

5 *Restore the Utilities*

The rest of your work will be much easier if you have heat, electricity, clean water, and sewage disposal. However, it may take some time for a repair professional to come. If so, you should go to Step 6 and do all the cleaning you can do while you wait for one or more of these utility systems to be restored.

Gas and Oil Systems

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. If they were hot when flooded, parts may have cracked. Flood insurance and federal disaster assistance programs will usually help replace flooded gas and oil appliances. If you want to keep a gas or oil appliance, have it cleaned professionally.

A cracked, clogged, or leaky chimney can cause fires or carbon monoxide poisoning. Be sure you check your chimney for dirt, debris, and leaks before lighting the furnace or a fire.

Gas System

If the gas has been turned off at the main valve serving your home, you need to have a professional restore gas service to your home, relight pilot lights, and do a final check of the system.

If the gas valve serving only

one appliance is turned off, then you can relight that appliance. First, make sure the room is well ventilated and that there are no open flames (or bare electric wires) anywhere. Then turn on the gas valve. Check for leaky pipes. (See box.) Let the gas run for a minute or two to clean any air and impurities out of the pipes. Then turn the gas off for a minute to let the gas in the air go away before you light the appliance.

Oil System

Make sure your main oil valve is turned off. Check your oil pump. If it got wet, have the pump professionally checked and cleaned. If you want to clean it yourself, see Step 6.

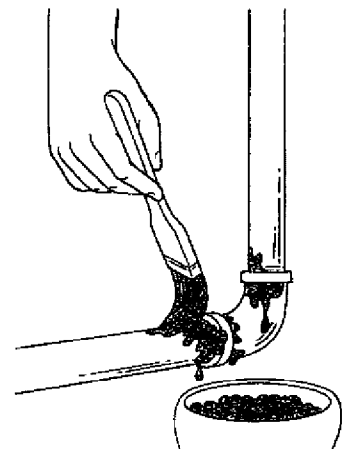
Look carefully for any signs of leaking oil; if you see any, call a professional. Look for signs that the pipes or oil tank moved during the flood. Oil tanks, even buried ones, will float when flooded. After you have turned the electricity back on, open the main valve and turn the pump on. Check for leaky pipes. (See box.)

Propane, L-P, and Butane Systems

These fuels are kept in pressurized tanks, so there is no electric pump to turn on. Check the tanks for signs of movement or floating. Then follow the instructions above for gas systems.

Leaky Pipes

1. Check for leaky fuel pipes by smelling for gas. A chemical that has a disagreeable, distinctive odor is added to natural gas and propane to tell you if there is a leak. If you have any doubts, have a professional check for you. *Do not use open flames.*
2. Make sure the valve that leads to each appliance is closed.
3. If you find any pipes that moved or any area that smells like gas, brush soapy water on each pipe connection. The pressure in the pipes will make bubbles appear where there is a leak.



4. If you find a leak, turn off the gas. Unscrew the pipe connection, clean the joint, and apply pipe joint compound or pipe tape (available at hardware stores) on the threads. Screw the pieces back together tightly.
5. Turn on the gas and check the connection again with soapy water. If you have a leak, or if you are not sure your system is safe, turn off the gas and call a professional immediately.

Electrical Safety

- Use only the electrically operated tools you need, one at a time, to avoid overloading a few working circuits
- If appliances or motors have gotten wet, have them taken apart, cleaned, and dried before plugging them back in again
- Make sure all appliances are properly grounded. This is most important if there was damage to the wiring from the flood or during the cleaning.
- Mud or dirt in a grounded outlet or adapter may prevent the grounding system from working, and you could be electrocuted. If you are unsure if your electrical system is properly grounded, call an electrician.
- When in doubt, call an electrician. Electrocution is a major killer in floods.

Important

It is very important that your utility systems and appliances be turned back on the correct way. A leaky gas pipe, an ungrounded electrical appliance, or contaminated water is a serious safety and health hazard. If you are not comfortable working on your utilities or appliances, call a professional.

