



Flood Recovery Checklists

Recovering from a flood can be an overwhelming task, but this information from the NDSU Extension Service can help.

Table of Contents	First Things First	2
	Safety	2
	General Cleanup	2
	Cleaning Carpet and Floors	3
	Cleaning Household Items	3
	Cleaning Valuable Items	4
	Electrical Cleanup	4
	Flooded Foods	4
	Make Sure Water is Safe	5
	Dealing With Stress After a Disaster	6
	Replacing Your Important Papers	7
	Financial Recovery	8
Gardens and Landscapes	9	

First Things First

- ❑ **Call your insurance agent.** Always report the loss even if you doubt the loss will be covered. Tell the agent how to best contact you. Ask if your policy covers living expenses if you cannot stay in your home or rental unit. If you lost the copy of your insurance policy, request a copy. If your insurance covers the damage, your agent will tell you when an adjuster will contact you. General homeowners insurance typically does not cover flooding damage. Flood insurance must be purchased separately.
- ❑ **Document what happened, when it happened and what damage was sustained.** List damage and take photos or video as you clean. You'll need written documentation of damage and loss for insurance claims, applications for disaster assistance and income tax deductions.

Safety

- ❑ **Turn off electricity.** If you have to step in water to get to your electrical box, call an electrician or your power company to do it. If the electrical box is wet, there is potential for electrocution until the main fuses have been pulled. The handle will turn off power to circuits but not the box. Use something that is an electrical insulator, such as a wooden stick or plastic pipe, to pull the fuse box handle to off and pull out the main fuses. Unscrew each circuit fuse. On the breaker box, use the stick to switch off the main breaker switch and each circuit breaker. Use an electrical tester to verify that the electricity is off. Even if the power company has turned off electricity to your area, make sure your house's power is disconnected so it won't come back on without warning.
- ❑ **Turn off gas.** If you suspect a leak or smell gas, leave your home immediately. Leave the door open. If the gas meter is outside, turn off the gas by using pliers or a wrench to turn the valve a quarter turn so the valve is perpendicular to the pipe.
- ❑ **Make sure water is safe.** Listen for announcements about the local water supply. Private water wells need to be tested and disinfected after floodwaters recede. Purify your drinking water if necessary. (See page 5 for details.)
- ❑ **Make sure food is safe.** Frozen or refrigerated foods warmed above 40 degrees for more than two hours may not be safe to eat. Discard most food that has contacted floodwater. (See page 4 for details.)
- ❑ **Stay healthy.** Wash hands with soap and water often. Get a tetanus booster before working in floodwaters.
- ❑ **Use generators safely.** Use gas-powered generators outdoors only. Make sure you have the proper voltage, frequency and safety switches.
- ❑ **Use chainsaws safely.** Sharpen the teeth, check the chain tension and lubricate the chainsaw before cutting downed

or damaged trees and debris. Plan how to fell a tree and your escape route. Wear safety goggles, hearing protection, steel-toed shoes, hard hat, gloves and close-fitting clothing.

- ❑ **Use electricity safely in wet areas.** Raise cords off damp floors and use ground fault circuit interrupters in all circuits and extension cords.
- ❑ **Dress appropriately.** Wear heavy, long pants; long-sleeved shirts; heavy gloves; and durable boots. Wear safety goggles, rubber gloves and other items when needed.
- ❑ **Take care of yourself and your family.** Accept support from family, friends and others. Talk about your feelings to release tension. Discuss the situation with children honestly and openly. Get proper nutrition and rest. Pace yourself, and take one step at a time. Don't be afraid to get help.

General Cleanup

- ❑ **Evaluate your house's foundation and structural soundness before entering.** Look for leaning walls, sagging roofs and ceilings, and weakened support columns.
- ❑ **Remove water from the basement slowly.** If your basement is full or nearly full of water, pump out just 2 or 3 feet of water each day. If you drain the basement too quickly, the pressure outside the walls will be greater than the pressure inside the walls. That may make the walls and floor crack and collapse.
- ❑ **Get organized.** Set priorities. Follow a three-step process for cleaning.
 1. **Remove mud.** Shovel out as much mud as possible, and then use a garden sprayer or hose to wash away mud from hard surfaces. Remember to hose out metal heating ducts, disconnecting the furnace first. After clearing off mud, remove any porous materials since they are contaminated.
 2. **Clean.** Scrub surfaces with hot water and a heavy-duty detergent. Clean from the bottom to the top since drips and streaks are easier to remove if they're on sections already cleaned.
 3. **Disinfect.** Disinfect with a solution of ¼ cup chlorine bleach per gallon of water or a product that is labeled as a disinfectant to kill germs. Laundry bleaches should not be used on materials that will be damaged or might fade. Don't mix cleaning products. A combination of chemicals can give off toxic fumes. Thoroughly clean and dry your house before trying to live in it and before making permanent repairs.
- ❑ **Dry ceilings and walls.** Flood-soaked drywall or other porous material must be removed and thrown away.

