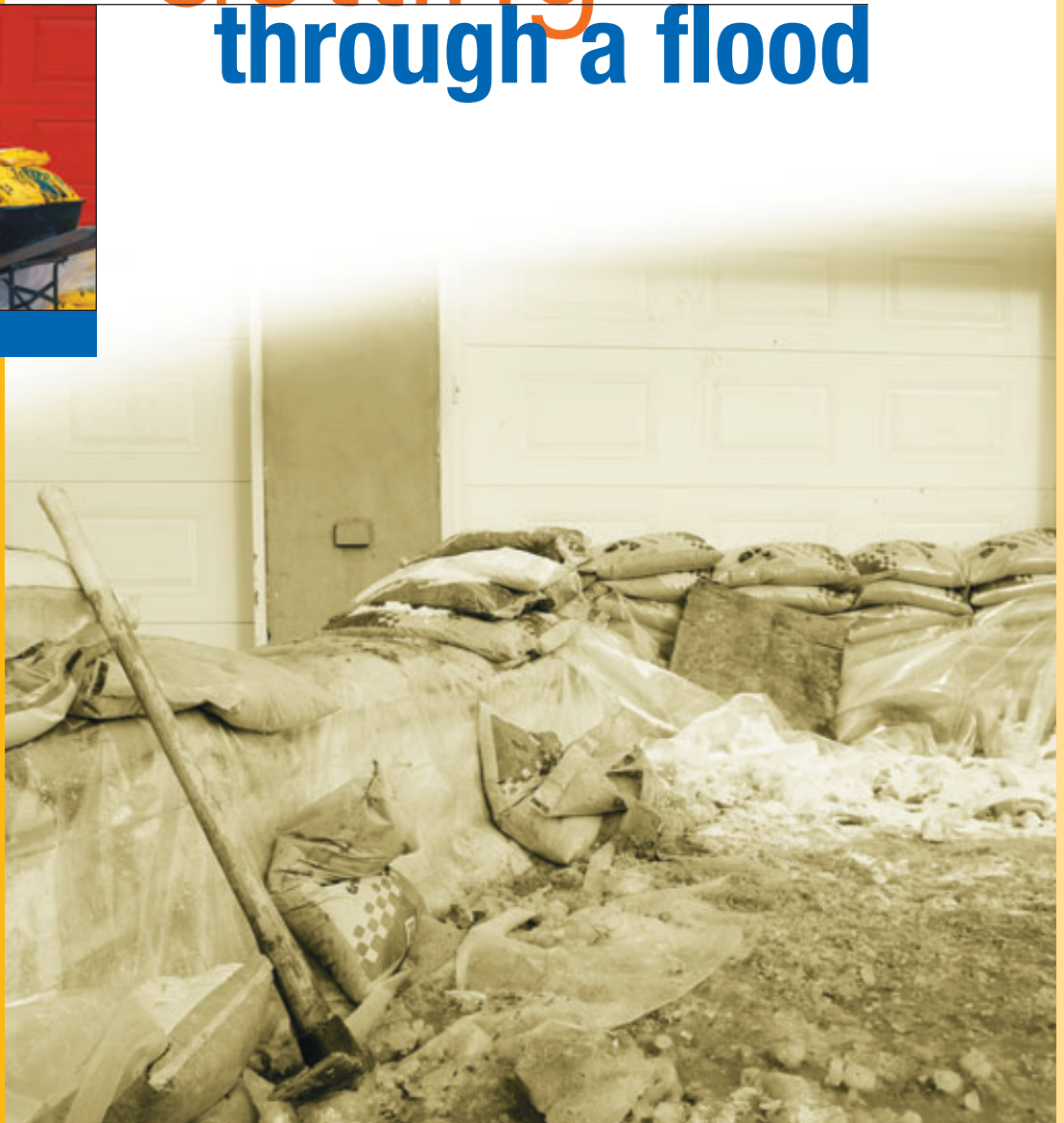




Getting through a flood



step by step



Before a flood

1

A reminder about your property insurance

Remember that flood damage isn't covered in standard property insurance policies, unless you have an additional premium. However, water damage to your home from a burst pipe, water heater, etc., is usually covered.



Government flood damage assistance

For more information, go to the Government of Canada's Office of Critical Infrastructure Protection and Emergency Preparedness (OCIPEP) Web site at <http://www.ocipep.gc.ca>.

Short of sandbagging the entire perimeter of your home, it's practically impossible to stop flood water from getting into the house. However, you can take certain steps in advance that will minimize the damage and make cleanup and restoration easier. The following is a short guide listing some of the measures to take before, during and after a flood.

