

# Flood Recovery Checklist

Sources: [www.ag.ndsu.edu/flood](http://www.ag.ndsu.edu/flood)  
*General Services Administration (www.gsa.gov)*  
[www.fema.gov](http://www.fema.gov)

Dealing with a flooded home is devastating and overwhelming. Below are resources to help you with the recovery and rebuilding process. This is not intended to be a comprehensive list but a starting point for you based on lessons learned from others who have faced similar devastation.

## FIRST Priority:

- Apply for FEMA assistance ASAP** at:  
<https://www.disasterassistance.gov/>; **800-621-3362/TTY; 800-462-7585**  
--you will need the following information when applying for assistance: Social Security Number; Insurance Information; Damage Information; Financial Information (i.e. annual household income, before taxes, at time of the disaster); Contact Information; Direct Deposit information (optional)
- Contact your flood, homeowners and/or renters insurance**, even if you have doubts that the damage will be covered. Have a good contact number to provide to the agent. Ask if your policy covers living expenses if you cannot stay in your home or rental unit. If you lost the copy of your insurance policy, request a copy. If your insurance covers the damage, your agent will tell you when an adjuster will contact you. **DO NOT** sign forms from insurance companies indicating a final interaction, full payment or complete settlement because other disaster-related damages may surface weeks and months later.
- Document damage.** List damage and take photos with a date and time stamp. You'll need written documentation of damage and loss for insurance claims, applications for disaster assistance and income tax deductions. Document losses, writing down ALL damaged items, not just the "big" items. If possible, include brand, model numbers and other property descriptors that substantiate the loss. In addition, start tracking any expenses related to the damage.
- Contact your auto insurance company with vehicle damage.** Indicate where a claims adjuster can find the vehicle and your contact information. Ask if insurance covers a car rental. Abandoned vehicles may have been towed. Any employee who had vehicles towed can visit <http://findmytowedcar.com> or call [713.308.8580](tel:713.308.8580)
- Secure papers needed at this stage:** mortgage/deed, copy of a mortgage payment, list of prescriptions, bank account numbers, credit card and phone numbers, driver's license and Social Security card.
- Notify your mortgage company** of the disaster and the extent of damage to property. Tell the company how to contact you.
- FEEA (Federal Employee Education & Assistance Fund)** offers disaster relief grants to eligible federal employees when disaster strike. Grant application package can be accessed at: [https://feea.org/wp-content/uploads/2017/08/grant\\_app\\_package\\_8-17.pdf](https://feea.org/wp-content/uploads/2017/08/grant_app_package_8-17.pdf)

**Shelter Locations:** for updated status on shelter capacity visit: [Red Cross Open Shelter Locations](#)

## **Safety as You Return to Your Home after the Flood:**

- **Turn off electricity.** If you have to step in water to get to your electrical box, call an electrician or your power company to do it. If the electrical box is wet, there is potential for electrocution until the main fuses have been pulled. The handle will turn off power to circuits but not the box. Use something that is an electrical insulator, such as a wooden stick or plastic pipe, to pull the fuse box handle to off and pull out the main fuses. Unscrew each circuit fuse. On the breaker box, use the stick to switch off the main breaker switch and each circuit breaker. Use an electrical tester to verify that the electricity is off. Even if the power company has turned off electricity to your area, make sure your house's power is disconnected so it won't come back on without warning.
- **Turn off gas.** If you suspect a leak or smell gas, leave your home immediately.
  1. Do not use electric switches, telephones (including cell phones), start or drive a car or anything that could cause a spark.
  2. Go directly to a safe location and call CenterPoint Energy and 911. Do not use e-mail or the Internet to contact the company about a leak, and never assume someone else has reported the leak.
  3. Alert your neighbors. Warn others to stay away from the leak.
  4. Never try to repair a natural gas leak yourself.
- **Stay healthy.** Wash hands with soap and water often. Get a tetanus booster before working in floodwaters.
- **Use generators safely.** Use gas-powered generators outdoors only. Make sure you have the proper voltage, frequency and safety switches.
- **Use electricity safely in wet areas.** Raise cords off damp floors and use ground fault circuit interrupters in all circuits and extension cords.
- **Dress appropriately.** Wear heavy, long pants; long-sleeved shirts; heavy gloves; and durable boots. Wear safety goggles, rubber gloves and other items when needed.
- **Take care of yourself and your family.** Accept support from family, friends and others. Talk about your feelings to release tension. Discuss the situation with children honestly and openly. Get proper nutrition and rest. Pace yourself, and take one step at a time. Don't be afraid to get help.

## General Cleanup Information and Tips for after a Flood

Try not to be discouraged by the huge mess. You'll want to just throw it out so it will be over. Don't. Lots of stuff can be salvaged. Hardwood furniture will usually be ok after a few days of drying. Antiques will often fare better than you'd expect because they are more likely solid. Claim everything on insurance even if you save it. If flood water touched it, you can claim it. Whether you keep it or not is up to you.

