several times I was told two different answers to a single question." In the middle of the process the FEMA staff left leaving only their contact information. "All of this took hours and hours of time."

"Never again," said with a chuckle, "will we have a 100 year flood." MN Power has remediated a number of dikes, put in chutes around the damn and raised the wall holding back the water at the reservoir. "With those changes there is not much more we can do. Perhaps the only thing is to have something in place to take care of pets. People are attached to their pets; a dog is no longer an old farm dog. The elderly woman whose trailer was moved off it supports might have left if she could have taken her dog."

As for the new normal of this town, people are described as being anxious when it rains hard. The town governance has changed (merger with a neighboring town) so there are more resources for infrastructure needs. Some people have moved, others have fixed up or built new homes on their original site. "There is still remediation to do, so as residents, we need to continue meeting, asking questions and holding organizations and businesses accountable."

The town as a whole got through the flood "with tears, talking, and sharing community meals." There was support from each other, from friends and from outside communities. "A town cannot do this on its own, it has to have help. People are resilient and have the capacity to come back, we did."

## *Sherrie & Andy/Homeowners*

"An on-going state of frustration" is the phrase Sherrie used over and over to describe "the worst six weeks of our lives." Frustration created when the flood waters damaged their dream retirement home, when it washed away shoreline on the lake and river which formed two boundaries of their property, and frustration that repairs are yet to be completed. The word is a place holder for sadness, concern that their resources will not suffice to fix what still needs to be done, and acceptance of "what will be, will be."

Over the course of a few days, Sherrie and her husband Andy watched the level of the lake rise. They were concerned when a four foot high rock located just a few feet from their shoreline was almost under water. It was when the water rose to within feet from their house and heard the news that water was flowing back over the dam, reversing the normal flow of the water from the lake did they acted. They raised their furnace in the crawl space and moved everything they could to higher ground.

By the time the lake and river waters stopped rising there was substantial damage to their home and property. The hot water heater, washer and dryer, insulation in the crawl space, air tank, and electric sewer receptacles were all ruined. The rock facing covering the foundation was cracked in several places. Their river shoreline was washed out leaving a six foot drop where they once had a sandy beach and docks for landing their boat. The road leading to their home was all but gone. They were without water for eight weeks waiting for the all-clear that the well water was finally safe; it took three bleach applications to do so. They had to replace all the inner workings on their toilets; the same with sink drains due to sludge coming through the water system. They lost 11 pine trees, all their fruit trees, lilac bushes, and gardens, leaving behind a brown, barren eroded yard.

For six weeks they had to don waders, climb down a ladder from the deck to walk through standing water surrounding their house to get to an outhouse. They drank bottled water, washed clothes at a neighbor's home, and sparingly used their microwave due to worries about damages to their electrical system. They mainly ate sandwiches, fruit and snacks.

In the first days and weeks after the flood Sherrie and Andy did the recovery work on their own. Andy tore out the water soaked insulation and began the process of disposing of the many dead fish and debris washed up onto their yard. They had always been able to manage whatever came their way. No one contacted them offering any help. Sherrie's thought was that maybe they "did not have enough damage". However, they finally realized they could not do this on their own; "we needed help." They began to make inquiries.

They attended informational meetings, were given cleaning supplies. Money came from various agencies to replace their hot water heater, washer and dryer, air tank and electrical receptacles that had been under water. Neighbors and community organizations all began to help. Volunteers helped plant 16 pine trees and shrubs to hopefully prevent future erosion on the riverbank. Periodically the sheriff's deputy came by boat to check on them. He placed a buoy in their yard to deter gawking boaters from motoring through their yard and around their house.

Sherrie and Andy decided not to apply for a SBA loan There was an initial cost of \$400 to just apply for a loan and then realized they could not afford the SBA monthly payment, the large flood loan payment they took out to replace the road and do other repairs, their mortgage payment and still have money to live on.

Today Sherrie and Andy are in a routine of attending and volunteering with the American Legion and Auxiliary, the VFW, the local clothes closet, and Golden Age clubs. Sherrie works on craft projects and bakes weekly for friends. Andy spends a lot of time outside in his shed working on projects. They look to the future when they have grass, perhaps a shoreline so they can use their boat, and seeing the ducks back in plentiful numbers indicating the habitat on the lake has been restored. They take comfort in having replanted trees for people in the future to enjoy.