Preparations

Information	Check previous flood data to find out the level flood waters can reach and raise such items as the water heater and furnace above this level.
Telephone	Prepare an emergency phone number list (hospitals/civil authorities/police/ambulance services) and post it in at least two places.
Drain	Make sure the basement floor drain is equipped with a one-way valve to prevent water or sewage from coming back into the house.
Disaster kit	Prepare a disaster kit for your home and one for the car.
Chemicals	Do not store chemicals such as insecticides, pesticides and petroleum products in the basement. The same applies to irreplaceable items. Seal vulnerable items in plastic bags or sealable plastic containers (tote boxes). List the contents on the outside of all boxes and bags.
Evacuation plan	Develop an evacuation plan. Make sure that each family member knows how to quickly evacuate and reach higher ground.

If you have advance flood warning

Electricity	Turn off the gas and electricity before the water arrives.
Motorized items	Move motorized items like lawn mowers, edge trimmers and chainsaws out of harm's way.
Furniture	Store outside items like patio furniture, flower boxes, the barbecue, etc. in a safe place, to prevent them from being carried off by the flood waters.

A few basic recommendations about generators

Always read and employ the manufacturers' complete recommendations.

- Do not use a generator indoors. Outdoors, move it away from the house.
- Stop the generator and allow it to cool off before refuelling.
- Do not connect the generator directly to the main electrical panel.
- Do not overload the generator. Only connect it to a few items at a time.



During a flood

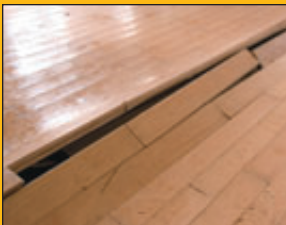
Authorities	Heed civil authority evacuation directives and get out before the flood arrives.
Clothing	Assemble the family. Make sure everyone is properly clothed and that they're carrying some form of identification. Even summer nights can turn cold. Bring your survival kit and take the safest route to higher ground.
Electricity	Turn off the electricity and gas.
Furniture	If you have the time, move furniture and other belongings to the upper floors and, if it's winter, drain the water from the plumbing system.
Pumping	If you decide that you can safely pump out the water during the event, make sure that the electric extensions connected to the main system or generator are well above the water level.
Valuables	If you have the time, bring the more portable valuables, important papers, jewellery, cash and credit cards, etc. with you.

After a flood

2

Pictures or video

Floods are expensive and the more water that gets into the house, the more costly will be the cleanup. To back up government assistance or insurance claims (if applicable) take pictures or videotape your progress as the cleanup moves along. In any case, a picture or videotape record is a good strategy to bolster other types of insurance claims.



The flood is over, the water has receded and with a heavy heart you survey the damages: It's the time for cleaning and repairs. Take the time to prepare a checklist of things to do, buy, hire and rent. If you know you cannot do the required work and can afford it, hire a competent flood restoration contractor. Begin with the following measures:

Insurance. If your insurance policy covers flooding, contact your insurer first.

Drinking water. Before drinking water from a surface or artesian well, get a sample to a laboratory for analysis. If your water comes from a municipal system, beware; this water may also be contaminated. Contact your municipality for a status report.

Inspection. Carefully inspect the building for structural damage. If the building has been exposed to high water levels for an extended period of time, bring in an expert.

Pumping. Remember, if the flood water is drained too quickly, water pressure outside the walls and underneath the floor can cause them to buckle. Pump or bail the water out in stages, about 1/3 per day. Finish with a wet/dry vacuum or mops and pails.

Food. The flood water in the basement is contaminated, so directly-exposed food is also contaminated. Dispose of it. If the refrigerator or freezer has been off for an extended period, the food may be spoiled. Dispose of it. Exposed medicines, toiletries and cosmetics are also dangerous. Dispose of them.

Dishes. Soak metal items in boiling water for at least ten minutes. Do not dry with a towel; allow them to air dry. Clean and disinfect the counters and cupboards before storing the dishes on them.

Drywall. Break out soaked drywall and ceiling materials and discard. If the room was only partially flooded, remove drywall or panelling at least 40 inches above the water level.

Insulation. Exposed extruded Styrofoam can be cleaned with a disinfectant and allowed to dry. Fibreglass batting should be replaced. Cleaning/disinfecting beadboard (expanded) polystyrene insulation is virtually impossible. Extruded polystyrene is much easier to clean (a mould surfactant such as dishwashing detergent will do). Loose cellulose insulation must be replaced.

