

After the Flood

- If your home, apartment or business has suffered flood damage, immediately call the agent or broker who handles your flood insurance policy. The agent will then submit a loss form to the National Flood Insurance Program. An adjuster will be assigned to inspect your property as soon as possible.
- Prior to entering a building, check for structural damage. Make sure it is not in danger of collapsing. Turn off any outside gas lines at the meter or tank, and let the house air for several minutes to remove foul odors or escaping gas.
- Upon entering the building, do not use open flame as a source of light since gas may still be trapped inside; a battery-operated flashlight is ideal.
- Watch for electrical shorts or live wires before making certain that the main power switch is turned off. Do not turn on any lights or appliances until an electrician has checked the system for short circuits.
- Cover broken windows and holes in the roof or walls to prevent further weather damage.
- Proceed with immediate cleanup measures to prevent any health hazards. Perishable items which pose a health problem should be listed and photographed before discarding. Throw out fresh food and previously opened medicines that have come in contact with flood waters.
- Water for drinking and food preparation should be boiled vigorously for ten minutes (until the public water system has been declared safe.) Another method of disinfecting is to mix 1/2 teaspoon of liquid commercial bleach with 2-1/2 gallons of water . . . let stand for five minutes before using. The flat taste can be removed by pouring the water from one container to another or adding a pinch of salt. In an emergency, water may be obtained by draining a hot water tank or melting ice cubes.
- Refrigerators, sofas, and other hard goods should be hosed off and kept for the adjuster's inspection. A good deodorizer when cleaning major kitchen appliances is to add one teaspoon of baking soda to a quart of water. Any partially damaged items should be dried and aired; the adjuster will make recommendations as to their repair or disposal. Take pictures of the damage done to your building and contents.
- Take all wooden furniture outdoors, but keep it out of direct sunlight to prevent warping. A garage or carport is a good place for drying. Remove drawers and other moving parts as soon as possible, but do not pry open swollen drawers from the front. Instead, remove the backing and push the drawers out.
- Shovel out mud while it is still moist to give walls and floors a chance to dry. Once plastered walls have dried, brush off loose dirt. Wash with a mild soap solution and rinse with clean water; always start at the bottom and work up. Ceilings are done last. Special attention at this early stage should also be paid to cleaning out heating and plumbing systems.
- Mildew can be removed from dry wood with a solution of 4 to 6 tablespoons of tri-sodium phosphate (TSP), 1 cup liquid chlorine bleach, and 1 gallon water.
- Clean metal at once then wipe with a kerosene-soaked cloth. A light coat of oil will prevent iron from rusting. Scour all utensils, and, if necessary, use fine steel wool on unpolished surfaces. Aluminum may be brightened by scrubbing with a solution of vinegar, cream of tartar, and hot water.
- Flooded basements should be drained and cleaned as soon as possible. However, structural damage can occur by pumping out the water too quickly. After the flood waters around your property have subsided, begin draining the basement in stages, about 1/3 of the water volume each day.