

“To Do” list for Flood Victims:

For Those who want to help: Buy & bring them things for gutting house. These supplies will not be available in area stores. See list below.

Our house (and a rental) flooded on August 15, 2016. It was dry and we began reconstruction on October 1, 2016. We were back in our house by Thanksgiving (concrete floors, but still back in the house). Our rental property was rented by November 1. (People on our street are still not in their houses and it has been over 12 months since the flood.) This list will help you.

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IF YOU MIGHT (or will) FLOOD:

1. Turn off main breaker. (We saved our a/c, refrigerator & freezer. Lost washer/dryer anyway).
2. Grab important papers (insurance, passport, birth certificate, etc.)
3. If you can, grab photo albums
4. If you have time, TAKE PICTURES of everything
5. Leave and BE SAFE.
6. Wildlife is disoriented. Watch for snakes, red ant balls, confused alligators, etc.
7. Get your tetanus shot!

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THINGS TO BUY FOR GUTTING HOUSE:

1. Storage bins (lots of them);
2. VERY IMPORTANT: (I have a friend who went through Katrina and ended up with a disease that required chemo treatments) masks - the respiratory kind, not dust masks (N-95, I think) (for mold, put a drop of frankincense oil to cut down on smell and help prevent sickness);
3. wipes;
4. borax (lots of it) to sterilize clothing, etc.;
5. heavy duty trash bags - drum liners, even;
6. gloves;
7. toiletries, toilet paper, paper towels toothpaste/brush & feminine products;
8. 5 gal buckets;
9. laundry & dish detergent (mix with borax to kill mold);
10. boxes, bubble wrap & packing tape
11. permanent markers;
12. KITTY LITTER (to absorb moisture - might save SOME furniture, helps you not to slip and fall)
13. Note: If water is in the house more than a day, you'll have to throw out anything porous. Plastic food containers, chairs, mattresses (even if they didn't get wet, mold spores fly up and land everywhere).
14. Clorox does NOT kill mold. It bleaches it. Don't bother buying too much bleach. It will kill bacteria, so it is good to have some. If water has been in your home over 48 hours, you have mold spores everywhere - even on things that didn't get wet. Trust me on this. I accidentally wiped my face with a DRY towel and had a mold infection on my face for 2 weeks.

WHAT YOU CAN DO WHILE WAITING for water to subside

1. File a claim w/ insurance company (the sooner you file, the sooner you'll get your \$\$). If you don't have flood insurance, file against your homeowner's policy. They will deny you, of course, but need that denial letter for FEMA. I actually filed the day before we flooded. By the time we were able to get back into the house (5 days later), the adjuster was in town and ready to look at our property. It was very beneficial for him to be there before the house was gutted.
2. File a claim w/ FEMA. You can register on their website, or call 1-800-621-3362. You may qualify for different programs. File an application for ALL. (Your state may also have a program.) Apply, you can always reject if you end up not needing the money. You might also qualify for disaster UNEMPLOYMENT.
3. If you lost your vehicle, file with your auto insurance company. If you didn't have full coverage, file with FEMA (see contact info above).
4. If your home is uninhabitable, file with FEMA. They give up to 2 months rent, even if you had flood insurance. I received about \$1,800 for a family of 3.
5. If you lost your job, you can ask your lenders (mortgage, car, credit card, utilities, etc.) for a deferment of payment. They will allow you a few months grace to get back on your feet without any penalty.
6. Make plans to gut house. You'll have to take out 4' up from the water mark.
7. Put kitty litter down to absorb the moisture (and to keep your floor from becoming a slip-n-slide). Buy LOTS of kitty litter. You can salvage the "leggy" furniture by putting the legs on kitty litter.
8. If you gut before the insurance adjuster comes, TAKE PICTURES - close ups of valuables. Document everything. They will go by your pictures to determine value. Take pictures of the water mark. If water went above electrical receptacles, they will have to be replaced.
9. If water got in your fireplace, it will need to be replaced. Make sure that gets on the insurance report the first time. A supplemental claim takes forever.
10. Solid wood cabinets MIGHT be salvageable, but they have to be taken out to dry.
11. It will take 4-6 weeks for the house to dry out. You will need a water meter to determine moisture level. Go ahead and buy one. Get fans to help the dry out process.
12. The 48 hour "quick dry" companies are very expensive and it is a relatively new technique. There is no history of their success. My concern was if the studs dries out that quickly, wouldn't they crack over time and compromise the integrity of the structure?
13. The LSU Agricultural Center's website was a wonderful resource for me. I read article after article while I waited for flood waters to recede from home. Educate yourself and you'll be a step ahead of the game. (especially the mold cleaning guidelines).
http://www.lsuagcenter.com/topics/family_home/hazards_and_threats/recovery_assistance

GUTTING THE HOUSE:

1. If you have flood insurance or not, you must DOCUMENT everything. Take pictures with a date stamp. If possible, take pictures of the make, model, etc of things. Take PICTURE OF THE WATER MARK. All pictures must be horizontal. Vertical pictures will not fit in FEMA'S computer program.
2. If the adjuster comes before you gut, YAY! If not, you must retain, for the adjuster, samples or swatches of carpeting, wallpaper, furniture upholstery, window treatments, and other items

where the type and quality of material may impact the amount payable on the claim. You must also preserve furniture, etc., so the adjuster can see it. I have a large sunroom, so everything got put in there and the garage. Basically, you must keep anything you want to make a claim for in the house.

