



Floods: First Entry of a Flooded Home - What to do: Document and Protect

There are two things that need to be done as you start repairing damage from a flood:

- Make a record of damage and losses.
- To the extent that you are able, prevent further damage to the building.

If you are not sure how to do any of these things, ask. In most communities, shortly after a flood or similar disaster, there are lots of experts who have helpful information arriving to the area to assist residents.

■ **Making a Record of Losses and Damage**

- Take photos. Do this inside and out. You can't have too many pictures. Pictures should show any structural damage to the building and furnishings, and any items of particular value.
- Record the serial numbers of any appliances or equipment that is thrown out.
- This information is valuable for filing insurance claims and for documenting losses for other purposes, such as tax deductions.

Insurance after natural disasters such as flooding is a complicated, difficult and often frustrating issue. One important point to remember is that the insurance company will try to settle a claim for as little money as possible, and their adjusters work towards that goal. For this reason, consider hiring your own adjuster to deal with the insurance company. You can find independent adjusters listed in the yellow pages. Look under "Adjusters." These individuals are skilled at negotiating with insurers, and their fee is usually based on a percentage of the recovery that is received from the company.

■ **Prevent Further Damage**

- Remove floodwaters, mud and silt.
- Open doors to allow water to exit.
- Arrange to have basement pumped out. Only do this when you are certain that the earth around the building is no longer saturated!

Otherwise, water pressure may collapse basement walls as the basement is drained.

- If water is running from broken pipes, shut off the water supply to the house. Usually, there is a valve at the meter. If you cannot find this, contact the water company.
- Allow the building to dry out. This can reduce or prevent mold growth, but must be done quickly, usually in 48 hours or less.
- Open doors and windows, and open up wall cavities if walls have gotten wet. Remember that these measures will only be effective if outside humidity is low. In high moisture conditions, a heat source or some sort of mechanical drying equipment will be needed.
- Be sure to use personal protection against mold and other harmful pollutants. This is especially important if mold has dried out, and also very important if floodwaters are contaminated. (LSU Part 3).
- You may also need to secure the building from looters when you are not present. Doors and windows should be locked, or secured with plywood, if possible. Portable valuables should be removed to a secure location.
- Prevent further water damage. If the roof or walls have been damaged, temporary or permanent repairs should be arranged as soon as possible.
- Salvage valuable items first. These include such things as cash, jewelry, important documents and family treasures. Clean off the mud and allow items to dry. If items like photos and books cannot be immediately dried, clean off the mud, place in plastic bags and find a friend with an operating freezer. These items can be frozen and dried later.
- Discard items that cannot be salvaged. The general rule is that hard materials and building components that are not damaged by water can be dried out and salvaged, although if mold is involved, cleaning may require more labor than the item is worth. Since flood waters are considered to be contaminated, generally absorbent materials should be discarded. Rugs or other items that can be laundered or thoroughly cleaned may be salvaged. Unless absorbent materials can be dried out within 48 hours (longer if temperatures are cool or sooner if temperatures are warm), mold growth may make cleaning impossible. Heirlooms and items of special value can be saved by the use of specific treatments and procedures, if available. Contact local or area

museums. Paper records can be spread out and air-dried, preferably on blotting paper. Papers that can't be dried in 48 hours can be put in a freezer until it is possible to dry them.

- While it may be possible to salvage household appliances, heaters, etc., it can be very difficult to dry and remove mud and silt from their inner workings so these are often discarded. This is especially true for saltwater flooding.
- Service damaged septic tanks, cesspools, pits and leaching systems as soon as possible. These can be serious health hazards.

■ **Take Care of Yourself**

Flooding and other disasters are highly stressful for all involved. Keep the family together for mutual support. Discuss problems with others - friends and neighbors can offer mutual support, too. Rest often and eat well. Set manageable goals. Take care of, and comfort, your kids. If problems seem overwhelming, seek professional help. Such feelings are common after disasters, and talking to a professional can help a lot.

Source: NDSU Extension Service - http://www.extension.org/pages/Floods:_First_Entry_of_a_Flooded_Home_-_What_to_do:_Document_and_Protect/print/