

FLOODS

Before a flood

- Talk to your insurance agent about the need for flood insurance. Nearly all communities in the United States have access to flood insurance. In addition, even if your lender/mortgagee doesn't require flood insurance, this doesn't mean your property isn't in a "flood zone." Under federal guidelines, lenders are required to show evidence that a property backed by a federal loan guarantee has flood insurance, if the property is located in certain high-risk flood zones. However, more than 25% of flood damage occurs in areas that are in lower-risk flood zones. Also, even where the lender requires flood insurance, it is only required on the building, and not on the personal property. Be sure and purchase coverage on your personal property, which can be added as a separate item of coverage on your flood policy.
- Under standard flood policies, there is still no coverage for the expense of temporarily relocating (often called "additional living expense"). In addition, standard flood insurance for businesses does not cover lost business income. Talk to your agent to see if either of these coverages might be available through a specialty policy.
- When a flood watch is issued, move your furniture and valuables to higher floors in your home. If you live in a single story home, get valuables off the floor and as high as possible (for example, on top of a shelf).
- Fill your car with gas in case you have to evacuate.
- Get your disaster supplies kit ready to take with you. You may be given very short notice to evacuate.
- Bring outdoor furniture inside.
- When a flood warning is issued, listen to your local radio and TV stations for information.
- If told by authorities, turn off all utilities at the main switch and close the main gas valve.
- If told to evacuate, do so immediately, especially if the warning is for flash flooding. It will be easier to leave before the flood waters become too deep.
- If you live in a flood-prone area, stockpile emergency building materials, shovels and sandbags.

- Protect your home by having check valves installed in sewer traps to prevent flood waters from backing up in sewer drains.
- Have large corks or stoppers on hand to help plug showers, tubs and basins.
- Fill tubs, sinks and jugs with fresh water in case the water supply becomes contaminated.

During a flood

- Don't attempt to drive through floodwaters.
- Abandon your car if it stalls in an area where there are rapidly rising waters.
- No matter where you are, move to higher ground.
- Move away from rivers, streams, creeks, storm drains and other waterways.
- Avoid walking through floodwaters.
- Obey traffic instructions and detour information. They are being issued for your safety.

After a flood

- The danger caused by floods isn't over when the water recedes, so don't attempt to return home until authorities say it's safe to do so.
- If your car has been submerged, let it dry out thoroughly before trying to start it.
- Use battery-powered flashlights or lanterns to examine the premises. Do not attempt to turn the lights on until you are sure it is safe to do so.
- Watch out for snakes that may have come into your home with flood waters. Use a stick to poke through debris.
- Pump water gradually from flooded basements to avoid structural damage.
- Shovel out mud while it is still moist.
- Raise wall-to-wall carpeting to allow air to circulate through it.
- When plaster walls have dried, brush off loose dirt. Wash with a mild soap solution and rinse with clean water.
- Clean out heating and plumbing systems.

- To prevent metal objects from rusting, clean immediately, wipe with a kerosene-soaked cloth and apply a light coat of oil.
- Allow clothing and household fabrics to dry before brushing off loose dirt.
- Boil any water you use for drinking or food preparation until the water supply is declared safe.
- Throw out any food or medicine that has come in contact with flood waters.
- Take wooden furniture outside to dry, but keep it out of direct sun-light to prevent warping.
- Before the house is aired out, scrub all woodwork and floors with a stiff brush.

Saving Family Photos

Often when people are interviewed after a major disaster, they express profound sorrow over the loss of family photos. Houses and everything inside them can usually be replaced but photos, which contain years of memories and family history, cannot. These tips may help you preserve your water-damaged photos.

- Most prints, negatives and slides can be air-dried. Put the image or picture side face up and avoid touching the front surface.
- Hang items on a clothesline, using wooden or other non-abrasive clothespins or use a fan to circulate the air. If using a fan, do not aim it directly at the photos.
- For a framed photo, place the frame glass-side down and remove backing materials. Remove the photo and air-dry it. If the photo is stuck to the glass, don't remove it. Keeping the glass side down, try to dry the frame with the photo inside.
- If photos are covered with mud or dirt and are still wet, they may be gently rinsed in clean, cold water.
- If negatives are stuck together or if your photos are badly damaged, consult with a photographic conservator at your local museum or historical society.
- Consider keeping digital copies of all photos outside your home, perhaps in safety deposit box or at the home of a trusted family member or friend.