3. Follow FEMA guidelines. Here's a link:
https://www.fema.gov/disaster/4332?utm_source=hp_promo&utm_medium=web&utm_campaign=disaster
4. Save all receipts.
5. For FEMA, you will have to prove EVERYTHING. For your insurance company, if you go over the adjuster's assessment, you can file a supplemental claim, but you have to prove EVERYTHING. Take pictures and keep receipts.
6. Register for disaster assistance with FEMA at <https://www.disasterassistance.gov/>
7. I personally had flood insurance so I didn't qualify for anything other than 2 month's rent from FEMA. I did qualify for a SBA loan, but I ended up not needing that loan.
8. I am told that FEMA doesn't want you to cut sheet rock over 2' of the water line. I cannot verify those instructions on their website, so I don't know. I do know the EPA mold guidelines say 4' above the water line must be removed because the dry wood studs soak up the moisture. To be on the safe side, don't cut more than 2' before the adjuster gets there. Keep a section in tact that shows the water mark. I filed before I knew I had flooded, so my adjusters came the first day the water had receded from the house. The adjuster documented everything and told us to cut 4' up.
9. If the main breaker isn't already off, TURN IT OFF. You don't want to get electrocuted. I didn't turn the breaker on until after all of the carpet was out and the floors were mopped.
10. Ceramic tile: The grout is porous and will need to be either replaced, or sanitized very well.
11. Appliances: I cleaned out the food (hold your breath) and both my refrigerator and freezer worked. My trash compactor and dish washer did not. You must secure the appliances you put out on the street. Tape them shut so a small child can't accidentally crawl in.
12. Debris is supposed to be segregated. Electronics, building material, upholstery, appliances, & hazardous wastes. Good luck keeping those piles separated! Everything (after being duly documented) goes to the curb for pick up. You don't necessarily need to rent a dumpster. FEMA provides funds for debris pick up.
13. Go to the websites and study the rules. The process is detailed, but won't be too painful if you follow their instructions the first time (both FEMA and insurance).

WHILE WAITING ON HOUSE TO DRY:

1. Remember, sheet rock, doors, and supplies will be on back order. The manufacturers can't keep up with the demand. Order BEFORE you need the supplies. In our case, everything was 6-8 weeks out. I had to order some supplies from another town. It was worth the extra delivery fee to get the supplies I needed. I ordered supplies as soon as the house was gutted so by the time it had dried out and we were ready to begin reconstruction, I had most of my supplies.
2. Consider being your own contractor and subcontract things out. This worked for me since I had less than 2 feet of water. I ordered supplies and arranged for delivery. I had 3 crews of handy-men. I met with them each morning and mapped out what I expected to be accomplished. Depending on local laws, you may have to have a contractor. You still have

to STAY ON TOP of things and be savvy. There is a lot of cheating and fraudulent activity out there. Only use a contractor who has good recommendations. I was taken by a tree service when a tornado went through shortly after the flood.

3. Start looking for flooring, furniture, appliances, etc. Labor Day weekend (or other holiday) is a great time for sales. It was too early to take delivery of appliances, but I purchased them all at ½ price and took delivery 2 months later. I ordered carpet (original price \$9.50, got for \$3.25) over Labor Day. It didn't come in until December. By then, we were ready! Sleep number beds are ½ off. You get the idea.
4. Sterilize salvaged clothing, bedding. Sprinkle borax in the washing machine. I also used borax in the dry cleaning bags (for the dryer).

DEALING WITH MORTGAGE CO & INSURANCE CO.

Every company is different. I had a wonderful experience with both of my insurance companies, but others are still fighting with their insurance company a year after our flood.

1. The adjuster may low-ball the estimate. You don't have to accept the first estimate that comes out. Go over it with a fine tooth comb. Did they account for every little detail? If your fireplace flooded, it has to be replaced.
2. If you had contents coverage, TAKE PICTURE BEFORE you throw things away. Make sure the pictures are date stamped.
3. When you finally approve the quote, the insurance company will send you a check. If you have a mortgage, the mortgage company has to sign off on the check. It is normal for the mortgage company to issue a smaller check, wait for you to prove that you have done some repairs, then give you more money, wait for you to prove that you have spent that money on repairs, then give you more until it is done. It can be a long process. In my case, I did not have a mortgage on my residence, but had one on the rental property. I used my contents insurance money to repair my rental. As soon as my rental was repaired, I contacted the mortgage company. They sent out an inspector to verify the repairs. Then, when I (finally) received the insurance money and sent it to the mortgage company, they released it immediately (and then I was ready to purchase furniture for my house)!

MOVING IN:

1. Wait until sheet rock is painted before you move in. Otherwise, you'll get that dust all over your clothes and have to wash again.
2. If you don't have floors, tape down brown contractor's paper around beds and walk areas to cut down on the dust getting on your feet.
3. For your sanity, put boxes all in one room (or area). Unpack and put up one box at a time.
4. Scour the internet for best prices on furniture, etc. Remember, you don't have to get everything at once. Take your time and get what you want for the price you can afford.