

FIRSTSteps **to Flood Recovery**



Purdue Extension

Knowledge to Go

1-888-EXT-INFO

Four Steps to Disaster Recovery — Help Yourself

Help Your Family — Help People with Disabilities

Care of Pets and Livestock — Re-entering Buildings

Damaged Food — Drinking Water/Well Water

Salvaging Keepsakes — Salvaging Furniture

Large Electrical Appliances — Carpets and Flooring — Wallboard and Insulation

Contacting Your Insurance Company — Government and Community Support

*Recovering from a flood can be an overwhelming task. The **Purdue University Cooperative Extension Service** can help. This brochure outlines the first steps you can take to recover from a flood.*

Purdue Extension—Help you need, when you need it.



Four Steps to Disaster Recovery

1. Account for your family, and help others around you.
2. Access property damage using safety precautions, then call your insurance company. If possible, document the damage with photos and video.
3. Take care of your health by eating, sleeping, getting a tetanus shot, and talking things out with someone. Make sure your family is doing the same.
4. Give your home first aid. Be sure to enter safely to start preliminary repairs and to salvage belongings.

Help yourself...because helping yourself helps others.

It's important to take care of yourself so you'll be able to deal with the challenges that come your way. These steps can help you deal with the emotions you'll face in the days following the flood.

- Ask for help. People need to know how they can help. Talking can help ease the pain of loss.
- Look for "positives." Although it may be hard, find ways to make the situation more bearable.
- Don't neglect your health. Listen to your body, and make sure to get a tetanus shot. Avoid mold hazards. Wear a mask when working in areas with mold growth.
- Eat a balanced diet whenever possible. Giving your body the proper fuel provides energy for the challenges you'll face.
- Get sleep. Sleeping strengthens you mentally and physically to face those challenges.

Help your family... because a flood affects everyone.

Health officials recommend that everyone get a tetanus shot before returning to a flooded area. Local health clinics and hospitals will be set up to administer those shots.

It's a good idea to keep small children, pregnant women, and people with health problems away from flooded areas.

Floodwater can be contaminated by substances from upstream, including sewage, pesticides, manure, fertilizers and other contaminants. Use bottled water or water from a safe public water supply for family drinking, cooking, and cleaning until authorities say the water is safe.

Be aware that children may feel like they are to blame for the increased tension you're feeling. Talking with them about what has happened and reassuring them is a good way to help them feel in control, says Judith Myers-Walls, a Purdue Extension child development specialist.

Listen to your children, and watch them play. Children often express anger when playing after a disaster. Acknowledge those feelings, and encourage children to talk about them. Reassure your children that you will take care of them. You can get more information about helping children cope with stress from Purdue Extension at 888-EXT-INFO.

Many insects, especially mosquitoes, thrive in wet environments. Protect yourself and your family, especially in the weeks following the flood.

- Wear an insect repellent that contains DEET.
- Wear light-colored clothing and, as often as possible, long sleeves and pants.
- Avoid going outside at dawn and dusk, when mosquitoes are most active.
- Eliminate mosquitos' breeding grounds by removing stagnant water.

Help the elderly and people with disabilities... because they may need extra assistance.

Disaster situations are especially difficult for the elderly and people with disabilities. Check with neighbors or coworkers who might need help. Offer assistance whenever possible. Remember that the elderly often have the same limitations as people with disabilities.

People with epilepsy, diabetes, Parkinson's disease, and other conditions have strict medication regimens. If the person you're helping doesn't have the necessary medications, contact a local emergency medical clinic to get new medications and equipment.

Make sure you know the proper way to lift and move people with impaired mobility. Be aware that guide dogs can become confused or disoriented in a disaster. The people who rely on them may need to depend on others to lead them.

Because disaster announcements are often given by audible means, people who are deaf may not receive the information. They may need you to pass along information as it becomes available.



Take care of your pets and livestock... because animals are important, too.

Pets

Pets are an important part of many families. If you've had to leave your pet behind, contact the local humane society or American Society for the Prevention of Cruelty to Animals (ASPCA) or emergency manager. These organizations will have information about rescue operations.

They'll also have information about shelter options for pets if animals are not allowed at your emergency shelter.

All animals are under extreme pressure following disasters and may react differently to people and surroundings, so be cautious when approaching them, and monitor them for signs of stress.