Electrical System

Check with your building or electrical inspector to see how much work you can do on your wiring. Many local codes require that a licensed electrician do the work, or that a municipal inspector check the system before you can turn the power back on.

The electrical system should be tackled in 2 parts: the main breaker or fuse box and the circuits. If the main box got wet, it should be checked and cleaned by an electrician before you turn the power back on. You should have the electrician move your main box above flood level for future protection.

Meanwhile, if you are comfortable working with electrical fixtures and wiring, you can clean the flooded circuits. Otherwise call an electrician.

To clean a flooded circuit, follow these steps in order:

1. *Check the switch at the main breaker or fuse box to make sure that the power is still off (see box, page 5.)* Take out the fuses or switch off the breakers to the circuits you will be working on.
2. As noted at the end of Step 2, everything should be unplugged and all light bulbs should be removed. The switches and outlets should be pulled out of the wall. Check the switches and outlets and their boxes for mud and dirt, which can cause a short or overheating. Hose or wash any mud out of the boxes.

3. If you see a lot of mud, dirt, or saltwater corrosion in the switches or outlets, replace them. If you want to keep the switches and outlets that were flooded, rinse them thoroughly in a pail of water. Let them dry for at least 24 hours.

4. Check the condition of the wire that goes to each switch and each outlet. Replace any fabric-covered wire. Plastic-covered wire does not need to be removed unless it has been flooded with salt water. Aluminum wiring may be severely corroded by salt water, so all aluminum wiring that has been flooded by salt water should be replaced before proceeding.

5. After everything has dried out, check to make sure the fuses are still out or the breakers are still switched off. Then reinstall the switches and outlets or install new ones.

If your main breaker or fuse box was not flooded, or if it has been cleaned and checked by an electrician, you can test each circuit once it is cleaned.

To test a cleaned circuit:

1. Make sure nothing is plugged in and no wall switches are turned on.
2. Install one fuse or turn one breaker to ON. Install the main fuse or turn on the main breaker. Some fuse boxes have a main switch—a handle on the outside of the box. It is easier to use the handle than to take out and replace the main fuses.

3. If the fuse blows or the breaker clicks back off, you have a short somewhere. Keep the circuit off and recheck your cleaning and installation work. If the fuse or breaker is OK, wait 15 minutes and then walk around the house. Check for black marks made by sparks or the pungent smell of an electrical short. If there are any signs of smoking or heating, if the fuse blows, or if a breaker goes off, turn the power off and call an electrician.
4. If there are no signs of problems, turn the power off again. Plug a lamp or small appliance in an outlet on the circuit you just tested, or turn on a light switch. Be sure that the appliance you are using to test each outlet is working properly.
5. Turn the power back on and check the fuse or breaker.
6. Repeat steps 4 and 5 on each outlet and wall switch for each circuit to check for shorts or problems.
7. Bathroom and outdoor circuits often have a ground fault circuit interrupter at the breaker box or at a wall outlet. These are very sensitive and may keep tripping the circuit off, so you may have to be extremely thorough in cleaning and drying these circuits.

Water Supply

Public water suppliers usually provide water soon after the flood. If you are unsure of the safety of your water supply, use it only to hose your home or for

sanitation purposes (flushing the toilet).

Buy bottled water for drinking if you can. Sometimes large water storage tanks called water buffaloes are brought to communities that need clean water. They are filled with clean drinking water from places outside your area and are towed to your area, often by national guard or U.S. military personnel.

A "boil order" may be issued in your community. If such an order has been issued, do the following:

1. Fill a large pot with water from the tap.
2. Strain the water through cheesecloth, a sheet, a coffee filter, or other clean, porous material to remove as many solids as you can.
3. Bring the water to a rumbling boil and keep it boiling for at least 10 minutes.
4. Pour the water back and forth between two clean pots. This will help it cool and will also add air to the water to make it taste better.
5. Let the water cool. After it is cool, add 8 drops of liquid chlorine bleach (see box, page 26) for each gallon of water. Let the water stand for a half hour. If it gives off a slight chlorine smell and looks clear, it's OK to use.