Sometimes they find themselves still trying to answer the question of "why us?" They carefully budget in order to continue with the repairs to their house and property. They do not have extra dollars to visit a son living in Alaska who, since the flood, sustained a traumatic brain injury. They shore each other up with the modified adage "don't cry over spilled water" and "just deal with it."

In looking back over what they would do differently, Sherrie said they would stock up on supplies, water, and quick meals. They are hoping that should a natural disaster occur again that there be some central point and contact to call for help in dealing with the aftermath. She also said with a sense of determination, "we will ask for help earlier; when it gets desperate, you just need help. Next time we won't be too proud to ask for it."



### *Tammy and Mike/Homeowners*

With her husband Mike, working nights, Tammy checked on the basement herself at midnight. There was two inches of water covering the floor but she was not too concerned. They live next to the Moose Horn River and were used to having some water in their basement in the spring. When the baby she was taking care of woke up at 6:00 am, she again went to check on the water level; it was knee deep. At that time, she could not imagine it would get much deeper. Little did she know what lay ahead for her and her husband.

In talking about their experience, Tammy and Mike each made comments like "not believing it was really happening; not imagining it could get so bad". The noises are what still flash through their minds. They described it sounding like working machinery. What it was, were appliances floating in their basement banging against floor joists, logs and runaway sheds bouncing off the side of their house, water forcing its way down the street. As they listened they wondered if their house would withstand the power of the raging waters.

In two days' time, the water started receding and they were left with the perplexing and overwhelming thought of what to do. They looked at the damage to their house with disbelief. The main level of their house was covered in wet muck and stunk, recently purchased appliances were water-logged, the house was not livable.

What they did was to "just get busy." They carried out belongings, soggy plaster torn off walls, and warped wood flooring and put everything on the street in front of their house. To cope they just "stayed on task." They were determined to be strong to make something out of the disaster. It took awhile to realize they needed help; their life's motto is one of independence and hard work.

When they were ready, there was help available. They were housed in a motel for three weeks. A local church provided lunch and supper for over three months. It also had rooms filled with free cleaning supplies, clothes, food, furniture, diapers, and hazmat suits. There was information about how to handle water damage and mold. Samaritan's Purse, a national religious organization, had a truck set up with showers and loaned out tools. They had volunteers who actually helped with the work. "They were here and hung dry wall on our ceilings; it really helped." A business man from a neighboring town brought in free dumpsters. Just when they thought they reached their end, someone would show up with an envelope with \$50 in it raised by the community. Their family also helped when possible. "The bits of help here and there, it all kept us going." It still continues in small amounts, just when it seems the worst. Recently, through a Lutheran Social Services contact, a church in Illinois paid for kitchen cabinets.

In addition to the tangibles of kitchen cabinets, money, dumpsters and the like, there were intangibles that helped with the ongoing stress of recovering from this disaster; prayers from volunteers, family coming when they could, Al Franken visiting to see the damage first hand. We saw our neighbors going through the same thing we were. Just knowing others were making their way through the disaster helped them draw upon their own strength. Also, as they looked at each other, they almost simultaneously said that it was each other that got them through the strain of the on-going recovery.

Because they are doing the restoration on their own, progress is a slow. Mike works full-time; he goes to work and then comes home to do more work. Just recently sheet rock was hung on all the walls; taping is yet to be done. The kitchen stove and sink are newly hooked up. Being grateful for what they have and acknowledging the progress helps them have the determination to continue. Knowing it will be a beautiful house when they are done, also keeps them hopeful.

In thinking about another disaster, they did not know what they could do to be better prepared. Tammy suggested a siren to let people know there is an impending disaster. There are some hard feelings about how the recovery was handled. They would have liked to see more hands-on help. "The Red Cross had little old ladies driving around in cars. That was not helpful." They also expected more financial help from FEMA.

The new normal of flood recovery is living in a house under construction. They do get together with friends to play music on Friday nights and are happy to be at a point of being able to help others; they helped a sister-in-law move. "It feels good to be able to give to others a little" and they look forward to the day they can help others experiencing such a major disaster.

