

Ladder to Recovery

(Individual Assistance Disaster Recovery Guidance Document)

Step 1: Take care of your family and yourself first!

Keep your family together. Arrange for temporary shelter, food and clothing. Volunteer organizations such as the American Red Cross, the Salvation Army and church groups can offer a variety of assistance.

Get enough rest and eat properly. You are more likely to make the right decisions.

Others are dealing with problems similar to yours. Talk to them. Their ideas may help you.

Focus on what needs to be done to recover from the disaster. Make a list of jobs and tackle them one at a time. Set a manageable clean-up and rebuild schedule. Keep your schedule practical and your goals achievable.

Step 2: Assess the damage. Make sure it is safe before going back to your home.

Stay tuned to your local radio, TV stations or your local newspaper to find out when you can go back to your home and survey the damage. If you are staying in a shelter, they may be able to give you information, or the local churches may have information posted.

Before going in, check your home to see if the building is safe and structurally sound. Proceed carefully. Walk around the outside of your home and check for loose power lines and gas leaks. Check for broken or leaking water pipes. Check the foundation for cracks and other damage. If you see obvious damage, do not go inside! Contact your community's building inspector or a contractor to check the house.

Take photographs or make a videotape of the damage to the building and its contents before you begin cleanup. Document all items you remove or salvage from the residence, this is for your own records as well as filing with your insurance.

Call your insurance agent. Homeowners insurance usually covers losses caused by wind, storms or broken water pipes, but not surface flooding. Flood insurance covers most losses caused by surface floodwater. If you live in a flood prone area, flood insurance, as well as sewer back up insurance could be a wise investment as these 2 events are NOT covered under a traditional homeowners insurance policy.

Even if you have insurance, you may be eligible for additional help to cover unmet needs. If the president has declared your community a disaster area, contact the Federal Emergency Management Agency toll-free at 1-800-462-9029 to register for assistance. The TTY number for the speech or hearing

impaired is 1-800-462-7585. You can also register online at <http://www.fema.gov/register.shtm>. There may be a local FEMA sign up site in your area. If you need help, check at a local church. They can refer you to someone who can help you with paperwork.

As you assess the damages to your home and personal property, consider what actions you could take to minimize damages from a similar event in the future. Could you raise the furnace off the basement floor on blocks or move your appliances from the basement to the first floor? Could you tie down the oil tank or water heater? To keep water out of your basement, could you seal the basement windows and doors or install a back-flow valve in the floor drain? There may be funds available from the government or voluntary agencies to help you take such actions.

Plan your recovery:

- Make sure it is safe to work in your home.
- Decide what you can and can't do, in terms of home repair.
- Decide if you need any financial assistance.
- Check with your mortgage holder.
- Use your credit cards carefully.
- Keep receipts of all expenses related to the disaster and your recovery. You may be able to get reimbursement from your insurance coverage and other assistance.

Step 3: Give your house some first aid.

Make sure the power is turned off by checking the meter. If you have any doubts, ask the power company or an electrician to turn the power off at your home. The electricity must be turned off at the main breaker box or fuse box. If there is water in your home, have the electric company or an electrician turn off the power at the pole. DO NOT enter standing water to turn off the electricity at the main breaker!

When using portable generators, you should always remember to:

- Connect appliances one at a time to the generator. Never hook a generator directly to your household wiring yourself. Only a qualified electrician can do this.
- Use generators outdoors only. They give off deadly carbon monoxide fumes.
- Avoid using extension cords with generators. If you must use them, make sure they have adequate capacity and check them often to make sure they have not become hot.
- Turn off the gas. If you suspect a leak or smell gas, leave the house IMMEDIATELY, leaving the door open! Go to a neighbor's house or use a cell phone from outside the house to call the gas company. If the gas meter is outside, turn off the gas from there, if possible.
- Drain your basement carefully. If you try to drain your basement too quickly, the pressure outside the walls will be greater than the pressure inside the walls once the water is drained. This unequal pressure may cause the walls and floor to crack and collapse.

To drain your basement properly:

- Pump the water level down only two to three feet. Mark the level and wait overnight.
- Check the water level the next day. If the water went back up (it covered your mark), it's still too early to drain your basement. Wait 24 hours and then pump the water down two to three feet again. Check the level the next day.
- When the water stops going back up, pump down another two to three feet and wait overnight. Repeat steps 2 and 3 until all the water is pumped out of the basement.
- Shovel out as much mud as possible first. With the power off, hose the house down and start the clean up.

As you repair and rebuild, take any steps you can to reduce or eliminate damage from future disasters.

In many cases, the steps are easy and inexpensive. If a water heater is ruined, install the new one off the floor so it is not vulnerable the next time. While you're at it, have the main electrical panel moved to a better location.

Step 4: Dry out your home.

Floodwaters affect a house three different ways:

- The water damages materials. Wallboard will disintegrate if it stays wet too long; wood can swell, warp or rot; electrical parts can short out, malfunction and cause fires or shock.
- Mud, silt and unknown contaminants in the water not only get everything dirty, they are also very unhealthy.
- Dampness promotes the growth of mildew, molds or fungus.
- Air out the house to lower the humidity, if the weather permits open doors and windows to increase ventilation. Open closet and cabinet doors. Use fans and run dehumidifiers. Drain the ceilings and walls. Dry the ceilings, walls and floors. If you need to remove some drywall, cut the drywall above the water level at a 2 foot or 4 foot mark, this way it can be replaced with whole sheets or half sheets of new drywall. This will save you money when it is time for replace it. If you cannot cut the drywall yourself, use a hammer to knock holes between the studs and near the floor. This will allow the water to drain.