Flooring. Take up removable flooring materials such as carpeting, vinyl and linoleum to expose and thoroughly dry the wood sub-floor. To avoid mould growth, you have less than two days from uncovering flooded materials to getting them surface-dry. Padding under the floor coverings should be replaced. To prevent cracking and splitting, dry hardwood floors gradually. If the wood has swelled remove one floorboard every few feet. Clean cement with a solution of one cup of tri-sodium phosphate (TSP) per gallon of water. TSP is very corrosive, so wear gloves and eye protection.

Stuffed items. Exposed stuffed items such as toys, pillows, mattresses, sleeping bags, etc., should be discarded, as even when dry, they can present a contamination risk.

Cleaning. Unless you are willing to wear a gas mask during cleaning, clean walls, floors, carpets, etc. using only mild surfactants such as dishwashing detergent. During the summer, take the furniture outside to dry. During the winter, use heaters and fans and install an auto-defrost dehumidifier that is plumbed to a drain, or rent a restoration dehumidifier.

Mould. Mould is dangerous. When cleaning in suspect areas, wear disposable gloves and a well-fitted mask. Mould will usually start growing within a day or two, so get the drying done in a hurry!

Drains. Clean and disinfect the floor drains and sump pump with undiluted chlorine bleach.

Heating and ventilation. Replace furnace filters and have the soaked furnace, water heater, freezer and refrigerator components cleaned and inspected by a qualified technician before turning them back on. Inspect forced air and ventilation ducts and clean if necessary.

Clothes. Wash and dry soaked clothing. Do not keep any clothing that smells mouldy after cleaning.

Papers. Temporarily store damaged papers in the freezer until you need them.

Furniture. Raise upholstered furniture on blocks to dry and have it cleaned by a professional. Repairing veneered wood furniture may not be worth the cost and effort. When it has been properly dried, solid wood furniture can usually be restored if you use the right techniques.

Health. Save your back by using hand-trucks or straps and get help to move heavy loads. Cuts and scratches can be entry points for Salmonella, E. coli, Hepatitis A and typhoid, to name but a few. If you are experiencing symptoms such as nausea, diarrhea, stomach cramps, vomiting, etc., seek medical help immediately. Before meals, wash your hands in clean water with an antibacterial soap. After meals, coat your hands in a moisturizing cream or lotion to keep them from cracking. Take regular breaks to give yourself time to evaluate your status and plan your next moves.

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Recommendations If you're thinking of building... that will help minimize the damages

Place the breaker box, furnace, water heater, telephone connections and the air conditioning system above the potential flood level.

Install a one-way valve in the waste water drainpipe to prevent septic tank or city waste system backup.

Use waterproof insulation and synthetic material flooring materials. Waterproof glue will resist soaking better than nails (or use both).

On the outside of the foundation, double the drainage, cover the entire outside foundation wall with a waterproof membrane and, around the perimeter, use porous, good quality sand and crushed rock as fill.

BEFORE

Disaster kit (basic)

- First-aid kit
- Flashlight
- Spare batteries
- Radio (battery or crank)
- Candles
- Bottled water
- Canned food
- Waterproof matches or lighters
- Blankets
- Flares to signal your presence to relief workers
- Fire extinguisher

Disaster kit (additional items)

- Generator
- Submersible water pump
- Wood-burning stove (installed on upper floors)
- Firewood

DURING

- Turn off the gas/electricity
- Locate pets
- Gather portable valuables and papers
- Pick up the emergency kit
- Make sure all family members have contact person's name, address and telephone number
- Make sure all family members are dressed in warm/waterproof clothing and are carrying personal ID



AFTER

- Flat-ended shovel
- Long-handled squeegee
- Liquid chlorine bleach
- Heavy-duty cleaner
- Shelf paper
- Drywall knife
- Furnace air filters
- Gloves
- Plastic garbage bags
- Buckets or other large plastic containers
- Wet/dry workshop vacuum
- Extension cords
- Dehumidifier
- Fans
- Heaters
- Mask for mould
- Two-wheeled hand truck
- Carbon monoxide detector
- Tri-sodium phosphate (TSP)

Repair materials

- Loose cellulose and/or fibreglass insulation
- Replacement floor coverings (carpeting, vinyl, linoleum) and padding

Important phone numbers



If the damage is severe, you may need the services of:

- A plumber: _____
- An electrician: _____
- A heating, refrigeration and ventilation (HVAC) specialist: _____
- A gas or oil furnace technician: _____
- An engineer specialized in building structures: _____
- A carpenter or general contractor: _____
- A company that offers specialized house-cleaning services: _____

• Emergency – Police: _____

Hospital : _____

Do what you can do safely, but use others if they are available to help. Keep in mind that it's in our nature to fly to the aid of our brethren in trouble and genuine offers of help will come from numerous, and sometimes unexpected, sources. You may choose to go it alone, but you don't have to. Catastrophic events do bring out the best in us all.

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