## *Wendy/Homeowner*

On a Tuesday in June 2012, Wendy began what was to become a longstanding ordeal, that of dealing with the aftermath of the flood of the century. It innocently started with her opening her basement door to check out a strange hum coming from her basement. What she found was churning water reaching to the top step of the stairway. As she peered into the dark water she saw her water heater slowly move by looking, as she described, "much like a submarine floating in my basement." Her backyard had two foot high waves in it. In a matter of hours she and her daughter would be wading through raging waters carrying cats in duffle bags accepting a neighbor's offer to come to higher ground. This all the while fire fighters warned "do not cross the road, you will drown."

One of the ironies of the flood was that just the weekend before, Wendy hosted a graduation party for her daughter. In preparation for the party, she and her daughter moved many of their possession to the basement to make room for the guests they expected. They did not want to count on being outside during the party, as June in Duluth is known for cold, drippy weather. However, the day of the party turned out to be comfortable and sunny so for the most part, people stayed outside under the tents they had put up.

The total damage Wendy experienced was tremendous. It included losing treasured keepsakes, including 70 year old Christmas decorations from her mother; her fuel tank spilling fuel into already filthy water; her furnace, hot water heater, washer, and dryer being destroyed; and her electric panel, heat duct work and water pipes all needing to be replaced. In all, Wendy could not live in her house for 5 months.

There were a number of people and entities that Wendy noted that helped her get through the recovery process. Workers from Minnesota Power restored her electric service and cut down trees uprooted by the raging waters. "Maybe this was a little thing, but it was so helpful." A community organization, DEEP (Duluth Energy Efficiency Program) contacted her via the mail letting her know about resources. It was through them she secured a furnace and hot water heater and learned of renovation help offered by One Roof Community Housing. The public flood information meetings held at the DECC connected her to a myriad of financial resources. She named Mayor Ness as being really concerned for those of us having flood damage; he wanted to get things repaired and helped to make that happen. Also of great help was a friend who worked with her throughout the months of rehab; without him, she would not have "gotten through it."

A small amount of financial help came from homeowners insurance; it covered the roof of her garage and some tree removal. It was the flood insurance she carried that provided the largest sum of money for repairs. It covered the fuel clean up (approx \$10,000) finally done four months after the flood and the mechanical repairs to the infrastructure of her home. She did consider taking out an SBA loan. However, in doing so, she would have had to turn over her flood insurance payout to the SBA and commit to a loan that almost equaled her mortgage loan. She could not afford both payments. She regrets FEMA did not provide financial support to individuals experiencing the flood but was grateful for the money enacted through the efforts of Governor Dayton and the state legislators. "That money was a real help." She also received gifts from co-workers, "everything really helped." Monies received from all sources did not cover her actual costs. She saved money by acting as the general contractor in organizing the repairs to her home. Her garage is still not usable and landscaping work is needed to prevent future flooding.

Wendy recounts a multitude of frustrations in dealing with the aftermath of the flood. The overwhelming amount of paper work required by the various entities she made applications to, the workers in the state financial program that could not answer her questions about how it was determined how much money she was eligible to receive. She was frustrated with the deadlines for applying for money. She said that with a flood there is on-going process of discovering damage. She would have claimed additional damage for her garage and yard if the deadlines had not run out.

Then there was the incident of pulling permits. She needed to replace her furnace. Her contractor was denied a permit because of a new ruling that all furnaces need to be three off a floor. Wendy wanted to see the exact wording of the new ordinance; she went to the permitting department and asked for the specific language. When at the office she was told that in reality the requirement was not yet in place and was therefore given the permit.

Wendy stated that the mantra "I've got bigger fish to fry" helped her get through the whole flood experience. Meaning she could not let the on-going frustrations immobilize her; she "needed to move on to get things done." Thankfulness also helped Wendy work through her losses. Her family was safe, she had insurance and the flood occurred in early summer. She had a job that brought order to her life; her work offered a semblance of normalcy.

Wendy has a new normal in that dealing with the 2012 flood she has developed a new perspective through which she sees her life. She dreams about the flood, seeing over and over the waves and choppy waters in her back yard. She is very observant of the weather forecast. She does not take chances when it comes to bad weather and she does not sleep during storms. She realizes that her possessions are not permanent because they can be taken from her under a variety of circumstances at any time.

Wendy also has a greater awareness of the insensitivities of people who talk about the flood but have not experienced the flood, or any disaster. They view recovery as a finite process. She gives an example of a recent statement in the newspaper. It implied that people not yet recovered from the flood "have mental health issues. This was a careless statement; the recovery period is years, not months. People just want to get back into their homes."

