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## Home Disaster Preparedness



## FLOOD



**It's never too early to prepare for a natural disaster.**

When the time comes, keeping yourself and your family safe is of the most importance. Beyond basic disaster survival and recovery, this information is intended to help you prepare one of your most important assets, your home, in order to mitigate damages caused by inclement weather.

# Prepare your home for a disaster

## LEARN

- ★ Learn about natural disaster risks in your community and consider whether you may need to shelter in place or evacuate.
- ★ Learn to shut off gas valves in your home and keep a wrench handy if necessary.
- ★ Learn to shut off the water in your home by locating the main water shut off valve typically near your water meter (usually inside the home in colder climates and outside the home in warmer climates).

## GET

- ★ Download the American Red Cross and National Oceanic and Atmospheric Administration emergency smartphone applications.
- ★ Sign up to receive emergency text message alerts from your city and state.
- ★ Create a disaster preparedness box containing flashlights, a hand-crank radio, multi-purpose tools, tarps, bleach, duct tape, work gloves, dry food, water and any other essentials you may need.
- ★ Consider getting an insurance policy for disasters, standard homeowners' insurance does not cover earthquakes or flooding.

## DO

- ★ Get together with your family and create an emergency plan to determine who will be your points of contact in case of an emergency. Determine how you will reconnect if separated, think about how you will evacuate the area if needed and where you will go if you can't stay in your home.

- ★ In your plan, make sure to account for minors, older adults, frail residents, wheelchair users and neighbors who may need your help.
- ★ Map out an evacuation plan and practice it. Map your home and all its exits (doors and windows), mark down the water turn off point, power box, gas shut off. Include a meeting place for your family.
- ★ Mark driveway entrances to your home with easily identifiable house numbers to help emergency vehicles find you if needed.
- ★ Have copies of the following items easily available and stored in a waterproof and fireproof lock box:
  - Homeowner or renter's insurance records
  - Property records including title, deed or lease
  - Photos or a list of items in the home with significant value
  - Any additional deeds, trusts, wills, or powers of attorney
  - Extra set of house and garage keys
  - Account and contact information for utilities and other home services
  - Current driver's license or government ID
  - Recent property tax statement
  - Serial numbers of major appliances
  - Photos of home prior to the disaster including the front, rear and side exteriors and each room including all walls floor and ceiling
- ★ Make sure that you have access to the following materials:
  - Monthly income verification (must be current and reflect the total household income for each person over 18 in the household).
  - Bank statement copies for two consecutive months.

If you are overwhelmed following a disaster, contact the Disaster Distress Helpline at 1-800-985-5990 or text "TalkWithUs" to 66746. For Spanish, text "Hablamos" to 66746. This service is available 24 hours a day, 7 days a week and is toll-free (for text messages, standard rates apply).

## WHAT TO DO

# FLOOD

### BEFORE A FLOOD

- Elevate your furnace, water heater or other appliances that are part of a whole home system to prevent water damage and help you recover faster. An undamaged water heater may be your best option for fresh water after a flood. Please consult a professional electrician and plumber to perform those modifications.
- Install check valves at key point in your plumbing to prevent floodwater from backing up into drains.
- If you have the means to do so, consider elevating and reinforcing your home. These are major home modifications and require the skills of a professional contractor.
- Home insurance policies do not cover flooding. Talk to your insurance provider about adding a flood coverage policy to cover your home.

### DURING A FLOOD

- Use sandbags during a flood to divert water from doors and basement windows.
- Unplug electrical equipment and small appliances including freezers and refrigerators. Shut off water, gas and electricity.
- If you need to evacuate, be sure to take your disaster preparedness box and important legal documents.



## AFTER A FLOOD

- Let your friends and family know you are safe through the Red Cross smartphone application and follow your family emergency plan.
- Return to your home only when authorities say it is safe to do so.
- Look for loose or fallen power lines and report those to the utility company immediately.
- Be sure to sniff for gas or listen for a hissing noise. If you smell gas or hear a hissing noise, leave immediately and call the fire department. Never use an open flame as an alternative to a flashlight.
- Wear protective clothing, long pants, a long-sleeved shirt and closed-toe shoes. Use a two-strap dust particulate mask with nose clip and coveralls for protection. Wear leather gloves to protect hands from sharp objects while removing debris.
- When you return to your home you will need to document the state of the home prior to performing any repairs. Photos of the exterior and interior can save you thousands of dollars when you file an insurance claim. Take photos of the exterior of your home, front and back, all four sides and close ups of specific damage. Take photos of each room, all four walls, the ceiling, the floor and the water mark line.

- If a door is jammed, don't force it open, find an alternative way inside.
- Your home will need different repairs depending on the level of flooding and other storm affects. A few things to watch out for and keep in mind:

**CEILING:** a sagging ceiling is a sign of significant water damage. Wear a hard hat and eye protection if you must step under a sagging ceiling. Consult a professional before attempting repair.

**FLOOR:** if flooring is sagging or warped, do not walk on it, it is not stable. Consult a contractor before attempting repair.

**APPLIANCES:** all appliances should be checked by a professional before use.

**PLUMBING:** if you suspect sewage lines or plumbing are damaged, avoid using sinks, showers or toilets. Turn off water at the main valve and consult a professional plumber before use.

**ELECTRICITY:** inspect the panel box for any tripped breakers. A tripped breaker may be a sign of damaged wiring inside your home. Do not turn tripped breakers on. If you see sparks, broken or frayed wires, or if you smell hot insulation, turn off the electricity at the main fuse box or circuit breaker immediately and call a licensed electrician.

- Consult local authorities for debris pick-up guidelines. Debris is typically sorted into categories and placed within 10 feet of the street curb.
- If weather permits, vent your home by opening windows and doors.



- To muck and gut make sure you wear eye protection, long pants and long sleeves, sturdy and puncture free work shoes, heavy work gloves and a two-strap dust particulate mask with nose clip.
- Before you start to muck and gut make sure to shut down power, gas and water.
- Using pry bars, screw drivers and claw hammers remove damaged trim and molding, damaged sheetrock two feet above the water line (cutting sheetrock at a four feet level allows for replacement of full sheets), damaged wall paneling, damaged insulation, carpet and padding, electric materials and all nails sticking out.
- Sweep out and bag debris and remove remaining standing water with a shop vac.
- Scrub surfaces using mold kill (bleach is not adequate).
- Clean flooring, countertops, appliances and other hard surfaces with hot water and soap or detergent, then disinfect them with a commercial disinfectant, following product directions.
- Dry upholstered furniture, rugs, bedding, curtains and clothing in the open air if weather permits before cleaning them. If they are growing mold, you may have to discard those.
- Slowly pump out flooded basements, one-third of the water per day, to avoid pressure from water-saturated soil on the outside collapsing basement walls.
- Be mindful of fraudulent contractors who follow disasters, promise rapid repairs and walk away without completing the necessary work. Check references for any contractor you hire and make sure they are licensed and insured in your state.
- Do not start any major repairs without first talking to your insurance company (if insured) or the Federal Emergency Management Agency (FEMA) if you are planning on filing a claim with them.
- If you do not have the resources through your insurance or independently to complete repairs, please contact your local Rebuilding Together affiliate to find out if you qualify for home repair help.



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