

FLOOD TO DO

- 1) Call your insurance company if you have flood insurance. If you don't have flood insurance FEMA will have some options available for you.
- 2) Sign up with FEMA - Online FEMA DISASTER ASSISTANCE <https://www.disasterassistance.gov/>

Or call 1-800-621-FEMA (1-800-621-3362)
- 3) FEMA will give you assistance very quickly by check \$2400 (varies) for living, must have inspection first, FEMA will be out as soon as people can return to their homes.
- 4) Call your mortgage company, they may have some options for delaying payments and will likely participate in the proceeds management most mortgages allow them to hold the funds.
- 5) Temporary housing is not covered by Flood insurance for most people. (the reimbursement is income driven) Try to find living options for 6 months to 1 year, 6 months is very soon.
- 6) Watch out for local permit requirements.
- 7) The typical home owner's policy does not cover flood damage. You will likely have to pay your deductible on your flood policy very quickly; this is often \$5,000 or similar amounts. The flood deductible is separate from the home owner's deductible.
- 8) Documentation is critical, get organized, you will need your policy number, mortgage number, ssn of your spouse. Take pictures of every area of damage, garage, siding, patio, sidewalks, trees, as well as interior and exterior. Take pictures of everything, every closet, every pair of shoes, or CD's, list everything, including brand and cost before you take anything out to trash. Scavengers will take your furniture and other items. Keep every receipt or take pictures of receipts with your phone and save them to a flash drive as you will need them for loss inspections and reimbursements. Sign up at Home Depot and Lowes to get email receipts on your purchases so you will have all those receipts.
- 9) The small business administration offers low interest loans to cover the gaps in your loss. Start the application as soon as you have loss estimates, preferably your insurance company POL Proof of Loss. SBA 800-366-6303
- 10) The Red Cross will be around but only in a minor way, some supplies, food and water.

SAFETY

- 11) Make sure the power is off to your house at the breaker before going in your house, unless you are sure you are protected by GFI.
- 12) Do not walk around in the water; the bacteria levels are very dangerous for you and your pets. Wear gloves and masks if possible. Be cautious of heat exhaustion as the humidity will be extra high with all the wet stuff in your house.
- 13) Watch out for snakes!
- 14) Leave it to the professionals if you have any health reason why you should not be in the heat, or around serious bacteria then do not clear your own house. Look for remediation and restoration companies.

REMEDICATION

- 15) Home Depot and Lowes will stock an anti-microbial spray... buy several gallons and spray everything that got wet walls. Use a pump sprayer gets in every crack you can.
- 16) Remove everything that got wet, the city will pick up usually along the front yard easement. Organize the trash materials; they will pick up appliances separate from carpet and sheet rock. Order a dumpster as soon as you can. Most things cannot be saved anything you do not throw away clean or spray with anti-microbial to ensure you do not start a mold spread. Remember take pictures first!
- 17) Get a storage unit as soon as you can to store whatever was not wet that you want to save. But again do not put anything wet in the unit because the mold will spread.
- 18) Drying out your house is the first priority. Remove any cabinet from the walls, remove all wet sheet rock or other materials, remove all flooring that is not glued down as soon as possible, if you can't remove all of the floor or walls cut holes to allow for drying.