Livestock and Horses

If you've lost livestock, check with veterinarians, humane societies, the local Extension office, stables, and surrounding farms. If you've found livestock or other animals that do not belong to you, isolate those animals from yours until they can be returned or until a veterinarian examines them. Notify the local humane society about the animals.

In addition:

- Always work in pairs, and remember to use caution when approaching animals after a disaster.
- Check fences, and look for sharp objects that could injure livestock and horses in pastures and shelters.
- Beware of raccoons, skunks, and other wild animals that may have entered the area and could pose a danger to livestock.
- Check with your veterinarian or local animal health officials for information about possible disease outbreaks.



Use caution...buildings may be weakened by floodwaters.

Once the authorities have okayed returning to the flooded area, the first step in evaluating your home is making sure that it's safe to enter. Remember, walkways and other surfaces can become slippery and uneven following a flood, so use caution. Wear a mask if mold or other pollutants are a threat.

- Check with authorities about safely dealing with power and gas lines.
- Stay out of buildings if floodwater remains because foundations may not be safe.
- Check for structural damage. Look for leaning walls, sagging roofs and ceilings, and weakened support columns. If you see any of these things, don't enter until you've made some preliminary repairs.
- Air out your home for several minutes before entering, if necessary.
- Turn off the main electrical breaker, even if the power is off to the neighborhood. If the main disconnect is inside the building, call your utility company for assistance.



More damage may be done by pumping out flooded basements too soon or quickly. Water in the basement helps brace the walls against the extra pressure of water-logged soil outside. If water is pumped out too soon, walls may be pushed in or floors pushed up.

Be aware that rodents, snakes, and other animals may have taken refuge in storm debris or in your home. Use a stick to move debris, and make noise when approaching.

When entering a flooded home for the first time, you should:

- Unplug all flooded appliances.
- Take photos to document damage.
- Remove keepsakes and other valuables, and begin salvaging them. Many objects can be saved if you begin salvage within 48 hours of the flood receding.
- Begin removing mud and other debris from the home while still damp.

Throw out most food...because floodwaters can contain a host of bacteria.

When in doubt, throw out food that may have been damaged or spoiled in the flood. Keep only foods in undamaged commercial cans, and even then, sanitize the cans before using the food inside.

To sanitize cans:

- Mark the contents on lids of cans with indelible ink, and remove paper labels.
- Wash the cans in a strong detergent solution, using a scrub brush.
- Immerse the containers for 15 minutes in a solution of 2 teaspoons chlorine bleach and 1 quart of room-temperature water.
- Air-dry the cans.

Food from the garden is best handled with caution. It's risky to eat any of the produce, so discard it for safety's sake.



Watch your well...because it, too, can be flooded.

If you see water around or in your well, it's probably flooded. Take steps to disinfect it, or contact a well contractor or driller to disinfect it after the flood waters recede. Use water from a safe public water supply, or bottled water, until your well has been disinfected.

Many older wells are located in well pits that can flood after a heavy rain even if the surrounding area is not flooded.

If you choose to disinfect your own well, be prepared to:

- Open outside faucets until water runs clear.
- Turn off the electric power to the pump, and remove the well cap.
- Prepare a solution of bleach and water. Let it sit for a half hour; then pour the entire mixture into the top of the well. The ratio of bleach to water can vary depending on the size and depth of your well. Contact your local Purdue Extension office at 888 EXT-INFO or the Indiana Department of Environmental Management office for their well disinfectant guide.
- Recirculate the water by connecting a hose to a faucet and spraying the water back into the well for at least 15 minutes.
- Open every faucet in the system, and let the cold water run until the smell of chlorine can be detected. Then close all faucets, and seal the top of the well.
- Let the chlorinated water stand in the system for several hours, preferably overnight.
- The next day, turn on all the faucets, and continue running the water until all odor of chlorine disappears.

Be sure to take a water sample and have it tested before using the water. Call the county health department or Purdue Extension at (888) EXT-INFO to find out where to test well water in your area.

Disinfecting will not protect your water from pesticides, heavy metals, and other nonbiological contamination. If you suspect contamination, special treatment is required. Call the Environmental Protection Agency Well Care Hotline (888) 395-1033.



Start salvage early...because mold can take over within 48 hours.

The Federal Emergency Management Agency offers the following suggestions for salvaging keepsakes.