One last thing that Wendy recounts as part of her new normal is that her daughter views her as stronger; "she says she has a new Mom. It feels good that my daughter sees me as strong and competent. I took care of things and faced things head on. In the future I see myself as helping others who have experienced a disaster."

## *Donna/Homeowner*

Images are still clear nearly three years after the 2012 flood filled Donna's basement with a mix of rain water and sewage. She can see miscellaneous items floating in her basement; they reflect 62 years of living in her home and 36 years of marriage and raising two boys. That image is followed by one of all those possessions sitting in her back yard. She describes the events without hints of sadness, rather relief that there were volunteers to help with the cleanup work.

Though it had been storming for a couple of days, Donna was not worried even though a fireman had come to her door saying she "had to evacuate". She was born and raised and in turn raised her own family in Carlton. There had never been any flooding in her life time. She had a working sump pump. She called her son and he brought over a second one. She did expect some water in the basement so she and her son put boxes and what they could on top of the pool table. Only then did she leave. "I thought I would be OK; but my son did not want me to stay in the house with all the germs in the air."

She could not believe what her son told her the next morning, after returning from checking on her house. "There was 5 ½ feet of stinky, brown water in my basement." Water had come in through the window wells and door leading to the back yard; sewage back flowed from the sewer pipe. The two sump pumps worked throughout the night; they just could not keep up. A third pump was added that day. Together the three pumps eventually emptied the basement.

Donna's furnace, washer and dryer, air conditioner, a refrigerator, her freezer full of food, all her home canned food, dehumidifier, an accordion she could play by ear and an amplifier for the accordion were destroyed. The pool table piled with the boxes put there the day before for safe keeping had tipped. Her memories of all those years of living were laying on the basement floor sopping wet. Volunteers carried everything that was damaged out of the basement. They also removed wall paneling, tiles on the floor, scrubbed everything with bleach and then painted the walls. "They were super."

Donna had some insurance to cover the sewer back up but no flood insurance. She received a small sum of money from a Cloquet flood fund. She was assured there would be \$5000 to replace her garage that was destroyed. After demolishing the garage, she received a call and was told there was no money available. "I guess it would have had to come down anyway."

Being an elder, it did not make sense to her to take out loans. The requirement for the Minnesota flood money was that the recipient had to live in their home for 10 years in order for the loan to be forgiven. Donna could not guarantee that, and did not want to leave her sons with debt if she needed to move or would die. Donna did contact her US senator, Amy Klobuchar, to let her know what seemed like an injustice to her.

Other than the small sum from insurance and the Cloquet flood fund Donna has relied on the extra money from her retirement checks to pay for the recovery efforts. There is still damage to be repaired but it has to wait.

Throughout the whole response and recovery process Donna kept calm. She repeated the mantra "it is what it is, no one got hurt, there are others in the same situation, and it will be OK." She spoke with her neighbors comparing notes on how the recovery was going. They shared stories of people who had it worse, water on the first floor of a house; of people having to be rescued by helicopter from their home. Humor also came into play. The story circulated about a man who wanted to take a set of golf clubs with him as he left his home that was in jeopardy of being swept away. On being told there was no room for the clubs, he ran back into his home and grabbed his wife's ashes. Her grown sons "thought I did really good. I did not cry and I am a crier." Donna repeated, she needed to stay calm to be able to get through the whole experience. "It would not have helped to cry."

Things are back to normal. There is still damage to repair. She does not know if she should take the chance of fixing up her basement to what it was before. She goes to exercise class twice a week and she often sees the son and daughter-in-law who live in the area. She still has her family, her grand children that are all over the US make her proud with all their accomplishments. She still can look out from a front window to see the house she grew up in and with it the memories of a lifetime.

## *Joyce/Homeowner*

On sitting down at the dining room table and without any hesitation Joyce stated in a matter of fact tone, "I have been in limbo ever since." She was referring to the flood that occurred on June 20<sup>th</sup>, 2012. That morning she had started down the steps to get food from her freezer located in the basement. As she opened the door she was shocked to see water up to the second step from the floor. Eighteen inches of water had seeped into her basement during the torrential rains that fell the previous night.

Her next thought was the same one that got her through the whole recovery ordeal, "Lord, I am leaving everything in your hands, what do I have now?" Joyce knew that her belief and trust in the Lord would carry her through this disaster; it always has for the other misfortunes and challenges she faced throughout her 85 years.