If you do not smell chlorine, or if the water is still cloudy, add another 8 drops of liquid chlorine bleach and let it stand another half hour. If you smell chlorine, it's OK to use. If you have added bleach twice and the

Will Your House Be Unheated?

If your house will be unheated for a few days, and the temperature will fall below freezing, you should winterize your water pipes so they will not freeze and break. A plumber can blow out the pipes to make sure they are empty. Or you can take the following steps to protect your water and sewer system from damage due to freezing temperatures:

1. Shut off the main water valve (It is usually found at the water meter.)
2. Turn on all the faucets in the house, both the hot and the cold taps. Leave them on and let them run.
3. Turn off the hot water heater. Open the faucet at the bottom of the water heater to drain it. You may want to connect a hose to the faucet so you can control where the water goes. Be careful; the water may be very hot.
4. Flush the toilets to empty their water tanks.
5. Wait for the lowest faucet in the house to stop running. (This will usually be a faucet in the basement.) Then check all faucets and toilets. If they have stopped running or are empty, your water system should be drained.
6. Pour some propylene-glycol-based antifreeze in all sink, tub, and floor drains and in the toilet bowls. (This type of antifreeze is available through recreational vehicle and mobile home dealers. **Do not use regular automotive antifreeze.**) These drains have traps that keep water in them.
7. You can turn the main valve back on after the building is heated. Do this before you start your repairs. That way, if there is a broken pipe, a water leak won't cause much damage.

water still does not smell like chlorine, don't use it for drinking or cooking.

Do not cook in pots and pans or use eating utensils, baby blankets, or any other items that could go in the mouth or be used to cook in until they have been washed and disinfected in water that has been tested and approved by the water supplier or health department.

Wells. Private wells should be pumped until the water is clear. You can decide whether water is clear enough to hose the house and do other cleaning work. Check with the local health department for instructions before you drink or cook with your well water. Their instructions will account for minerals and chemicals in the water in your area. The health department should be able to advise you about the best way to have your water tested if necessary.

If there are no specific instructions from the local health department, follow these steps to purify your well and water:

1. Open your faucets to pump the water out of your well. Let them run for at least 15 minutes or until you lose pressure.
2. Pour one quart of liquid chlorine bleach (see box, page 26) in the well and leave it for at least 4 hours. Do not use *any* water during this time.
3. Open all the faucets and let them run until you smell chlorine at *each* faucet.

4. Turn off the faucets and let the water sit in the pipes for 2 to 4 hours. Do not use *any* water during this time.
5. Flush out the system by running the taps until you can no longer taste or smell the chlorine.

Water Heater. Check your water heater. If floodwaters got into the gas burner, electrical parts, or insulation, it should be replaced. If you want to save it, have it cleaned and restarted by a professional. If it was not flooded, be sure to flush clean water through it before you wash dishes or clothes with hot water.

Sewage Disposal

Public sewers should work soon after a flood, but mud and debris might clog them. Flush the toilet before you use it. If it is clogged, check with your local sewer department to see if the problem is in the main line. You may need to clean out the sewer line from your house to the main line.

Septic systems will not work until the groundwater level is below the distribution lines. So be careful about flushing the toilet and pouring things down the drain; they may not have anywhere to go. Until your toilet works, you can line it with a plastic trash can liner and dispose of the bag as necessary.

STEP **6** Clean Up

The walls, floors, closets, shelves, contents—every flooded part of your house—should be completely washed and disinfected. Some projects, such as washing clothes, may have to wait until all the utilities are restored. Others may be best done by professionals. This section offers suggestions on the best way to clean flooded items.

Cleanup Supplies

The Red Cross and other organizations often distribute cleanup kits after a disaster. These contain many useful items such as a broom, mop, bucket, and cleaning supplies.