- a. Clean and kill germs from all items touched by floodwaters, including children's toys
  - b. Throw away items that cannot be easily washed and disinfected (such as mattresses, stuffed animals, baby toys, and wood cutting boards)
1. Don't throw anything really away. You need to get rugs and carpets out for remediation, but put them in the back yard so your adjuster can see them.
  2. Document the water line. Sheetrock should come out at least 2 feet or more above the water line to prevent creeping mold.
- **Get organized.** Set priorities. Follow a three-step process for cleaning.
    1. **Remove mud.** Shovel out as much mud as possible, and then use a garden sprayer or hose to wash away mud from hard surfaces. Remember to hose out metal heating ducts, disconnecting the furnace first. After clearing off mud, remove any porous materials since they are contaminated.
    2. **Clean.** Scrub surfaces with hot water and a heavy-duty detergent. Clean from the bottom to the top since drips and streaks are easier to remove if they're on sections already cleaned.
    3. **Disinfect.** Disinfect with a solution of ¼ cup chlorine bleach per gallon of water or a product that is labeled as a disinfectant to kill germs. Laundry bleaches should not be used on materials that will be damaged or might fade. Don't mix cleaning products. A combination of chemicals can give off toxic fumes. Thoroughly clean and dry your house before trying to live in it and before making permanent repairs.
  - **Dry ceilings and walls.** Flood-soaked drywall or other porous material must be removed and thrown away. Plaster and paneling often can be saved, but air must be circulated in the wall cavities to dry the studs and sills. The three kinds of insulation must be treated differently. Styrofoam might only need to be hosed off. Fiberglass batts should be thrown out if muddy but may be reused if dried thoroughly. Loose or blown-in cellulose or fiberglass must be replaced because it holds water for a long time and can lose its antifungal and fire-retardant abilities.
  - **Prevent mold growth.** Take furniture, rugs, bedding and clothing outside to dry as soon as possible. Mold may grow in only a couple of days with Houston's humid weather. Use an air conditioner or dehumidifier to remove moisture or open at least two windows to ventilate with outdoor air. Use fans to circulate air in the house.
  - **Remove mold, if possible.** Mold can be removed from hard surfaces such as hard plastic, glass, metal and countertops. However, completely removing moisture and mold from porous surfaces such as paper, drywall and carpet padding is impossible, so these materials must be removed and discarded. When cleaning, wear a two-strap (N-95 rated or better) protective

mask to prevent breathing mold spores. Remove mold from nonporous materials with a three-step process:

**1. Brush or vacuum.** If mold and mildew already have developed, brush off items outdoors to prevent scattering spores in the house. If items can't be moved outdoors, dampen them to minimize the number of airborne mold spores. Vacuum non-porous surfaces with a HEPA vacuum to remove loose mold and spores.

**2. Scrub.** Using a stiff brush, scrub with a non-ammonia soap or detergent. (Do not mix ammonia and bleach; the fumes are toxic.) Scrubbing may not completely remove mold growth on structural wood, such as wall studs, so it may need to be removed by sanding. Wear personal protective gear and isolate the work area from the rest of the home.

**3. Disinfect.** After the mold is removed, disinfect the area using a bleach and water solution or another disinfectant. The amount of bleach recommended per gallon of water varies considerably. A clean surface requires less bleach than a dirty surface. A solution of 1 cup of chlorine bleach to 1 gallon of water should be adequate for clean surfaces. The surface must remain wet for about 15 minutes to allow the solution to disinfect. Concentrations as high as 1½ cups of bleach per gallon of water are recommended for wood and concrete surfaces that could not be thoroughly cleaned. Provide adequate ventilation during disinfecting and wear rubber gloves. Finally, rinse the entire area with clean water, and then rapidly dry the surfaces. Use fans and dehumidifiers or natural ventilation that exchanges inside air with outside air.

### **\*\*\*Mold Prevention Strategies and Possible Health Effects**

- <https://www.cdc.gov/mold/cleanup.htm>
- [Mold Prevention Strategies and Possible Health Effects in the Aftermath of Hurricanes and Major Floods](#). MMWR June 9, 2006; 55(RR08):1-27. How to limit exposure to mold and identify and prevent mold-related health effects after major hurricanes and floods.
- [Mold After a Disaster](#) FAQs and Emergency Preparedness and Response resources for flood-damaged homes.
- [Health Concerns Associated with Mold in Water-Damaged Homes After Hurricanes Katrina and Rita — New Orleans Area, Louisiana, October 2005](#). MMWR January 20, 2006;55(02):41-44. Report: Hurricanes Katrina and Rita caused extensive mold damage in buildings. [PDF\[541 – KB\]](#)
- [Population-Specific Recommendations for Protection From Exposure to Mold in Buildings Flooded After Hurricanes Katrina and Rita, by Specific Activity and Risk Factor](#)[\[PDF – 156 KB\]](#) Guidelines and chart showing how people particularly sensitive to mold can protect themselves.