Flooded Photographs

- Evaluate the condition of photos to see if they are beyond repair
- Remove photos that can be repaired from plastic or paper enclosures and frames.
- Carefully rinse the photos with cool, clean water as necessary.
- Do not touch or blot surfaces.
- Air-dry wet photos. Hang them with clips attached to the edges, or lay them flat on absorbent paper. Don't allow photos to touch each other.
- If there are too many photos for immediate attention, keep the photos in a container of clean water. This will preserve your photos for 48 hours. If you need more time, you can freeze them. If possible, insert freezer or waxed paper between each photo before freezing.



Flooded Books

If rinsing is necessary, hold the book closed.

- For partially wet or damp books, stand them on their top or bottom edge with covers opened at a 90-degree angle, and allow them to air-dry.
- For very wet books, lay them on a flat, clean surface. Insert paper towels or other absorbent material throughout the book. But don't insert so much that you stretch the binding.
- If there are too many books to air-dry in 48 hours, wrap each book in freezer or waxed paper, pack them spine down in sturdy containers, and then freeze them.

Take steps to salvage other belongings...because many can survive a flood.

The first step in salvaging your belongings is determining what to keep and what to throw out.

You'll need to evaluate the extent of the damage, the cost of the article, the cost of restoration, the quality of the wood or fabric, and the sentimental value. Always wear rubber gloves and wash hands frequently when working with cleaning solutions and flood-damaged items. And remember—never mix chlorine and ammonia.

Furniture

Use the following guidelines to begin salvaging flood-damaged furniture. Before starting, evaluate the time and equipment needed.

Submerged or Wet Furniture

- Take furniture outdoors, and remove as many drawers and removable parts as possible. Drawers and doors may be stuck tight. If they are, do not pry them open. Instead, remove the back of the furniture, and push them out from behind.
- Clean off mud and dirt, using a hose if necessary.
- When the furniture is dry, reglue it if necessary.

Damp Furniture

- If the entire surface of the furniture is covered with white spots or a cloudy film, rub it with a damp cloth dipped in turpentine or camphorated oil, or use a solution of 1/2 cup of ammonia and 1/2 cup of water. Wipe dry, and polish with furniture polish.
- For deep spots, use a drop or two of ammonia on a damp cloth. Rub immediately with a dry cloth and polish.
- If color is not restored, dip 3/0 steel wool in mineral or olive oil, and rub lightly with the wood grain. Wipe off and rewax.
- If spots remain, refinish the piece.

After cleaning, store the furniture in a shady, well-ventilated place because furniture dried in the sun will warp.

Large Electrical Appliances

Appliances submerged in floodwater are often not repairable, and even those that are repaired will have a shortened life expectancy. And it's not economical to repair such small appliances as microwaves, televisions, and radios. Use the following guidelines to begin salvaging appliances.

- Disconnect the power to the building or to the circuit that feeds the appliance before unplugging it from the wall. Water can short-circuit an appliance so parts that don't normally conduct electricity can shock you.
- Make a diagram or list of all switches, contacts, motors, and wiring before disconnecting them.
- Rinse and flush all parts with clean water, and allow them to dry for several days.
- Dry and lubricate hinges, bearings, and other moving parts to prevent rust.
- Use spray-on drying agents to get rid of moisture on contacts and motors.
- Consult the diagram you've made as you reassemble the appliance. Appliances that have absorbent insulation, such as ovens, freezers, refrigerators, and water heaters, need to have wet insulation replaced. Water heaters also require special care when flushing the pipes. Be sure to flush hot water lines last so sediment doesn't end up in the water heater.



Follow these steps to begin dealing with wet insulation in your appliances, water softener, filters, and purifiers.

- Remove insulation, and consult the owner's manual for details. Be sure to wear gloves when removing the insulation.
- Clean the area, and install new insulation. Duct insulation can replace old fiberglass insulation.
- If the insulation can't be removed, it's best to discard the appliance. If that's not an option for you, and you're sure the floodwater was not contaminated, drill holes in the outer casing so the insulation can dry faster. Make sure the appliance is unplugged and do not drill through wires.
- You don't have to remove the foam insulation from newer refrigerators and freezers.

Carpets and Floors

It's best to have professional cleaners work on carpets and floors, but if that isn't possible, there are some steps you can take. Remember to clean and dry the floor thoroughly before attempting any repairs.