In most cases, household cleaning products will do the job if you use them correctly. Check the label on the products to see how much to use. Some products shouldn't be used on certain materials; the label will tell you that. Apply cleaner and give it time to work before you mop or sponge it up. Follow directions and all safety precautions on the container.

After cleaning a room or item, go over it again with a disinfectant to kill the germs and smell left by the floodwaters. You may also need to get rid of mildew, an unwelcome companion to moisture that shows as fuzzy splotches.

Cleaning Tips

Tackle one room at a time. A 2-bucket approach is most effi-

cient: use one bucket for the cleaning solution and the other for the rinse water. Rinse out your sponge, mop, or cleaning cloth in the rinse bucket. Wring it as dry as possible and keep it rolled up tight as you put it in the other bucket. Let it unroll to absorb the cleaning solution. Using two buckets keeps most of the dirty rinse water out of your cleaning solution. Replace the rinse water frequently. (See box on page 26 for types of products to clean, disinfect, and remove mildew.)

Walls

Start cleaning a wall at the bottom or where the worst damage was. If you did not have to remove the wallboard or plaster, you may find the wallboard or plaster won't come clean and you will want to replace it rather than clean it. If you *have* removed the wallboard or plaster, wash the studs and sills and disinfect them.

Windows

If you taped your windows before the storm, clean the tape off as soon as possible. The sun will bake the adhesive into the glass. If glass cleaners don't remove the adhesive, try tar remover, acetone, nail polish remover, or a razor blade. And next time, don't bother taping the windows. You don't get much protection for all that effort.

Cleaning Supplies Checklist

- Brooms, mops, brushes, sponges
- Buckets, hose
- Rubber gloves
- Rags
- Cleaning products
- Disinfectants
- Lubricating oil
- Trash bags
- Hair dryer

Clean

1st choice: Nonsudsing household cleaners

2nd choice: Laundry soap or detergent

Disinfect

1st choice: Household disinfectants or sanitizers, such as the quaternary, phenolic, or pine-oil disinfectants (Check labels for the contents.)

2nd choice: 1/4 cup (2 ounces) of liquid chlorine bleach mixed in 1 gallon of water. (See below)

Remove Mildew

1st choice: Household mildew removers or mildewcides

2nd choice: Washing soda or trisodium phosphate (available at grocery or paint stores) Use 5 tablespoons for each gallon of water

3rd choice: 1/4 cup (2 ounces) of laundry bleach mixed in 1 gallon of water. (See below.)

Bleach

Liquid chlorine bleach, such as Clorox bleach or Purex bleach, can do a variety of flood cleanup jobs. Make sure that 5.25 percent sodium hypochlorite is the only active ingredient. Bleach that has a scent added to improve its smell is available. Scented bleach is fine for cleanup jobs, but don't use it to purify drinking water. Don't use dry bleach or any bleach that does not contain chlorine.

Be careful of fumes, and wear rubber gloves. Read the safety instructions on the label. Do not mix bleach with other household chemical products, especially ammonia or toilet bowl cleaner; the chemical reaction can create a poisonous gas. Do not use bleach on aluminum or linoleum.

Furniture

Don't try to force open swollen wooden doors and drawers. Take off the back of the piece of furniture to let the air circulate. You will probably be able to open the drawers after they dry.

Solid wood furniture can usually be repaired and cleaned, but wood veneer often separates and warps. Wood alcohol or turpentine applied with a cotton ball may remove white mildew spots on wood. Cream wood restorers with lanolin will help restore good wooden furniture parts.

Upholstered furniture soaks up contaminants from floodwaters and should be cleaned only by a professional. This is also true of carpets and bedding. Unless the piece is an antique or very valuable, upholstered furniture soaked by floodwaters should probably be thrown out. Get a cost estimate from a professional to see if furniture is worth saving.