Plaster and paneling often can be saved, but air must be circulated in the wall cavities to dry the studs and sills. The three kinds of insulation must be treated differently. Styrofoam might only need to be hosed off. Fiberglass batts should be thrown out if muddy but may be reused if dried thoroughly. Loose or blown-in cellulose or fiberglass must be replaced because it holds water for a long time and can lose its antifungal and fire-retardant abilities.

- ❑ **Prevent mold growth.** Take furniture, rugs, bedding and clothing outside to dry as soon as possible. Mold may grow in only a couple of days if the temperature is right. Use an air conditioner or dehumidifier to remove moisture or open at least two windows to ventilate with outdoor air. Use fans to circulate air in the house.
- ❑ **Remove mold, if possible.** Mold can be removed from hard surfaces such as hard plastic, glass, metal and countertops. However, completely removing moisture and mold from porous surfaces such as paper, drywall and carpet padding is impossible, so these materials must be removed and discarded. When cleaning, wear a two-strap (N-95 rated or better) protective mask to prevent breathing mold spores. Remove mold from nonporous materials with a three-step process:
 1. **Brush or vacuum.** If mold and mildew already have developed, brush off items outdoors to prevent scattering spores in the house. If items can't be moved outdoors, dampen them to minimize the number of airborne mold spores. Vacuum non-porous surfaces with a HEPA vacuum to remove loose mold and spores.
 2. **Scrub.** Using a stiff brush, scrub with a non-ammonia soap or detergent. (Do not mix ammonia and bleach; the fumes are toxic.) Scrubbing may not completely remove mold growth on structural wood, such as wall studs, so it may need to be removed by sanding. Wear personal protective gear and isolate the work area from the rest of the home.
 3. **Disinfect.** After the mold is removed, disinfect the area using a bleach and water solution or another disinfectant. The amount of bleach recommended per gallon of water varies considerably. A clean surface requires less bleach than a dirty surface. A solution of 1 cup of chlorine bleach to 1 gallon of water should be adequate for clean surfaces. The surface must remain wet for about 15 minutes to allow the solution to disinfect. Concentrations as high as 1½ cups of bleach per gallon of water are recommended for wood and concrete surfaces that could not be thoroughly cleaned. Provide adequate ventilation during disinfecting and wear rubber gloves. Finally, rinse the entire area with clean water, and then rapidly dry the surfaces. Use fans and dehumidifiers or natural ventilation that exchanges inside air with outside air.

Cleaning Carpet and Floors

- ❑ **Clean and dry carpets and rugs as quickly as possible unless they must be discarded.** If sewage-contaminated floodwaters covered your carpeting, discard it for health safety reasons. Also discard if the carpet was wet or damp for more than a couple days. To clean, drape carpets and rugs outdoors and hose them down. Work a disinfecting carpet cleaner into soiled spots with a broom. Dry the carpet and floor rapidly and thoroughly before replacing the carpet. Padding is impossible to clean, so it must be replaced. If the carpet can't be removed, dry it within 48 hours of when it became wet using a wet/dry vacuum, dry outdoor air and/or dehumidifier. Use fans to circulate air above and underneath the carpet. Unless the carpet is very thin, such as an indoor/outdoor, lifting the carpet to expose both sides for drying is very important. Mold growth likely will occur unless the carpet can be dried within 24 to 48 hours, depending on the temperature.
- ❑ **Remove hardwood floor boards to prevent buckling.** Remove a board every few feet to reduce buckling caused by swelling. Clean and dry wood before attempting repairs. With wood subflooring, the floor covering (vinyl, linoleum, carpet) must be removed so the subflooring can dry thoroughly, which may take months. Open windows and doors to expose the boards to as much air as possible.