### **Cleaning Carpet and Floors**

- **Clean and dry carpets and rugs as quickly as possible unless they must be discarded.** If sewage-contaminated floodwaters covered your carpeting, discard it for health safety reasons. Also discard if the carpet was wet or damp for more than a couple days. To clean, drape carpets and rugs outdoors and hose them down. Work a disinfecting carpet cleaner into soiled spots with a broom. Dry the carpet and floor rapidly and thoroughly before replacing the carpet. Padding is impossible to clean, so it must be replaced. If the carpet can't be removed, dry it within 48 hours of when it became wet using a wet/dry vacuum, dry outdoor air and/or

dehumidifier. Use fans to circulate air above and underneath the carpet. Unless the carpet is very thin, such as an indoor/outdoor, lifting the carpet to expose both sides for drying is very important. Mold growth likely will occur unless the carpet can be dried within 24 to 48 hours, depending on the temperature.

- ❑ **Remove hardwood floor boards to prevent buckling.** Remove a board every few feet to reduce buckling caused by swelling. Clean and dry wood before attempting repairs. With wood subflooring, the floor covering (vinyl, linoleum, carpet) must be removed so the subflooring can dry thoroughly, which may take months. Open windows and doors to expose the boards to as much air as possible.

### Cleaning Household Items

- ❑ **Clean wooden furniture.** If wooden furniture is worth saving, let it dry indoors because sunlight may warp the wood. To remove white spots that may develop on damp wood, rub a damp cloth dipped in turpentine or camphorated oil, or in a solution of ½ cup of household ammonia and ½ cup of water. Wipe dry and polish with wax or furniture polish.
- ❑ **Wash bedding.** Wash soaked bedding in a bleach solution as recommended on the label as soon as possible. Treat spots and wash repeatedly until stains are gone or not reduced anymore. Dry in the dryer only after the items are as clean as they can get because heat sets the stains.
- ❑ **Replace water-soaked materials.** Throw away water-soaked mattresses and pillows because removing all the bacteria is impossible.
- ❑ **Treat washable clothing and other washable textiles before washing.** Try to remove stains with removal products before washing. Dry in the dryer only after the items are as clean as they can get because heat sets the stains.
- ❑ **Disinfect cookware.** Take apart kitchen items that can be cleaned in pieces. For any cookware that can go in the dishwasher, run it through a hot-water cycle with detergent. For cookware that requires hand washing, scrub with a brush in a strong detergent solution, and rinse in hot water or a solution of 1 tablespoon of chlorine bleach per gallon of water. Drain and air dry. Disinfect silverware, metal utensils, and pots and pans by boiling in water for 10 minutes. Don't use chlorine bleach because it reacts with many metals and could cause them to darken. Air dry dishes rather than using a towel to avoid possible contamination.
- ❑ **Discard soft and porous materials.** Porous plastic and wooden items are contaminated by dirty water because the water soaks in and they cannot be sanitized. Replace plastic baby bottles, pacifiers, plastic tubs, wooden spoons and anything else that is porous.

### Pictures, Valuable Papers and Books

- ❑ **Freeze valuable items that can't be cleaned immediately.** Photographs, books and important papers can be frozen and cleaned later. Wash the mud off. Store the articles in plastic bags and put them in a frost-free freezer to protect from mildew and further damage until you have time to thaw and clean them.
- ❑ **Clean and dry valuable papers.** Wash the mud off, then spread and air dry individual pages. Press pages flat with a warm iron or flatten under weights.
- ❑ **Wash and dry books.** Rinse off mud, and then stand books on end to air dry. Put paper towels between every 30 pages or so to wick out water. Change paper towels frequently.
- ❑ **Remove photos from frames.** Rinse with clean water. Do not touch or blot surfaces. Air dry.

## **Dealing with Stress after a Disaster**

It is normal to experience different and strong emotions during and after a disaster.