Appliances

There's an unexpected danger of shock with some electrical appliances such as TV sets and radios. Certain internal parts store electricity even when the appliance is unplugged. Check the back for a warning label. Appliances with such labels will need professional cleaning. Be sure to get a cost estimate to see if they are worth saving.

You'll need appliances such as the washing machine, dryer, dishwasher, and vacuum cleaner to help clean your house and its contents. The motors or heating

elements can usually be cleaned. If you can't wait for a professional cleaning job, unplug, disassemble, and hose off the appliances thoroughly (with hot water, if possible). Then clean and disinfect them, but do not use detergents.

Clean and disinfect dishwashers, washing machines, and dryers only with water that has been declared safe for drinking. Make sure the sewer line is working before you start a dishwasher or washing machine.

You can speed up the drying process for motors and parts by using a blow dryer or a moisture displacement spray. Moisture displacement sprays, such as electronics parts cleaners or WD-40 lubricating and penetrating oil, are available at hardware or automotive parts stores. The sprays can also stop rust and corrosion until the appliance can be disassembled and cleaned. One word of caution: the spray is flammable. Read and follow label instructions and precautions.

Moving parts such as motors and pulleys will need oil or grease. Contacts and electrical switches can be cleaned with a moisture displacement spray or an aerosol contact cleaner available at electronics or auto parts stores. Allow a motor to run for 30 minutes with no load before you use it. For example, run the vacuum cleaner without connecting the belt.

Watch for stripped or damaged insulation around wires. Be sure all appliances are properly grounded. Appliances that

must be grounded have a round third prong or a grounding wire on their plugs. Review the information on your electrical system in Step 5.

Refrigerators, freezers, and ovens are more complicated. They may have foam insulation and sealed components that suffered little water damage. But these appliances hold food, and so they should be cleaned, disinfected, and checked by a professional or replaced. If your repair person says an expensive appliance should be replaced, get the opinion in writing and discuss it with your insurance adjuster before you spend money for another one.

Clothing and Linens

Even if your washing machine did not get wet, do not use it until you know that the water is safe enough to drink and that your sewer line works. (Perhaps a friend or relative has a washing machine you can use until yours is clean and working.)

Before you wash clothes in the washing machine, run the machine through one full cycle. Be sure to use hot water and a disinfectant or sanitizer.

Take clothes and linens outdoors and shake out dried mud or dirt before you wash them. Hose off muddy items to remove all dirt before you put them in the washer. That way your drain won't clog.

Check the labels on clothes and linens, and wash them in detergent and warm water if possible. Adding chlorine bleach to the wash cycle will remove

most mildew and will sanitize the clothing, but bleach fades some fabrics and damages other fabrics. You can buy other sanitizers, such as pine oil cleaners, at the grocery store to sanitize fabrics that cannot be bleached.

If the label says "Dry Clean Only," shake out loose dirt and take the item to a professional cleaner. Furs and leather items are usually worth the cost of professional cleaning. If you want to clean leather yourself, wash the mud off and dry the leather slowly away from heat or sunlight.

Kitchen Items

Throw out soft plastic and porous items that probably absorbed whatever the floodwaters carried. Floodwaters are contaminated, so you may want to wash dishes by hand in a disinfectant. Air dry the disinfected dishes; do not use a dish towel.

Like the washing machine, the dishwasher should be used only after you know your water is safe to drink and your sewer line works. Clean and disinfect it first. Then use a hot water setting to wash your pots, pans, dishes, and utensils. (If you have an energy saving setting, do not use it.)

Food

Throw out any food that has been touched by floodwaters. Even canned food should be discarded if the cans got wet during the flood because there is no way to be absolutely certain the food inside is safe. Do not keep food in bottles or jars with bot-

tile caps or screw-on lids—they do not keep out floodwaters.

The U.S. Department of Agriculture operates a food safety hotline. Professional home economists can answer your questions about whether to keep or discard food. Call 1-800-535-4555 between 10:00 a.m. and 4:00 p.m. eastern time, Monday through Friday.