Use products like kitty litter, chemical dehumidifier packs (used for drying boats and damp closets), and calcium chloride pellets to remove moisture.

Sort contents and discard debris. You will need to throw out floodwater-soaked mattresses, pillows, foam rubber, large carpets, carpet padding, upholstered couches and chairs, books and paper products. Heirlooms and valuable books and papers may require special treatment.

Because of the risk of serious illness, throw out water-soaked food, cosmetics, medicines and medical supplies. Clothing and other items can be washed, using VERY hot water, but do not keep and wash stuffed animals and toys.

If you can't complete the work yourself, call a licensed contractor; ask your neighbors, friends and family for references. Beware of scams. Your misfortune can be someone else's benefit. There may be volunteer help available. Check local churches for information.

Step 5: Restore the utilities.

If your furnace, water heater, stove or other gas or oil appliances were flooded to the level of the burners, turn off the valve on the pipe to the appliance. Don't operate them until they have been checked and cleaned professionally.

Step 6: Clean up the mess.

Every flooded part of your house: walls, floors, closets, shelves, contents, should be thoroughly cleaned and disinfected. To avoid being overwhelmed with your task, tackle one room at a time. You can do much of the cleaning, but some of it may need to be done by professionals.

You're cleaning supplies checklist:

- Brooms, mops, brushes, sponges
- Buckets, hose
- Rubber gloves
- Face mask
- Rags
- Cleaning products
- Disinfectants, bleach
- Trash bags
- Hair dryer

Items saturated or submerged by floodwater that should be discarded:

- Large appliances (contact a dealer or repair shop for advice)
- Stuffed animals and baby toys
- Mattresses, pillows, foam rubber pads
- Large carpets and carpet padding
- Upholstered couches and chairs
- Books and paper products
- Medicine/medical supplies and cosmetics
- Plastic, wood or chipped cookware
- Small appliances that cannot be cleaned such as electric can openers and toasters.

You may be able to save items that are damp from humidity, nonabsorbent items or items that can be soaked, washed and disinfected:

- Wood furniture without structural damage
- Upholstered furniture and pillows
- Glass and metal cookware
- Wall hangings, draperies
- Small rugs that can be removed for outside cleaning and disinfecting
- Bedding, linens and towels that can be washed and disinfected

When cleaning/disinfecting, follow these general rules:

- Make sure your work area is well ventilated.
- Use one bucket for your cleaning solution, one for your rinse water and replace the rinse water frequently.
- Use cleaning products with caution. Bleach should not be mixed with other household products, especially ammonia, because a poisonous gas will form. (Southern Baptist Disaster Relief Services suggests a disinfecting chemical called "Shockwave", as it is environmentally friendly, and reduces the chances for mold to return.)
- Wash exposed skin frequently and wear rubber gloves to protect your hands.
- Follow all safety requirements for any chemical that is used.

Step 7: Rebuild and "disaster proof" your house.

You can prevent future damage to your home and property while making repairs. This is called mitigation.

If your house was flooded, consider the following options to avoid loss in the future:

- Relocate your home and family to a safe location outside of a flood hazard area.
- Elevate your home above flood levels. (Consult with your local flood plain coordinator in regards to all of your options)
- Modify the building so floodwaters cause minimal damage.

Local building codes usually require a building permit before you start to repair or alter your home. Call your local building official or the State Fire Marshal's Office, to see if a permit is required.

Step 8: Prepare for next time.

While a repeat performance of this disaster may seem remote, it's a good idea to think ahead, especially while your experience is fresh in your mind. The adage that lightning never strikes twice doesn't hold up

when it comes to disasters. Floods, hurricanes and tornadoes may revisit your area. Several Indiana flood victims, hit by floods throughout the years, are ready and being mitigated from future events.

Buy flood insurance. Homeowner's insurance policies do not cover damage from floods. However, you can purchase flood insurance under the National Flood Insurance Program through any licensed insurance company or agent. Call your insurance agent, or for a list of agents offering flood insurance in your area, call the National Flood Insurance Program toll-free at 1-800-427-4661. (FEMA's Disaster Grant program will only make a person safe and sanitary; it will NOT replace all that you have lost.)

Here are some steps you can take to reduce the extent of loss and damage in future disasters:

- Look around: What are the hazards that can impact you and your family? Floods? Wind storms? Ice and snow? Industrial or transportation incidents? Learn about your home and your neighborhood.
- Take measures to protect your home against the hazards you have identified.
 - Prevent damage from basement flooding by elevating your furnace and large appliances; trim back trees close to your house to prevent damage from windstorms; insulate the pipes under your house to keep them from freezing; fortify garage doors and roof overhangs to prevent strong winds from invading your home. Be creative!
- Develop a flood response plan for your family. Develop a list of steps to take before disaster strikes your home.
- Monitor your local television and radio stations for storm information, purchase and utilize a weather radio.
- When disaster threatens, fill your vehicle's gas tank in case an evacuation order is issued.
- Take your pets to a kennel or a friend's home on high ground.
- Move your furniture and valuables to higher floors in your home, if you have enough time.
- Tape plastic around the cap of your well to reduce contamination.
- Turn off electricity, gas, oil and water.
- Keep family documents and other important papers in a waterproof, portable container you can grab quickly should you need to evacuate.
- Assemble a Disaster Supplies Kit.
- Keep a list of important phone numbers handy, including doctor, hospital, work numbers, school numbers, relatives, utility company, phone company, gas company, etc.