

Recovering from a Flood

Flood Damage

Your facility has been flooded. Now what?

The initial steps to flood recovery are crucial. Before you begin cleaning up and making repairs, you must determine if the building is safe to enter.

Contact your insurance agent or insurance company as quickly as possible. Claims adjusters have valuable training and experience that can help the recovery process go smoothly. Through all phases of assessment, repair and cleanup, keep a list of:

- ▶ Damage to the building
- ▶ Damage to contents - Locate all saved receipts for damaged items.
- ▶ Repair, cleaning and removal costs. When cleaning and repairing upholstered furniture, carpeting and appliances, it may be more cost effective to replace them.

** Do not throw away any damaged property without the approval of your insurance adjuster. The adjuster may ask that you keep the damaged items or portions of them until the building can be visited.*

- ▶ If the building is not habitable during repair and cleanup, keep records of all additional expenses you incur.

For your safety, make sure that you are prepared to safely assess the building. This means that you should:

- ▶ Wear sturdy, closed-toed, rubber-soled shoes or boots.
- ▶ Wear long sleeves, pants and work gloves.
- ▶ Wear a dust mask or respirator, safety glasses or goggles, and a hard hat, if hazards require.
- ▶ Carry battery-powered lanterns or flashlights to examine the building.
- ▶ Use extreme caution at all times!



Look for damage to:

- ▶ **Ceilings** - Look for signs of sagging. If there is water trapped in the ceiling, you will need to remove the water. You can do this by using a long pole with a nail or other pointed object on the end. Carefully poke holes along the perimeter, let the water drain slowly, and gradually poke holes further down the bulge until all of the water is drained. Never stand beneath any portion of the ceiling that is sagging or poke a hole in the center of the bulge first, as it could cause the entire ceiling to collapse!
- ▶ **Walls** - If the wallboard has been saturated, you may need to cut small holes through the walls approximately 2 inches up from the floor to allow water to drain out and facilitate air circulation.
- ▶ **Floors** - Check the floors for sagging. If only a small section of the floor is sagging, place thick plywood or thick boards on the floor over the damaged area. Make sure the wood extends at least 12 inches beyond the sag.
- ▶ **Basements** - Pump out flooded basements gradually (about one-third of the water per day) to avoid structural damage. If too much water is pumped out in a short period of time, the pressure from water-saturated soil on the outside could cause the basement walls to collapse.

Assess the safety and extent of damage

If flood damage has been widespread in your area, listen to local news broadcasts and emergency alerts, as officials may require that you stay out of certain areas until they are deemed safe. When you are able to safely return to the building, ensure that the flood waters have completely receded. If water remains, stay away.

Begin checking the outside of the building. Walk around the entire perimeter of the building. Look for:

- ▶ Structural damage to the roof, walls, floors, doors, windows and staircases.
- ▶ Cracks or other damage to the foundation.
- ▶ Broken or leaking gas or fuel oil lines.
- ▶ Damaged or downed power lines.

Do not enter if there is any sign that the building has serious damage. If local authorities have placed signs on the building or colored tape over doors and/or windows, do not enter until they have indicated that it is safe to do so. If there has been damage to your utilities, contact the utility company as quickly as possible.

If there is no significant visible damage to the outside, then you may begin assessing the damage to the inside. To ensure your safety and to prevent further damage, turn off all utilities, including electric, natural gas or propane supply lines, and main water supply before entering.

For additional information on recovering from a flood, contact:

American Red Cross, www.redcross.org, Federal Emergency Management Office, www.fema.gov, National Weather Service, www.nws.noaa.gov, U.S. Geological Survey, www.usgs.gov, Local Planning and Zoning Department

Repair and Cleanup

The repair and cleanup process after a flood can be a grueling one. It could take days or weeks for the building to completely dry out. If you have extensive damage, you may need to contact a restoration company for assistance.

- ▶ **Remove water** - Remove as much standing water as possible. If the water is deep, you may need to use a pump. You can also sweep, squeegee, mop or use a wet vacuum to remove the water.
- ▶ **Repair the building** - Make temporary repairs, such as covering holes with plywood, plastic sheeting or tarps, and bracing walls and/or floors. Obtain several estimates from qualified professionals for permanent repairs.
- ▶ **Secure the building** - If the building can be secured, relocate your contents to a safe, dry area. If the building cannot be secured against vandalism, move valuables to a secure location or consider renting a storage unit.
- ▶ **Increase ventilation** - Good ventilation will help dry the building. If it is dry outside, open the doors and windows. An air conditioner and/or dehumidifier can help remove moisture from the air. Blowers and fans can help circulate the air. In colder weather, make sure the heat is on. Be sure to open closet doors, cabinets and drawers to let the insides of these items dry out as well. For areas where there is little air movement, such as closets, consider using desiccants (materials that absorb moisture).
- ▶ **Sort and protect contents from further damage** - Separate damaged items from undamaged items and wet items from dry items. Move things you want to save to a safe, dry place. Remove all damaged materials and debris to the outdoors until the adjuster can look at them. You may be able to restore some items such as clothing, shoes, linens, rugs, luggage and furniture, or have them professionally cleaned. Be sure to move them to a well-ventilated area that is out of direct sunlight so they can dry out.
 - Be sure to remove loose items, such as photos, books, candles, etc. from the top and inside of furniture and wipe dry. Open up drawers and doors to allow ventilation. If the items cannot be moved to a dry area, place aluminum foil, plastic saucers or wood blocks between furniture legs and wet flooring. All food, beverages and medicine that may have become contaminated or spoiled should be discarded.
- ▶ **Clean and disinfect** - Flood water can contain sewage and chemicals. All areas that come in contact with flood water should be thoroughly cleaned and disinfected. This includes walls, floors, furniture, clothing, linens, appliances, air ducts, outlets, switches, light sockets and other contents. Remember that some cleanup activities may best be done by professionals.

After reviewing the structure, the utilities should be addressed.

- ▶ **Electricity** - Make sure the electrical system is turned off at the main fuse box or breaker panel. Electricity should remain off until an electrician has inspected the system. If you have to step in water to get to the fuse box or circuit breaker, call a professional! Inspect the panel box for any breakers that may have tripped or blown fuses, as they could signal damage. Make sure they are in the off position and mark them with a piece of tape so that you know which ones were tripped or blown.
- ▶ **Gas** - Check for gas leaks. If you smell gas or hear a blowing or hissing noise, open a window and quickly leave the building. Make sure the gas is turned off at the main valve and call the gas company.
- ▶ **Water supply** - If pipes are damaged, turn off the main water valve. If you have municipal water, check with local authorities before using water, as it could be contaminated. If your wells were flooded, have them pumped out and the water tested for purity before drinking. If in doubt, call your local public health authority.
- ▶ **Sewage system** - If you suspect sewage lines are damaged, avoid using the toilet, sink, shower and tub. Call a plumber to have them repair any broken pipes and have damaged septic tanks, cesspools, pits, and leaching systems repaired as quickly as possible.
- ▶ **Telephones** - Check each phone to make sure it is on the hook. If you do not hear a dial tone, try unplugging all telephones, then plug each one in, one at a time, listening to each for a dial tone. If the phone system still does not work, contact the telephone company.
- ▶ **Appliances** - If appliances are wet, turn off the electricity at the main fuse box or circuit breaker. Then, unplug the appliances and let them dry out. You should have appliances checked by a professional for water damage or broken connections before using them again.
- ▶ **Heating, ventilation and air conditioning systems** - If any portion of these systems were flooded, they should be inspected by a qualified technician. Ductwork may need to be cleaned out to remove any debris and to prevent mold growth.

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