

## After the Flood



*If your home has suffered flood damage, here are some steps to help you stay safe. For more information, visit [FloodSmart.gov](http://FloodSmart.gov). To protect your property with a flood insurance policy, call your insurance agent or call 1-800-427-2419 to find an agent near you.*

**BEWARE OF HAZARDS**

- Check for damage. Check for structural damage before re-entering your home. Contact the appropriate professionals immediately if you suspect damage to water, gas, electric and sewer lines.
- Throw away food that has come in contact with floodwaters. Boil water until authorities declare the water supply safe to drink.

**FILE YOUR FLOOD INSURANCE CLAIM**

- Call the insurance agent who handles your flood insurance to file a claim. Have the following information with you when you place your call: (1) the name of your insurance company (your agent may write policies for more than one company); (2) your policy number; and (3) a telephone number/e-mail address where you can be reached.
- Take photos of any water in the house and damaged personal property. If necessary, place these items outside the home. Your adjuster will need evidence of the damage and damaged items (e.g., cut swatches from carpeting) to prepare your repair estimate.
- Make a list of damaged or lost items and include their age and value where possible. If possible, supply receipts for those lost items to the adjuster. Officials may require disposal of damaged items. If so, keep a swatch or other sample of the items for the adjuster.

**CLEAN UP**

- Prevent mold and remove wet contents immediately. Wet carpeting, furniture, bedding and any other items holding moisture or water inside the building can develop mold within 24 to 48 hours. If an item has been wet for less than 48 hours, help control mold growth by cleaning with a phenolic or pine-oil cleaner (non-ammonia detergent, soap or commercial cleaner) and

disinfecting with a 10 percent bleach solution (1-1/2 cups of bleach in a gallon of water). Items should then be completely dried and monitored for several days for any fungal growth and odors. If any mold develops, throw the item away.

- Thoroughly dry out the building's interior. Portable dehumidifiers are useful, and rental costs may be covered under your flood policy. An air conditioner can also be used to start the drying-out process.
- If the walls are damaged, take photographs of the baseboard. Then remove the baseboard. Knock small holes at floor level in the drywall, between the wall studs. This will permit moisture trapped behind the drywall to seep out and start drying.
- Have your furnace checked for damage. Your water heater may work, but if the floodwater covered part or the entire tank, the insulation between the walls may be damaged. Obtain an estimate to replace the damaged furnace and water heater.
- Contact your local building inspections or planning office or county clerk's office to get more information on local building requirements before repairing your structure. If you can't find a local contact, call your state NFIP coordinator. Contact information can be found at [www.floods.org/statepocs/stcoor.asp](http://www.floods.org/statepocs/stcoor.asp).
- Do not approach wild animals that take refuge in your home. Wild animals often seek refuge from floodwaters on upper levels of homes and have been known to remain after water recedes. Call your local animal control office or wildlife resource office to handle the situation.

**FOR MORE INFORMATION**

- For FEMA Disaster Assistance, call 1-800-621-3362.
- For general flood insurance questions, call 1-800-427-4661 or contact your insurance company or insurance agent.





**FEMA**  
Region 1

# Before You Begin Repairs

Because each community adopts their own flood hazard area regulations, you should **ALWAYS** ask your Local Zoning/Flood Hazard Area Administrator these questions **BEFORE** beginning any repairs to your property.

**1** Is your structure located in the “Designated Floodplain?”



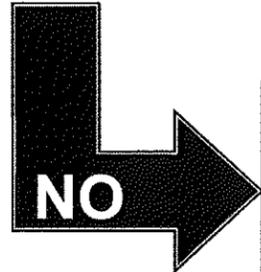
See your Local Zoning Administrator to obtain the necessary permits in order to repair your structure.

**2** Did your property suffer “Substantial Damage” as determined by your local officials?



See your local Zoning Administrator to obtain the necessary permits in order to repair your structure.

**3** Does your structure meet the current building and flood hazard area regulations for your community?



Contact your local Zoning Administrator or visit a Disaster Recovery Center (during a disaster) to answer Mitigation questions before you rebuild.

See your local Zoning Administrator to obtain the necessary permits in order to repair your structure.

*Important Notice*  
FEMA is not a permitting Agency and does not give permission to rebuild or repair by your receipt of a Disaster Grant, Loan, or Flood Insurance Claim.

### Post-Disaster Helpful Notes for Property Owners

- If your building or personal property has been damaged by flood, contact your insurance agent to submit your claim.
- Flood damage is not covered by a Homeowner Insurance policy.
- If you have an NFIP Flood Insurance Policy, you must submit a Proof-of-Loss form within 60 days of the date of the loss. Your flood insurance adjuster will provide you with that form and help you complete it.
- The NFIP Flood Insurance Policy provides limited coverage for personal property located in basements. You can ask your flood insurance adjuster or insurance agent to review the policy with you.
- Most NFIP Flood insurance Policies contain a coverage called Increased Cost of Compliance. Please ask your claims adjuster or insurance agent to explain how that coverage can help you pay for some of the cost of rebuilding your home to be in compliance with community floodplain ordinances.
- To register for federal disaster assistance with expenses not covered by your insurance policy(s), contact FEMA's Federal Disaster Assistance toll free phone number **800-621-FEMA (3362)**.
- If you register for Federal Disaster Assistance, be aware that buildings located in a high hazard flood zone (zones beginning with either the letters A or V) may need a flood insurance policy at the time of closing for any SBA (Small Business Administration) loan offered to the homeowner. Contact your insurance agent to make out an application for flood insurance before the loan closing date.



FEMA

## Myths that Stop Rhode Islanders from Getting Assistance



**Myth:** I've already cleaned up the damage to my property and made the repairs. Isn't it too late to register for assistance?

**Fact:** You may be eligible for reimbursement of your clean-up and repair costs, even if repairs are complete.

**Myth:** My insurance agent told me I wouldn't qualify for FEMA assistance because I have insurance.

**Fact:** Even if you are insured, you should register with FEMA. Some unmet needs not covered by insurance may be eligible.

**Myth:** I'm a renter. I thought FEMA assistance was only for homeowners or for home repairs.

**Fact:** FEMA assistance is not just for homeowners. FEMA may provide assistance to help renters who lost personal property or who were displaced.

**Myth:** I received a letter from FEMA, saying I'm ineligible for Assistance. There's nothing more I can do?

**Fact:** This may not be your final answer, only a step in an ongoing dialogue with FEMA. Call 800-621-3362 to discuss your next step.

**Myth:** FEMA assistance could affect my Social Security benefits, taxes, food stamps or Medicaid.

**Fact:** FEMA assistance does not affect benefits from other federal programs and is not considered taxable income.

**Myth:** I believe FEMA makes loans, and I don't want a loan.

**Fact:** FEMA only provides grants, but does not duplicate benefits. The grants may cover expenses for temporary housing, home repairs or replacement of damaged personal property.

Register at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov)

or

Call 800-621-FEMA (3362)