

SAN BERNARDINO COUNTY FLOOD CONTROL DISTRICT

WHAT TO DO IN CASE OF FLOOD!

(Reprinted from California Department of Water Resources, DFM-Flood Loss Reduction)

WELL BEFORE THE FLOOD - INSURE!

Flood insurance is available to property owners in communities that participate in the NFIP (National Flood Insurance Program). Flood insurance is available on almost any enclosed building, including homes, condominiums, manufactured homes on foundations, businesses, and farms. The contents of insurable buildings, including rental units, are also insurable.

Compile and maintain a room-by-room inventory of the insured contents. When possible, include receipts or proofs of purchase especially for major appliances. Note the manufacturer's name, serial number, model number, price, date and place of purchase.

IMMEDIATELY BEFORE THE FLOOD - PREPARE!

- * If evacuation appears necessary, and if time permits, turn off all utilities at the main power switch and close the main gas valve.
- * Do not touch any electrical equipment unless it is in a dry area and you are standing on a piece of dry wood while wearing rubber gloves and rubber-soled boots or shoes.
- * Move valuable papers, furs, jewelry, clothing, and other contents to upper floors or higher elevations.
- * Fill bathtubs, sinks, and jugs with clean water in case regular supplies are contaminated. These containers can be sanitized first by rinsing with bleach.
- * Board up windows or protect them with storm shutters or tape to prevent flying glass.
- * Bring outdoor possessions inside the house or garage, or tie them down securely. This includes lawn furniture, garbage cans, tools, signs, and any other moveable objects that might be swept away or hurled about.
- * Be sure that children, elderly, or disabled family members, and family pets are secure, preferably well out of the flood hazard area.
- * Move livestock to a location well out of the flood hazard area.

WHEN THE FLOOD COMES - EVACUATE!

Since floodwaters can rise very rapidly, be prepared to evacuate well before the water level reaches your property.

- * Keep a battery-powered radio tuned to a local station and follow all emergency instructions.
- * Move to an upper floor if possible, or to the roof if necessary, if you are caught in the house by suddenly rising waters.
- * Take warm clothing, a flashlight, and a portable radio with you.

* Wait for help! Rescue teams will be looking for you.

* Don't try to swim to safety!

When outside the house, remember, floods are deceptive! Try to avoid flooded areas. Don't attempt to walk through floodwaters that are more than knee deep.

If it is safe to evacuate by car, stock your vehicle with nonperishable foods like canned goods, a plastic container of water, blankets, first aid kit, flashlights, dry clothing, and any special medication needed by any members of your family or group.

- * Keep the gas tank at least half full because gasoline pumps will not be working if the electricity is cut off.
- * Don't drive where water is over the road. Parts of the road may already be washed out.
- * Abandon your vehicle as soon as possible if it stalls in the flooded area. Floodwaters can rise rapidly and sweep a car and its occupants away! Many deaths have resulted from attempts to restart or move stalled vehicles.

AFTER THE FLOOD - CLEAN UP!

- * Call the agent or broker who handles your flood insurance policy, immediately, if your home, apartment, or business has suffered flood damage. The agent will submit a Notice of Loss Form to the NFIP (National Flood Insurance Program). An adjuster will be assigned to inspect your property as soon as possible.
- * Before you start clean up, be sure to take pictures of the damage done to your building and its contents.
- * Check buildings for structural damage prior to entering. Make sure the structures are not in damage of collapsing.
- * Turn off any outside gas lines at the meter or tank if you didn't have time to do it before the flood.
- * Let the building air for several minutes to remove foul odors or escaping gas.
- * Don't use an open flame (e.g. candle, lighter) to light your way into the building.
- * Gas may be trapped inside the building, so use a nonmetallic, fully sealed flashlight.
- * Watch for electrical shorts or live wires before making certain that the main power switch is turned off.

* Don't turn on any lights or appliances until an electrician has checked the system for short circuits.

* Cover broken windows and holes in the roof or walls to prevent further weather damage.

* Save all receipts for the expense of temporary repairs as they are usually covered under your flood insurance policy- subject to the policy deductible.

* Prevent health hazards -- proceed immediately with cleanup measures. Perishable items which pose a health problem should be listed and photographed before discarding.

* Throw out fresh food and previously opened medicines that have come in contact with floodwaters.

* Boil water vigorously for ten minutes before using it for drinking or in food preparation until the public water system is declared safe. The flat taste can be removed by pouring the water from one container to another or by adding a pinch of salt.

* Another method of disinfecting drinking water is to mix 1/2 teaspoon of liquid commercial laundry bleach with 2 1/2 gallons of water - let stand for five minutes before using. If no other source is available, water may be obtained by draining a hot water tank or by melting ice cubes.

* Hose off refrigerators, stoves, and other hard goods and keep them for the adjuster's inspection. A good deodorizer when cleaning major kitchen appliances is to add one teaspoon of baking soda to a quart of water. Partially damaged items should be dried and aired - the adjuster will make recommendations as to their repair or disposal.

* Take all wooden furniture outdoors but keep it out of direct sunlight to prevent warping. A garage or carport is a good place for drying.

* Remove drawers and other moving parts from wooden furniture as soon as possible, but do not pry open swollen drawers from the front. Remove the backing and push the drawers out - does not apply to antique pieces with solid backs.

* Shovel out mud while it is still moist to give walls and floor a chance to dry.

* Once plastered walls have dried, brush off loose dirt, wash with a mild soap solution, and rinse with clean water. Always start at the bottom and work up. Ceilings are done last.

* Mildew can be removed from dry wood with a solution of 4 to 6 tablespoons of tri-sodium phosphate (TSP) to 1 cup of liquid chlorine bleach and 1 gallon of water.

* Clean metal at once then wipe with a kerosene-soaked cloth. A light coat of oil will prevent iron from rusting.

* Scour all utensils, and if necessary, use fine steel wool on unpolished surfaces.

* Aluminum may be brightened by scrubbing with a solution of vinegar, cream of tartar, and hot water.

* Clothing and household fabric should be allowed to dry slowly, away from direct heat before brushing off loose dirt. But be sure to separate all laundry items quickly to avoid running colors. If you cannot get to a professional cleaner, rinse items in lukewarm water to remove lodged soil, then wash with mild detergent, rinse and dry in sunlight.

* Special attention should be paid to cleaning your heating and plumbing systems.

* Flooded basements should be drained and cleaned as soon as possible. However, structural damage can occur by pumping out the water too quickly. After the floodwaters around your property have subsided, begin draining the basement in stages, about 1/3 of the water volume each day.

AFTER THE FLOOD-PROCESSING YOUR CLAIM!

To reiterate, first call your local insurance agent to report the flood damage so that the Notice of Loss Form can be submitted to the NFIP and an adjuster can be assigned to assist you. Then photograph the premises both the outside to show the flooding and the damage, and the inside to show the height of the floodwaters and the damaged property.

Next, separate the damaged from the undamaged personal property and put it in the best possible order for the adjuster's examination. If reasonably possible, protect the structure and contents from further damage.

Damaged property which presents a health hazard or which may hamper local clean-up operation should be disposed of in accordance with instructions from local authorities. Be sure to adequately describe discarded items so that when the adjuster examines your losses and your records, these articles are included in the documentation.

When the adjuster visits your property, let him/her know if you need an advance or partial payment of loss. Good records can assist the NFIP in giving you an advance payment.

Good records also speed up the settlement of your claim. Use your inventory to work with the adjuster in presenting your claim.

Be sure to submit your signed and sworn Proof of Loss Form to the NFIP within 60 days after the date of loss.