- Pull up saturated carpets and rugs, and drape them outside.
- Spray off muddy carpets with a hose. Use a broom to work a low-sudsing, disinfectant carpet cleaner into soiled spots.
- To discourage mildew, rinse the backing with a solution of 2 tablespoons of bleach to 1 gallon of water. Do not use this solution on wool carpets; instead, try pine-oil cleaners.
- Disinfect the slab or subfloor, and allow it to dry completely. (This may take several months.) Replace any sections that separated.
- Discard and replace carpet padding.
- For wood floors, remove a board every few feet to reduce buckling. Replace the boards once the floor is dry.
- Remove floor coverings with wood subflooring, and replace the subfloor. You don't have to remove vinyl covering concrete floors, but doing so will hasten drying.
- Replace loose tiles over soaked flooring. This may mean a few tiles or the entire sheet.

Wallboard and Insulation

Because wallboard and porous insulation can harbor bacteria and mold that can be harmful to humans, replace any that came into contact with floodwater.



Contact your insurance company...because it's the first step for making a claim.

Insurance coverage can be a big help in disaster situations, so call your insurance company immediately, and make sure your agent has phone numbers and addresses where you can be reached day or night. This will put the claim on record and may get you some emergency help.

Check all of your insurance policies, because homeowner's policies don't cover floods. You also need to know if your flood insurance includes contents coverage. Pay special attention to any section that states what your duties are after a loss, such as taking steps to reduce further damage, for example: mold prevention. Don't take the attitude that your insurance company or agent will handle everything. Look at auto and health insurance, too, because these sometimes have overlapping coverage.



If you don't have flood insurance, contact the American Red Cross or other charitable organizations for assistance.

It's a good idea to mail a letter notifying your insurance company of your claim and outlining your loss. Get proof of delivery to protect you if your report goes unrecorded or if there is some question about the timing of your claim.

Be wary of people who claim to be adjusters, and ask for identification. Thieves have been known to use this method to get inside your home.

Be prepared for the adjuster. Have evidence of your loss, including lists, appraisals, videos, photos, and receipts whenever possible. Don't sign anything until you've read it and fully understand it. Don't settle for less than what your property is worth.

Professional contractors can also take a lot of the guesswork out of restoring or rebuilding your home. But be smart. Ask for references, and be especially wary of people who drive around a flooded neighborhood soliciting business. Scam artists may pose as contractors to get your money.

If damage to your home exceeds 50 percent of its value, the National Flood Insurance Program requires that you raise your home to a higher level before rebuilding. Funds for this are provided through flood insurance policies. You can also get loans to make your home more flood resistant through the Small Business Administration.

Learn about government and community support... because you might qualify for financial assistance.

If flooding is widespread, federal and state disaster assistance may be available. This includes funds to repair damaged homes, and replacement grants for serious, disaster-related needs and expenses not covered by insurance or other programs. Other assistance may include free legal services, crisis counseling, and U.S. Small Business Administration loans individuals and businesses can use to repair or replace damaged property. Funds to help prevent future flood damage also may be available.

When the President declares a disaster, victims have 60 days to file for assistance. Information about which counties are eligible for assistance and how to file a claim is available from your local emergency management agency and through local media.

The U.S. Department of Agriculture also offers disaster assistance for agricultural losses. The funding can also be used for emergency water conservation measures during periods of severe drought.

The USDA's Noninsured Crop Disaster Assistance Program provides loans to eligible producers of noninsurable crops when a flood causes low yields or loss of inventory, or prevents planting.

You can get other information about USDA assistance from your local Farm Service Agency office.



For updated information

Purdue Extension: 888-EXT-INFO (398-4636)

Web site: www.extenison.purdue.edu/floodpub

EPA Well Care Hotline: 888-395-1033

Food Safety Inspection Service Hotline: (USDA) - 888-674-6854

FIRSTSteps

to Flood Recovery



Photos in this booklet courtesy Federal Emergency Management Agency and Purdue Agricultural Communication.

© 2009 - Purdue University Cooperative Extension Service

It is the policy of the Purdue University Cooperative Extension Service that all persons have equal opportunity and access to its educational programs, services, activities, and facilities without regard to race, religion, color, sex, age, national origin or ancestry, marital status, parental status, sexual orientation, disability or status as a veteran.

Purdue University is an Affirmative Action institution. This material may be available in alternative formats.

1-888-EXT-INFO • <http://www.extension.purdue.edu/store>