- In addition to the Federal Agencies' Employee Assistance (EAP) Coordinators (<https://www.opm.gov/cclcontact>), the Texas Dept. of State Health offers the following:
  - Get help by calling 2-1-1 and selecting option 8, or visiting [www.211texas.org](http://www.211texas.org).
  - [Text with a counselor](#) by texting HOME to 741741.
  - [Find more mental health resources and information](#).
  - Disaster Distress Helpline at 800-985-5990, visit <http://disasterdistress.samhsa.gov>, or text TalkWithUs to 66746.
- Ask for help.
- Be extra patient.
- Determine what's really important, keeping in mind that your viewpoint on what should be considered top priority may be different from your family's viewpoint.
- Don't expect things to restore themselves instantly. Accept that restoration (both physical and emotional) takes time.
- Realize that disaster victims have suffered losses and expressing disbelief, anger, sadness, anxiety and depression afterward is natural.
- Realize that the emotions of victims will roller-coaster and moods can change unexpectedly.
- Don't overlook the feelings of children as you deal with the situation. They need to feel they can count on you for the extra attention, love and support needed to get through the crisis.
- Reassure them, making sure they understand they are not responsible for the problems you face.
- Refocusing on the big picture, instead of the little details and the little problems, will give you a sense of competency.
- Talk with friends, family, counselors or members of the clergy. In crisis situations, a supportive network is essential.
- Be aware of the tendency to resort to bad habits when you are under stress.
- Try to keep your family diet as nourishing as possible under the circumstances.
- Get enough sleep. Being a "sleep cheat" ultimately will backfire. Try to get seven to eight hours of sleep every night. Avoid sleeping pills because these pills negatively alter normal sleep patterns.
- Make a list. List the things that need to be done first, second, third and so on. By ranking what needs to be done, the tasks that cannot be put off are taken care of first. Too often, we try to do everything at once with the result that nothing gets done the right way.
- Learn acceptance. So often, we worry about things that we cannot control. Face that fact. If you cannot control a situation or occurrence, then learn to accept that as a reality. Conserve your energies for the things you can control.

## Important Numbers and Contact Information

1. FEMA— <https://www.disasterassistance.gov/>; 800-621-3362/TTY; 800-462-7585
2. Towed Cars— <http://findmytowedcar.com> or call 713-308-8580
3. FEEA (Federal Employee Education & Assistance Fund: [https://feea.org/wp-content/uploads/2017/08/grant\\_app\\_package\\_8-17.pdf](https://feea.org/wp-content/uploads/2017/08/grant_app_package_8-17.pdf)
4. Shelter Locations: [Red Cross Open Shelter Locations-- http://www.redcross.org/get-help/disaster-relief-and-recovery-services/find-an-open-shelter](http://www.redcross.org/get-help/disaster-relief-and-recovery-services/find-an-open-shelter)
5. Mold Prevention and Clean-up:
  - <https://www.cdc.gov/mold/cleanup.htm>
  - [Mold Prevention Strategies and Possible Health Effects in the Aftermath of Hurricanes and Major Floods](#). MMWR June 9, 2006; 55(RR08):1-27. How to limit exposure to mold and identify and prevent mold-related health effects after major hurricanes and floods.
  - [Mold After a Disaster](#) FAQs and Emergency Preparedness and Response resources for flood-damaged homes.
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  - [Population-Specific Recommendations for Protection From Exposure to Mold in Buildings Flooded After Hurricanes Katrina and Rita, by Specific Activity and Risk Factor](#)[PDF – 156 KB] Guidelines and chart showing how people particularly sensitive to mold can protect themselves.
6. Assistance with Stress:
  - <https://www.opm.gov/cclcontact>
  - [www.211texas.org](http://www.211texas.org)
  - Disaster Distress Helpline at 800-985-5990, visit <http://disasterdistress.samhsa.gov>
7. Replacing Important Papers
  - **Birth and Death Certificates**—contact your county courthouse or site below. Information needed: name of record, date of birth, place of birth, father’s name, mother’s name—[www.vitalrec.com](http://www.vitalrec.com)
  - **Marriage License, Marriage Dissolutions (divorces), Adoption Decrees**—contact your county courthouse
  - **Driver Licenses**—visit any Texas driver license site with acceptable identification
  - **Passport**—complete form DS-64 form; [http://travel.state.gov/passport/lost/lost\\_848.html](http://travel.state.gov/passport/lost/lost_848.html)
  - **Military Records**—Request Standard Form 180 (SF-180) from any office of the Veterans Administration, American Legion, VFW or Red Cross, or download form: <http://www.archives.gov/veterans/military-service-records/standard-form-180.html>

- **Social Security Card**—Go to a Social Security Administration office or the site. [www.ssa.gov](http://www.ssa.gov)
- **Transcript of your Tax Return**—call nearest Treasury Department office, IRS office or (800)829-3646; request form 4506
- **Savings Bond/Notes**—complete form PDF 1048 (Claim for Lost, Stolen or Destroyed U.S. Savings Bonds) available by calling (304) 480-6112 or at [www.treasurydirect.gov/forms/sav1048.pdf](http://www.treasurydirect.gov/forms/sav1048.pdf)
- **Credit Cards**
  - American Express ..... (800) 528-4800
  - Discover .....(800) 347-2683
  - MasterCard .....(800) 622-7747
  - Visa .....(800) 847-2911