

Flood Season Is Upon Us...

Are You Prepared?

NOTICE
FLOOD
WARNING!

Emergency Supplies You Will Need

You should stock your home with supplies that may be needed during the emergency period. At a minimum, these supplies should include:

- Several clean containers for water, large enough for a 3-5-day supply of water (about five gallons for each person).
- A 3-5-day supply of non-perishable food and a non-electric can opener.
- A first aid kit and manual and prescription medicines and special medical needs.
- A battery-powered radio, flashlights, and extra batteries.
- Sleeping bags or extra blankets.
- Water-purifying supplies, such as chlorine or iodine tablets or unscented, ordinary household chlorine bleach.
- Baby food and/or prepared formula, diapers, and other baby supplies.
- Disposable cleaning cloths, such as "baby wipes" for the whole family to use in case bathing facilities are not available.
- Personal hygiene supplies, such as soap, toothpaste, sanitary napkins, etc.
- An emergency kit for your car with food, flares, booster cables, maps, tools, a first aid kit, fire extinguisher, sleeping bags, etc.
- Rubber boots, sturdy shoes, and waterproof gloves (avoid shock and electrocution).
- Insect repellent containing DEET or Picaridin, screens, or long-sleeved and long-legged clothing for protection from mosquitoes which may gather in pooled water remaining after the flood.

Take Special Steps If You Have Special Needs: Do you rely on life-support equipment or other power-dependent equipment to maintain your health? If so, register with the Utility Company / Fire Department so your home will be treated as a top priority in the event of flooding / power outage. If you personally don't have special needs but can think of someone in your area who might, offer your assistance. Think about your elderly, disabled or non-English-speaking neighbors.

Visit www.Carbon-Cliff.Com For Information On Current River Levels and Flood Stages.



(309) 796-6045

(309) 792-8235

www.floodsmart.gov/flood/first-prepare-for-flooding

BE READY! FLOODS

DURING

Unplug appliances to prevent electrical shock when power comes back on.

Do NOT drive or walk across flooded roads. Cars and people can be swept away.

Gather emergency supplies and follow local radio or TV updates.

WEATHER ALERT!

RECOGNIZE FLOOD RISK



- Identify flood-prone or landslide-prone areas near you.

- Know your community's warning signals, evacuation routes, and emergency shelter locations.
- Know flood evacuation routes near you.

When power lines are down, water is in your home, or before you evacuate, **TURN OFF** gas, power, and water.

Throw away items that cannot be disinfected, like wall coverings, cloth, rugs, and drywall.

Tie down or bring outdoor items inside.

PRACTICE SAFE HYGIENE



Wash hands with soap and water to help prevent germs.



Listen for information from your local officials on how to safely use water to drink, cook, or clean.

AFTER

Use fans, air conditioning units, and dehumidifiers for drying.

For cleanup, wear rubber boots and plastic gloves.

Clean walls, hard floors, and other surfaces with soap and water. Use a mixture of 1 cup bleach and 5 gallons water to disinfect.

Caution! Flood water may contain trash.



For more information visit <http://emergency.cdc.gov/disasters/floods/>



FEMA

After the Flood – What Flood Insurance Policyholders Need to Know

May 2018

NFIP Policyholders Must Follow the Guidelines of their Flood Policy When Cleaning Up

It is the responsibility of all National Flood Insurance Program (NFIP) policyholders to minimize the growth and spread of mold as much as possible. NFIP flood insurance policies will not cover mold damage if a policyholder fails to take action to prevent the growth and spread of mold.

In some instances, it's just not possible for a policyholder to get to the property and clean up and remove the mold. The damage may be covered when:

- A legally authorized official has banned entrance into the area (possibly as a result of downed trees, downed power lines, washout/destruction of roadways, and any other reason the official may restrict entrance); and or
- Floodwaters remain around the home or in the area impeding the policyholder's ability to inspect and maintain the insured property.