Paper and Books

Valuable papers such as books, photographs, and stamp collections can be restored with a great deal of effort. They can be rinsed and frozen (in a frost-free freezer or commercial meat locker) until you have time to work on them. A slightly less effective alternative to freezing is to place paper in a sealed container, such as a plastic bag, with moth crystals.

Dry papers quickly when you thaw or unseal them. (A blow dryer will do.) Don't try to force paper products apart—just keep drying them. Photocopy valuable papers and records soon because substances in the floodwater may make them deteriorate.

If a computer disk or tape has valuable information, rinse it in clear water and put it in a plastic bag in the refrigerator. Later, you can take it to a professional drying center and have the data transferred to a good disk or tape. Many companies that specialize in restoring computers and computer records after a disaster are members of the Disaster Recovery Institute. To find a member company near you, call (314) 846-2007.

The Yard

As you get rid of things from your house, don't turn your yard into a dump. Health hazards such as food and garbage must be hauled away as soon as your insurance agent or adjuster has told you how to make sure their loss is covered. Other things you throw away should be removed as soon as your insurance adjuster says it's OK.

Mosquitoes can carry many diseases, and a flood can create ideal conditions for them to breed. Drain or remove standing water because it can become a breeding ground. Also dump water out of barrels, old tires, and cans. Check to be sure that your gutters and downspouts are clean and can drain. Ditches and drains also need to be cleaned so they can carry storm water away from your house.

If you can't get rid of standing water, your hardware or farm supply store may carry a commercial product that kills mosquito larvae but does not harm other animals. A slightly less effective method is to apply a thin film of cooking oil to the water. Repeat the application within a few days if a rain has disturbed the film.

The Lawn

Lawns usually survive being underwater for up to 4 days. Salt water should be hosed off the lawn and shrubs. Some grasses are not damaged by saltwater flooding. Check with your local nursery, garden store, or Cooperative Extension Service (see below). You may have to

replace the lawn if there was mud thicker than an inch deep, erosion, or chemicals in the floodwaters.

Further Information

You will probably see more detailed instructions on how to clean various contents in your local paper or hear them on the radio or TV. Many Cooperative Extension Service offices have more information, especially on animals, vegetables, landscape plants, and household items. Check your telephone book under the name of your county. For example, if you live in Jefferson County, look under Jefferson County Cooperative Extension Service.

7
STEP

Check on Financial Assistance

***H**ow much you rebuild and replace depends on what you can afford. Four sources of financial assistance can help you through recovery: insurance, government disaster programs, volunteer organizations, and businesses.*

If you are fully insured (80 percent of the replacement cost of your home), you may only have to pay the deductible and your flood insurance policy will pay for professional cleaning and reconstruction. Even if you are insured, the other sources of assistance can help with expenses that your insurance policy doesn't cover.

Volunteer Organizations

Private volunteer organizations such as the American Red Cross, the Salvation Army, and church groups are usually on the scene during or right after a flood. These groups help with things people need right away, such as new clothing, groceries, shelter, medical aid, and counseling.

Some private organizations can help you restore your house. They may offer supplies or even volunteers to help you clean up and rebuild. The services are usually provided free of charge regardless of a person's eligibility for government aid.

The American Red Cross provides emergency assistance to people affected by disasters, whether or not the affected area

has been declared a disaster area by a governor or the President. All Red Cross disaster assistance is free and is provided as a gift of the American people. The Red Cross does not receive funding from the government to provide this assistance.

The American Red Cross can help by providing you with a voucher to purchase new clothing, groceries, essential medications, rent, bedding, essential furnishings, and other items to meet emergency needs. The Red Cross can also provide you with a cleanup kit: mop, broom, bucket, and cleaning supplies. Listen to news reports to find out where to go for this assistance, or look up *American Red Cross* in the telephone book and call.

Businesses

Your local TV, radio, and newspapers will usually publicize the ways that businesses are contributing to the recovery process. Some businesses may offer reduced prices, but be wary of "flood sales" of flood-damaged items.

