



Protecting your home during flood situations can involve a variety of actions, from inspecting and maintaining the property to installing protective devices or materials.

Before A Flood

- **Determine the risk of flooding for your area**
 - The U.S. Geological Survey (USGS)
<http://water.usgs.gov/pubs/>
 - The National Weather Service
<http://www.weather.gov/>
- **Identify potential hazards on your property.**
 - Know how to turn off electrical power, gas and water supplies.
 - Secure unstable materials that are outside your home (e.g. patio furniture, fuel tanks).
 - Protect your well by using heavy plastic and duct tape to seal the well cap and top of the well casing.
- **Protect your home.**
 - Build with or install flood-resistant materials.
 - Buy and install sump pumps with backup power (e.g., battery-operated).
 - Install backflow valves or plugs to prevent flood water from entering.
 - Place furnace, water heater, washer, dryer on cement blocks above projected flood elevation.
- **Stockpile emergency building materials.**
 - Plywood, plastic sheeting, lumber, nails, hammer, saw, pry bar, sandbags, shovel.
- **Safeguard your possessions.**
 - Create a room-by-room inventory of your possessions, include receipts and photos.
 - Gather copies of critical documents, such as finance records, insurance policies.
 - Keep these lists in a secure place (e.g. safe deposit box, waterproof container).
- **Flood insurance.**
 - Obtain flood insurance
 - Most standard home owner insurance policies do not cover floods.
 - The National Flood Insurance program is available in most areas. For more information www.floodsmart.gov

During a Flood

- **Stay informed.**
 - Listen to the radio or television for situation developments and evacuation instructions.
 - Do not ignore evacuation orders.
 - Follow designated evacuation routes.
- **If you must evacuate,**
 - Ensure your family's safety first.
 - Gather your emergency supply kit; take only essential items with you.
 - Shut off electrical power and natural gas or propane tanks to avoid fire, electrocution, or explosions.

After a Flood

- **Return home only when officials have declared the area safe.**
- **Before entering - Assess the situation.**
 - Assess the impact and areas of damage to your home.
 - Identify sharp objects, dangerous materials, downed power lines, damaged gas lines, or other hazards (e.g., chemical spills).
 - If you smell natural or propane gas, or hear a hissing noise, leave immediately and call the fire department.
 - If power lines are down outside your home or buildings, do not step in any standing water.
- **Approach entrances carefully.**
 - Parts of your home or building structures may be collapsed or damaged.
 - Check if porch roofs and overhangs have all their supports.
- **Keep power off until an electrician has inspected your system for safety.**
- **Account for your inventory.**
 - Compare the list with the one prepared prior to the incident.
 - Take photographs of all damage for insurance or emergency assistance purposes.
- **Contact your insurance company or the National Flood Insurance program to file your claim.**
 - Your adjuster will need evidence of the damage to your home and possessions to prepare your claim.
 - Keep accurate records listing all clean-up and repair bills, flood-related living expenses and actual losses (furniture, appliances, clothing, etc).

- **Clean and disinfect items.**

- Walls, hard-surfaced floors, and many other household surfaces should be cleaned with soap and water and disinfected with a solution of 1 cup of bleach to five gallons of water.
- Thoroughly disinfect surfaces that may come in contact with food, such as counter tops, pantry shelves, refrigerators, etc.
- Areas where small children play should also be carefully cleaned.
- Wash all linens and clothing in hot water, or dry clean; For items that cannot be washed or dry cleaned, (mattresses, upholstered furniture), air dry in the sun, then spray thoroughly with disinfectant.
- Steam clean all carpeting. If there has been a backflow of sewage into the house, wear rubber boots and waterproof gloves during cleanup.
- Remove and discard contaminated household materials that cannot be disinfected, such as wallcoverings, cloth, rugs, and drywall.

- **Prevent carbon monoxide poisoning.**

- Alternative sources of fuel or electricity for heating, cooling, or cooking can cause carbon monoxide to build up in a home, garage, or camper.
- Never run a gas-powered equipment (generator, pressure washer, engines) inside, even if the doors or windows are open.
- Avoid running gas-powered equipment near open windows, doors, or vents where exhaust can enter indoor enclosed areas.

- **Clean up safely.**

- Be aware of hazards that may cause injury to you or others cleaning up - these can include chain saw or pressure washer injuries, electrical or chemical hazards, heat exposure.
- Have an electrician check the house's electrical system before turning the power on again.
- If the house has been closed up for several days. Enter briefly to open doors and windows to let the house air out for awhile (at least 30 minutes) before you stay for any length of time.
- Presume your home has been contaminated with mold.
- Use fans and dehumidifiers to remove excess moisture. Fans should be placed so air blows outwards rather than inwards.
- Have your home heating, ventilating, and air-conditioning (HVAC) system checked and cleaned by a maintenance or service professional who is experienced in mold clean-up before you turn it on.

- **Prevent mold growth.**

- Remove any items that have been wet for more than 48 hours, that cannot be thoroughly cleaned and dried.
- Porous items include carpeting, carpet padding, upholstery, wallpaper, drywall, floor and ceiling tiles, insulation material, some clothing, leather, paper, wood, and food --can remain a source of mold growth and should be removed from the home.
- When in doubt, take it out!

- **Well and pump inspection.**

- There is a danger of electrical shock from any electrical device that has been flooded.
- Do not turn on the pump and electrical system until equipment has dried and been checked by a qualified electrician, or well professional.
- Swiftly moving flood water can carry large debris that can damage the hardware, construction or casing of wells and pumps.
- Flood water could have also entered the well and contaminated it.
- Well water should be sampled and tested for contamination prior to use for drinking, cooking or cleaning.
- Call you state laboratory certification officer or contact the Safe Drinking Water hotline (1-800-426-4791) <http://www.epa.gov/safewater/hotline/index.html>

- **Septic systems.**

- Septic systems should not be used immediately after floods; drain fields will not work until water in the soil absorption field is lower than the water level around the house.
- Floodwater may have also broken septic lines. Have your septic tank professionally inspected and serviced; septic tanks may contain dangerous gases.

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