Before discarding items, policyholders should be sure to document their damage using photos and/or videos. The policyholder should 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. Properly documenting damaged property is critical for your flood claim, so discuss what your policy requirements are with your insurance agent and adjuster.

To learn more about safe and effective flood cleanup, visit the U.S. Department of Environmental Protection Agency's website to download a **Homeowner's and Renter's Guide to Mold Cleanup After Disasters** ([cdc.gov/mold/pdfs/homeowners_and_renters_guide.pdf](https://www.cdc.gov/mold/pdfs/homeowners_and_renters_guide.pdf)).

Read more about the **NFIP flood claims process** ([floodsmart.gov/flood/how-do-i-file-my-flood-claim](https://www.floodsmart.gov/flood/how-do-i-file-my-flood-claim)).

NFIP flood insurance does not cover Additional Living Expenses, including temporary housing, so in addition to filing your flood claim, it's important to register for FEMA assistance online, at [DisasterAssistance.gov](https://www.DisasterAssistance.gov), by downloading the **FEMA mobile app** ([fema.gov/mobile-app](https://www.fema.gov/mobile-app)), or by calling **1-800-621-FEMA (3362)**. For individuals who are deaf, hard of hearing, or have a speech disability using 711 or VRS, please call **1-800-337-4262**. For individuals using a TTY, please call **1-800-462-7585**.



Salvaging Water-Damaged Family Valuables and Heirlooms

The losses that are the result of disasters are usually measured in dollars, but often the losses that matter the most are the cherished items and heirlooms that are closest to the hearts of individuals and families. Although these treasured items may be damaged in floods, hurricanes, or tornadoes, it is often possible to salvage them. With a little patience, prompt action, and professional tips, saving treasured photographs, letters, and other irreplaceable objects is possible, although it may involve a follow-up consultation with a conservator.

General Information

- If the object is still wet, gently rinse it with clear, clean water. If it is dry, clean off silt and debris with a soft brush or dab it lightly with a damp cloth.
- Air dry wet or damp objects indoors, if possible. Sunlight and heat may be too intense, causing splits, warping, and buckling. Increase airflow with fans, open windows, or air conditioners, but do not point fans directly at drying objects. Inhibit the growth of mold and mildew by reducing humidity with dehumidifiers.
- Personal safety is important when working with objects retrieved from contaminated water. Wear disposable vinyl or nitrile gloves, protective clothing, goggles, and, when possible, use a respirator while working.

Photographs

Carefully remove wet photographs from plastic/paper enclosures; it may be safer to slit and peel an enclosure away from the photo than pull out the photo itself. Save or copy written names, etc. Wet photographs and negatives that are stuck together should never be pulled apart. Soak them in clean water until they separate, up to 48 hours until you can air dry or freeze them. (Do not freeze glass negatives or plates.) Rinse them in fresh water. Do not touch or blot surfaces. Air dry the photographs by hanging them with clips placed at the edges, or lay them flat, face up, on absorbent paper. Keep photographs from contacting adjacent surfaces or each other. If behind glass, see Framed Art.



Covered in mud and silt, family photos and other family heirlooms lay on streets and lawns after the severe flash flooding in Des Plaines, Illinois, in April 2013. Photo by Bryan Adams/FEMA Corps

Framed Art

Paintings: Remove from the frame whether wet or dry, unless stuck to glass. Keep it on the stretcher bars. If still wet, rinse mud and dirt off with a clean sponge and distilled water. If the paint layer is cracking, flaking, or otherwise appears unstable, do not attempt to clean; consult a professional conservator. If stable, gently blot the back of the canvas with a clean, dry towel; avoid distorting the canvas with pressure. Air dry using good circulation instead of heat or sunlight. To increase circulation, lay the canvas face up on a horizontal surface with airspace beneath the stretchers. **Art/photos/documents behind glass:** Remove from frame unless object appears stuck to glass. Air dry slowly, image side up with nothing touching the surface. If object is stuck to glass, leave it in the frame and air dry glass-side down for future scanning or treatment.