Some insurance companies and lenders may let you delay your monthly payments. Sometimes banks will offer low-interest loans for reconstruction. While these may seem easier to get than government disaster loans, their interest rates are usually higher.

Be careful about out-of-town-ers who offer "special deals," especially repair contractors. Sometimes the local builders' association will offer advice on reconstruction or advice on choosing contractors. (See Step 8 on dealing with repair contractors.)

Flood Insurance Claims

You may have as many as 3 separate insurance policies: homeowner's, flood, and wind and hail. This section covers the procedures for handling a flood insurance claim. Claims for damage not caused by the flood will be handled in a similar manner.

You should call your flood insurance agent to file a claim and to report your damage as soon as possible after the flood. An adjuster will be assigned to visit your home so that your claim can be settled. Be sure you leave phone numbers where you can be reached.

If you are unable to contact your agent or company, call the National Flood Insurance Program at 1-800-638-6620.

Under ideal conditions, the adjuster should contact you to set up an appointment to visit your home within a few days after you call your agent. But if flood damage is widespread in your area, it may take longer for the adjuster to schedule a visit, and it may take time for your claim to be settled. If flooding is extensive, the adjusters will schedule their visits to review the most severe damage first. The adjuster cannot estimate your damage until floodwaters

are away from the building.

In the meantime, protect your home and its contents from additional damage, but do not make repairs that make it impossible for the adjuster to see the damage. Step 2, Give Your Home First Aid, discusses how to protect your home from further damage.

While you are waiting for the adjuster, the following suggestions will help you organize the information that you will need:

- ☒ **Take photos or videotape the damage** to both the inside and outside of the building and the contents.
- ☐ **Separate your damaged and undamaged belongings** and store them for the adjuster to examine.
- ☐ **Find receipts, cancelled checks, or proofs of purchase** for high-cost items such as major appliances, if possible. The adjuster will need the manufacturer's name; serial and model numbers; price; location and date of purchase; and a description of the item.

The claims adjuster's job is to collect information, which is then sent to a central office for processing. The insured (you) must file a Proof of Loss form within 60 days of the flooding. In many cases, the adjuster will ask you to sign this form and then file it for you. The form states the amount of your loss and is signed by both the insured and the adjuster. An important point to remember is that *you may not be reimbursed*

Some Points on Settling Claims

- You are supposed to be reimbursed fairly for your loss, but you are not supposed to profit from a disaster.
- You cannot collect more than the face value of your policy.
- You cannot collect for uninsured items, such as landscaping.
- Most adjusters receive a flat salary or compensation for each case they handle. There are no financial incentives that encourage the adjuster to give you a small claim payment.
- You should get the adjuster's name, company, and telephone number. He or she will probably be from out of town.
- In most cases, you will be reimbursed for the actual cash value of an item. That is the cost of replacing the item minus depreciation. If your policy is for 80 percent or more of the replacement cost of your house, you will be reimbursed for the replacement value of damage to your house (no depreciation).
- If you have problems with a flood insurance claim, your policy should list an office or telephone number that you can contact, or you can call your insurance agent.

DAC Visit Checklist

Before you go to a DAC or phone the 800 number, do your best to get together the following information and documents. If you don't have all of them, don't worry; gather what you have and start your disaster assistance application process

- Your name, address, social security number, and identification
- Telephone numbers where you or a neighbor can be reached
- Names and ages of all persons living in your home at the time of the flood
- Insurance papers, including the Proof of Loss form
- A summary of your damage and a rough idea of the cost of repair or replacement (See Step 3.)
- Your income and the income of all other members of your household
- A list of who you owe money to and how much you owe (mortgage, car loan, etc.)
- The total amount of your living expenses (rent or mortgage payment, food, clothing, utilities, medical, and transportation costs)
- Directions to your property, starting from a major road, and a road map with an X for your property

for expenses not authorized by the adjuster.