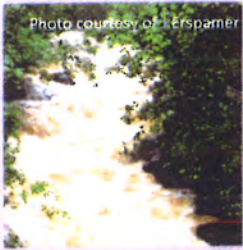
The first thing she did was to call her sewer man to pump out the water. When mildew started to grow she called a cleaning company to take care of that. With the help volunteers and a friend's family the carpeting was rolled up, the paneling pulled off the walls and the ceiling that had dropped were all carried up and out of the basement. She learned that because her electrical heating system was located up high enough the water did not reach it. Her freezer was OK but the bathroom had damage. "It was all fantastic until then, everyone helping."

She received \$2500 from insurance to pay for the water to be pumped and to mitigate the mold. She did not want an SBA loan nor the flood money allocated by the Minnesota legislature as those funds have requirements that are troublesome for an elderly person. However, she was assured there was grant money to help fix up her basement.

From that point on Joyce used the words "nasty, discouraging, and disturbing" to describe her experiences. With the promise of money to fix up her basement Joyce went ahead and started shopping for what she needed. After picking out the color and pattern for carpeting, Joyce called to find out how to pay for it. Instead she was told the grant money ran out. A caveat was added, "There might be extra funds after everything is settled."

Joyce holds on to the hope of eventually receiving money to fix up her recreation room. She believes she was promised money yet still has not received anything." When I call, "they are nasty to me. They say they will call back but never do." She made her last call a couple of months ago. She left a message with a county worker and has not heard from anyone. They "assured me I would never be left in limbo, but here I am."

In the almost three years during which time Joyce has been waiting for answers and help, she has done what she has done throughout her life. She helps other people. She "loves to cook and bake; I have six shut-ins right now." She visits and brings them treats. She has plans to drive to the Twin Cities to see a brother and a sister who live there. "You can't dwell on it. There is not much you can do. I am in a waiting game. You have to make the best of it but I do not want to go through this again. "



***Interviews revealed that survivors are still living the flood experience and most have chronic stress in their lives as a result, but all of them demonstrate resiliency!***



Contact Information for this grant project is as follows:

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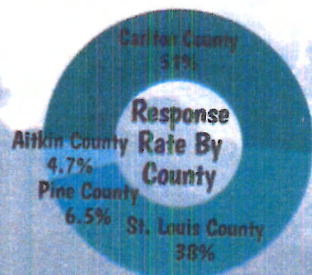
Minnesota Department of Health  
Nancy Carlson, Behavioral Health Program Coordinator  
Emergency Preparedness & Response  
[www.health.state.mn.us/oepr/responsesystems/behavioral.html](http://www.health.state.mn.us/oepr/responsesystems/behavioral.html)  
Phone: 651.201.5707



# Flood Recovery Grant: Where are We Now?

Following the 2012 Flood, many efforts have been made to build resiliency within our community. In 2014, a survey was conducted to show the progress that has been made by individuals to recover in that time and assess ongoing needs.

Over 1,600 surveys were sent out with a press release, 224 responded



## Unfinished Projects

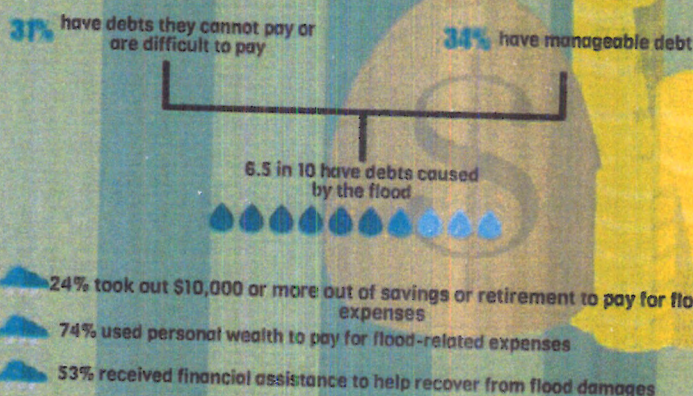


91% of respondents had damage to living space or structure from the flood



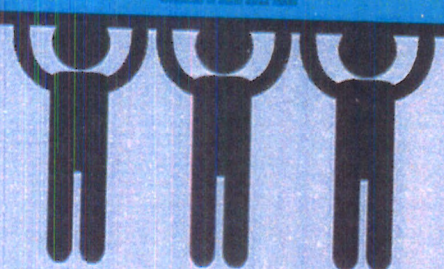
Two years post-flood, 64% of respondents still have unfinished construction projects on their living and non-living storage space