Books and Documents

If rinsing is necessary, hold books closed. If leather, cloth, or paper materials are tacky or sticky, place wax paper between them. Pack books, spine side down, in a single layer in sturdy containers. Stack documents so as not to crush them. Place the containers in a freezer, preferably with a frost-free setting and set it to the lowest possible temperature. Expect this drying process to take from

several weeks to several months, depending on the freezer temperature and the extent of water damage.

Basketry

Gently rinse, drain, and blot baskets to remove excess water; do not wring or twist to dry. Stuff the baskets with clean paper towels or cotton sheets to retain shape and absorb stains. Cover with clean towels and air dry them slowly, changing the blotting material regularly.

Fabrics and Textiles

Textiles will be weaker and heavier when wet and will need extra physical support when moving. Do not attempt to unfold extremely delicate fabrics if the fragile layers are stuck together. Do not stack wet textiles. To remove mud and debris, re-wet the textiles with gently flowing clean water or with a fine hose spray. Gently press water out with the palm of your hand. Do not wring or twist dry. Remove excess water with dry towels, blotting paper, or un-inked paper, especially if the dyes are bleeding. Reshape the textile while it is damp to approximate its original contours. Do not place textiles in sealed plastic bags.

Wooden Furniture

Gently rinse/sponge wooden surfaces to clean, and then blot and air dry slowly. If the furniture has a painted surface, air dry slowly without removing dirt or moisture. A slow process will help ensure that the wood dries evenly and is less likely to warp, split, or crack. Improper drying may cause the furniture to shrink or the inlay to lift. Never put wood furniture out in the sun to dry; the heat will cause uneven drying and can lighten and fade some wood stains. If in doubt, consult a furniture conservator for the best method to dry your water-damaged furniture.

Broken Pottery and Ceramics

If objects are broken or begin to fall apart, place all broken pieces and detached parts in clearly labeled open containers; ideally, a separate container should be used for fragments of each broken object. Do not attempt to repair objects until they are completely dry or, in the case of important materials, until you have consulted with a professional conservator. Monitor them for mold.

Metal Objects

Rinse metal objects exposed to floodwaters, mud, or silt with clear water and blot dry immediately with a clean, soft cloth. Metal objects can be directly dried with fans and low-heat hairdryers to increase their drying rate.

Allow heavy mud deposits on large metal objects, such as sculptures, to dry. Caked mud can be removed later.

Leather and Rawhide

If necessary, rinse/sponge with clear water to remove mud and reduce stains. Blot them dry with soft cloths or towels. Pad them with dry towels or un-inked paper to maintain shape; air dry. To keep rawhide, semi-tanned leather, such as kidskin, and fur supple, gently and frequently manipulate them during drying.

Because the information provided is general, the Heritage Emergency National Task Force strongly recommends that professional conservators be consulted regarding the appropriate method of treatment for historic objects. More detailed information is available from the following resources.

Resources

Video: Water Segment from *Field Guide to Emergency Response*

youtube.com/watch?v=rXyA5Dq_iHM

Video: Mud Segment from *Field Guide to Emergency Response*

youtube.com/watch?v=9KSkxydnvY

Video: Mold-Damaged Artwork

youtube.com/watch?v=2zKnWUdaYyQ

Salvage Procedures for Wet Items

mnhs.org/preserve/conservation/emergency.php

Find a Conservator

conservation-us.org/membership/find-a-conservator

Regional Alliance for Preservation (RAP)

preservecollections.org

Heritage Emergency National Task Force

culturalrescue.si.edu/resources/response-recovery-resources

For more information, visit the [HENTF website](https://culturalrescue.si.edu) or email HENTF@si.edu. This fact sheet was prepared with the assistance of PRICE, the Smithsonian Institution's Preparedness and Response in Collections Emergencies support team.



