

Safety Tips after Floods and other Disasters

Potential health/safety hazards after a disaster include carbon monoxide poisoning from generators used to power homes or clean-up equipment; electrocution from stepping into water charged by live electric wires; infections to cuts or scrapes that come into contact with surfaces contaminated by floodwater; chemical hazards from spills or storage tank breaks, respiratory and heat-related illnesses; and the worsening of chronic illness from overexertion. Those working outdoors are encouraged to take frequent breaks and drink plenty of water because of the extreme temperatures.

Flooding Resources for Iowans include:

www.fema.gov/hazard/flood/fl_after.shtm – is a link to FEMA-recommended steps that should be taken immediately after a flood.

www.fema.gov/hazard/flood/coping.shtm – takes browsers to a multi-faceted FEMA Web page that contains detailed information on cleaning and salvaging household items.

emergency.cdc.gov/disasters/floods/after.asp#cleanup – is a site maintained by the Center for Disease Control with helpful information on health/safety concerns that can result following a flood.

BEWARE OF Hazards

- **First, check for damage.** Check for structural damage before re-entering your home. Contact professionals immediately if you suspect damage to water, gas, electric or sewer lines.
- **Throw away food** that has come in contact with floodwaters.
- **Boil water** until authorities declare the water supply safe to drink.

File your Flood Insurance Claim

- **Call your insurance agent** who handles your flood insurance to file a claim. Have the following information with you when you place your call: (1) the name of your insurance company (your agent may write policies for more than one company); (2) your policy number; and (3) a telephone number/e-mail address where you can be reached.
- **Take photos** of any water in the house and damaged personal property. If necessary, place these items outside the home. Your adjuster will need evidence of the damage and damaged items (e.g., cut swatches from carpeting) to prepare your repair estimate.
- **List damaged or lost items** and include their age and value where possible. If possible, supply receipts for those lost items to the adjuster. Officials may require disposal of damaged items. If so, try to keep a swatch or other sample of the items for the adjuster.

Clean Up

- **Remove wet contents immediately** to prevent mold. Wet carpeting, furniture, bedding and other items holding moisture can develop mold within 24 to 48 hours. During the first 48 hours, you can help control mold growth by cleaning with non-ammonia detergents, soap, or commercial cleaner and disinfecting with a 10 percent bleach solution (1-1/2 cups of bleach in a gallon of water). Then dry and monitor for several days. If mold develops, throw the item away.

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- **Thoroughly dry out the building's interior.** Portable dehumidifiers are useful, and rental costs may be covered under your flood policy. An air conditioner can also be used to start the drying-out process.
- **Help damaged walls dry out. If the walls are damaged, take photographs of the baseboard.** Then remove the baseboard. Knock small holes at floor level in the drywall, between the wall studs. This will let moisture trapped behind the drywall seep out.
- **Have your furnace checked for damage.** Your water heater may work, but if the floodwater covered part of, or the entire tank, the insulation between the walls may be damaged. Obtain an estimate to replace the damaged furnace and water heater.

FOR MORE INFORMATION

- **Contact your local building inspections or planning office** or county clerk's office to get more information on local building requirements before repairing your structure. If you can't find a local contact, call your state NFIP coordinator. Contact information can be found at www.floods.org/statepocs/stcoor.asp.

To learn more about flood insurance, visit FloodSmart.gov. To protect your property with a flood insurance policy, call your insurance agent or call 1-800-427-2419 to find an agent near you.