## Debt Load or Financial Strain?



## Perceived Stress and Health

- 68% feel stress from time to time or frequently
- 22% believe floods created emotional concerns
- 50% feel nervous or anxious because of floods
- 41% feel frustrated or angry more often
- 18% have new physical body health concerns
- 31% have increased physical body health concerns



98% did not receive stress management services



## Moisture and Mold in Homes

Alive of a problem due to June 2012 flood

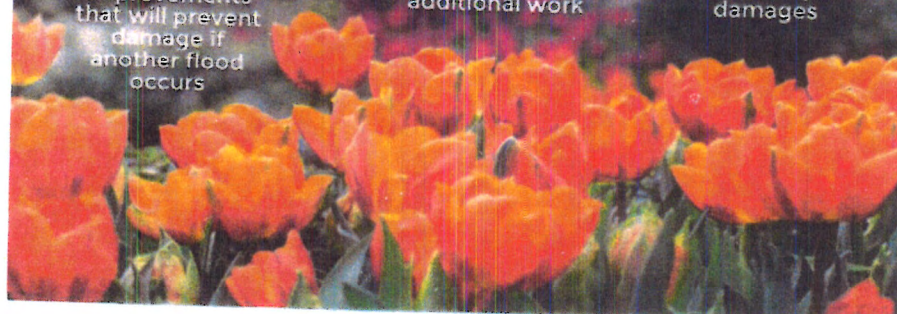
- 23% had a noticeable increase in moisture or mold
- 10% say moisture/mold is difficult to manage/clean
- 45% say they have mold/moisture but it is manageable

## Outside Space

Only 5% say their outside space is fully recovered and has improvements that will prevent damage if another flood occurs

35% say their outside space is mostly recovered but could use additional work

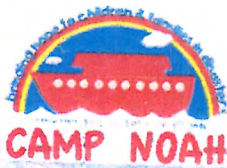
23% say their outside space needs substantial work to repair damages



powered by

# Northland Regional Flood Recovery

Hope • Healing • Wellness



A week-long day camp for elementary school children. It uses nationally recognized resiliency-based curriculum to help children process their disaster experience in a safe, supportive environment.

Mission: Camp Noah brings hope and healing to communities that have been impacted by disaster



The following figures do not include Aitkin County Camp

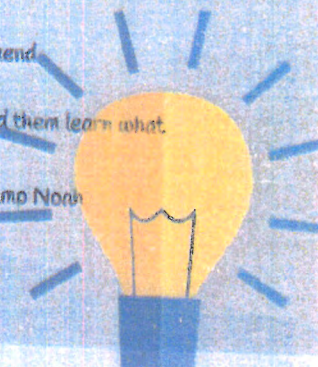
**100%** Of parents said they would recommend Camp Noah to other parents.

**93%** Of campers said Camp Noah helped them learn what their gifts and talent are.

**98%** Of campers said they had fun at Camp Noah

**85** Certified Camp Staff participated (trained volunteer team members)

**3,876.25** Hours were served by Certified Camp Staff



## Disaster Recovery Resource Fair: A Strategy to Provide Access and Reduce Barriers to Disaster Program Assistance

**2013 Fair:** Over **160** attended event  
52 of those had been affected by the flood  
41 vendors provided services, education, and resources

1 in 2 people came seeking clothing

1 in 5 people came seeking flood recovery resources

1 in 4 came seeking housing assistance

**2014 Fair:** Over **170** attended event  
33 of those had been affected by the flood

3 in 4 people came seeking clothing

1 in 10 people came seeking flood recovery resources

1 in 3 came seeking housing assistance

## Clients Served



From January 2013 to December 2014, Carlton County has had

Hope, Healing, and Wellness Mental Health Professionals

**266** Mental Health Client Visits

**800** Mental Health Client-related contacts, such as phone calls, emails, etc

**28** Clients Served Overall

Contracts with Community Mental Health Providers:

**59** Clients Served (approximately)

## Trainings



**85** People attended three trainings

**36** People attended two trainings

**135** People attended the conference

**32** People attended the Adult specific training

**23** People attended the Youth specific training

**31** People registered for the online training