You can ask the adjuster for an advance or partial payment for your building or contents loss, especially if you need the money to make your house livable. Later, when your total payment is determined, the amount you were advanced will be subtracted from it. You can also ask for a partial payment if you disagree with the amount of your loss on the Proof of Loss form. Tell your adjuster if you disagree and ask what steps can be taken to straighten out your claim payment.

The check to settle your flood insurance building claim will most likely be made out in your name as well as the name of your mortgage holder. Some insurance companies may send the payment to your mortgage holder. Talk to your mortgage company ahead of time to make sure there won't be a delay in getting your claim payment to you.

Disaster Assistance

If the flooding was widespread and caused a lot of damage, your community might be eligible for state or federal aid. Before it can receive such assistance, your community must be declared a disaster area by your governor, a federal agency director, or the President. Local TV, radio, and newspapers will keep you informed about disaster declarations and where to get information about any programs that might be available to you.

If the flood was severe and

your area is declared a major disaster area by the President, one or more Disaster Application Centers (DACs) may open. These centers give information and take applications for assistance. They are usually located in a school or other public building.

Check local TV and radio reports and newspapers for the location and hours of DACs. A toll-free (800) number may also be publicized to call for information on programs and to take applications for assistance over the phone. A TDD line is usually available.

Federal disaster assistance may be available in some cases to deal with uninsured losses and needs. People who are not insured should go to a DAC first. If possible, those with insurance should file their Proof of Loss form before visiting a DAC. If there is a long wait, you can make an appointment for another day or use the 800 number.

When you go to a DAC or apply for disaster assistance, take as many of the items listed in the box on this page as possible. The first person you will talk to at a DAC will be the receptionist. He or she will review your damage and needs and identify the programs most appropriate for you. You will receive a checklist of programs that can help you. You can then talk to representatives of these programs in the DAC.

There are 6 types of federal or state disaster assistance. Except as noted, the following are available *only* if the President issues

a disaster declaration for your area.

Disaster Housing Assistance

This program may provide a safe place to live until repairs to damaged homes are completed. Rent assistance or mobile homes may be provided to those without insurance. If repairs can be done quickly to make your house liveable, the program may provide funds to make those repairs.

Disaster Loans

Home and business owners, farmers, and others with real or personal property losses may be eligible for low-interest loans. These loans are administered by the federal government's Small Business Administration (SBA) and the Farmers Home Administration (FmHA). SBA and FmHA may provide loans even if there is no Presidential disaster declaration.

Eligibility and loan interest rates vary according to the income and financial condition of the applicant. Check your local paper or TV or radio station for the type of loans available for replacing your personal property and for repairing your house.

Individual and Family Grants

This program may provide funds for necessary expenses and serious needs. Grants can cover immediate expenses such as medical treatment, transportation, home repair, replacement of essential personal items, and

the cost of protecting your property from the flood. Applicants must not have other financial or insurance resources or be able to qualify for an SBA disaster loan.

Income Tax Deductions

If a federal declaration is made, you might qualify to file an amended tax return for the past year and get a partial refund for your uninsured casualty losses. Even if no federal declaration is made, you can often deduct your uninsured losses on your next income tax return. Ask the Internal Revenue Service for Publication 547, *Non-Business Disasters, Casualties, and Theft*, for more information.

Floodproofing Assistance

Restoring a building to the condition it was in before the flood used to be the focus of government disaster programs. Now some programs encourage floodproofing—that is, modifying the building to help it withstand damage from the next flood. (See Step 8.) The SBA's Disaster Loan program can loan additional money to cover certain floodproofing costs—ask SBA about it. Other programs for floodproofing assistance vary from state to state.

Counseling

A variety of programs give advice on recovering from a disaster. These include help with unemployment, food stamps, income taxes, insurance claims, legal issues, veterans benefits, and

7 **S T E P**

Check on Financial Assistance

crisis counseling. Crisis counseling can be especially helpful in coping with problems as you recover from the flood before they get out of hand.