FEMA and the Smithsonian Institution co-sponsor the Heritage Emergency National Task Force, a partnership of 58 national service organizations and federal agencies created to protect cultural heritage from the damaging effects of natural disasters and other emergencies.

Who's Knocking at Your Door?

After a flood disaster, expect multiple visitors who will want to help you recover. It's common for multiple visitors to perform damage assessments on your home. No matter who's knocking, always ask for identification and the purpose of the visit. Never give out personal information such as your Social Security or bank account number. Government officials will never ask for money and you should never pay for their service.



GOVERNMENT



FEMA Inspector

If you apply for federal disaster assistance, a FEMA inspector may call and visit to assess your property damage. They will have a FEMA ID badge.



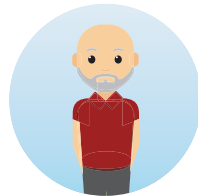
SBA Loss Verifier

If you apply for a Small Business Administration (SBA) disaster loan, an SBA loss verifier may call to discuss your property damage or schedule a visit. They will have an SBA ID badge.



Local Building, Permitting, & Government Officials

Officials inspect damaged buildings to determine if they can be occupied. If they have damage, officials (state/county/local) may visit to gather damage data in the weeks and months after an event to inspect and collect information. They should have an ID badge from their agency.



Local Floodplain Manager

If you live in a Special Flood Hazard Area (SFHA), a local floodplain manager may call or visit to determine if a structure is "substantially damaged" and to explain how to comply with current floodplain regulations. They should have their agency's ID badge.



INSURANCE



Flood Insurance Adjuster

If you have filed an NFIP policy claim, you will receive a call and a visit from a flood insurance adjuster. They will collect information, take photos, and help fill out claims paperwork. They will have a Flood Adjuster Certification Card and picture ID.



Homeowners Insurance Adjuster

If you file a claim with your homeowners insurance, a homeowners insurance adjuster will call and visit to assess non-flood damage. They should have a state-issued agency license or ID.



Auto Insurance Adjuster

Adjusters will call or visit to assess vehicle damage.



OTHER

Legal Assistance

Various lawyers or their representatives may offer to help you file claims for insurance, grants, and loans. Their services may be free, low-cost, or cost a significant sum—up to 30% of your insurance claim. Be cautious, and be sure to check their credentials and ask about fees.

Scammers

No fees should be charged for the inspections performed by government or NFIP representatives. Social Security and bank account numbers are never required by inspectors or adjusters. Always safeguard your personal information, and when in doubt, don't give out information.

Contractors and Other Repairers

Be cautious if a contractor or other repair professional approaches you directly and unsolicited. Ask for IDs, licenses, proof of insurance, and references. Do not pay for all repairs up front, though legitimate contractors may request a percentage of their fees to begin work. Obtain a contract with both labor and cost estimates.

Public Adjusters

Third-party certified public adjusters may offer help to inspect damaged homes and help you file claims for insurance, grants, and loans, but be cautious. There is usually a fee of 10% to 30% of your total settlement. Be sure to ask for credentials. One organization, the National Association of Public Insurance Adjusters, certifies members who must agree to a Code of Ethics and other requirements.

Nonprofits, Charitable, Religious, and Volunteer Organizations

A group of highly-competent organizations with service-oriented missions and ministries that leverage skilled and passionate volunteers. They can be connected to the National Voluntary Organizations Active in Disasters (National VOAD) forum by government partners and should be easily identifiable with signage.

Community Associations

A Homeowner's (HOA) or Condo Association (CA) representative may inspect damaged homes to make sure they are compliant with HOA and CA regulations. Some HOA's or CA's carry flood insurance policies for condo or townhouse communities and may need to inspect damaged homes in order to file a claim.

Engineers and Other Experts

During your insurance claim process, your carrier may send additional experts, like engineers, to assist in determining the cause and extent of damage. If so, the expert will plan in advance and only with your approval.



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