Cleaning Household Items

- ❑ **Clean wooden furniture.** If wooden furniture is worth saving, let it dry indoors because sunlight may warp the wood. To remove white spots that may develop on damp wood, rub a damp cloth dipped in turpentine or camphorated oil, or in a solution of ½ cup of household ammonia and ½ cup of water. Wipe dry and polish with wax or furniture polish.
- ❑ **Wash bedding.** Wash soaked bedding in a bleach solution as recommended on the label as soon as possible. Treat spots and wash repeatedly until stains are gone or not reduced anymore. Dry in the dryer only after the items are as clean as they can get because heat sets the stains.
- ❑ **Replace water-soaked materials.** Throw away water-soaked mattresses and pillows because removing all the bacteria is impossible.
- ❑ **Treat washable clothing and other washable textiles before washing.** Try to remove stains with removal products before washing. Dry in the dryer only after the items are as clean as they can get because heat sets the stains.
- ❑ **Disinfect cookware.** Take apart kitchen items that can be cleaned in pieces. For any cookware that can go in the dishwasher, run it through a hot-water cycle with

detergent. For cookware that requires hand washing, scrub with a brush in a strong detergent solution, and rinse in hot water or a solution of 1 tablespoon of chlorine bleach per gallon of water. Drain and air dry. Disinfect silverware, metal utensils, and pots and pans by boiling in water for 10 minutes. Don't use chlorine bleach because it reacts with many metals and could cause them to darken. Air dry dishes rather than using a towel to avoid possible contamination.

- ❑ **Discard soft and porous materials.** Porous plastic and wooden items are contaminated by dirty water because the water soaks in and they cannot be sanitized. Replace plastic baby bottles, pacifiers, plastic tubs, wooden spoons and anything else that is porous.

Cleaning Valuable Items

- ❑ **Freeze valuable items that can't be cleaned immediately.** Photographs, books and important papers can be frozen and cleaned later. Wash the mud off. Store the articles in plastic bags and put them in a frost-free freezer to protect from mildew and further damage until you have time to thaw and clean them.
- ❑ **Clean and dry valuable papers.** Wash the mud off, then spread and air dry individual pages. Press pages flat with a warm iron or flatten under weights.
- ❑ **Wash and dry books.** Rinse off mud, and then stand books on end to air dry. Put paper towels between every 30 pages or so to wick out water. Change paper towels frequently.
- ❑ **Remove photos from frames.** Rinse with clean water. Do not touch or blot surfaces. Air dry.

Electrical Cleanup

- ❑ **Clean-up Equipment:** When using sprayers, wet vacs, vacuum cleaners and other cleaning equipment, use an extension cord with a ground fault circuit interrupter (GFCI) or install a GFCI in the electrical circuits in damp environments.
- ❑ **Appliances:** Electric motors must be reconditioned or replaced. To clean surfaces, use a heavy-duty cleaner and hot water, then a bleach solution. Refrigerators, freezers and ovens with foam insulation and sealed components may have little water damage, but because they hold food, they should be cleaned and disinfected.
- ❑ **Electronics:** Get a cost estimate from a professional for repairing small kitchen appliances, televisions, radios, computers and similar equipment to decide if the device is worth repairing.

- ❑ **Hire a professional to replace or recondition electrical wiring and equipment.** North Dakota State Electrical Board policy states:

All breaker panel boards, breakers, fuses, disconnect switches, controllers, receptacles, switches, light fixtures and electric heaters that have been submerged must be replaced. All electrical equipment, switchgear, motor control centers, boilers and boiler controls, electric motors, transformers and other similar equipment such as appliances, water heaters, dishwashers and oven ranges that have been submerged need to be reconditioned by the original manufacturer or its approved representative, or replaced.

Electrical wiring may require replacement depending on the type of wire or cable and what application it was listed for.

Splices and termination must be checked to make sure they comply with the National Electrical Code.

The electrical system needs to be certified by a licensed North Dakota electrical contractor or inspector to assure that the electrical system will be safe to energize.

Flooded Foods

- ❑ Examine food carefully after a flood. Contamination may occur if floodwaters have covered, dripped on or seeped into the food. Some foods may be protected by their containers. If you have any doubt about the safety of a food, throwing it out always is better than risking disease.

Discard if these foods come in direct contact with floodwaters:

- Meat, poultry, fish and eggs
- Fresh produce
- Unopened jars with waxed paper, foil, cellophane or cloth
- All foods in cardboard boxes or with cardboard seals, such as mayonnaise and salad dressing
- Spices, seasonings and extracts
- Opened containers and packages
- Flour, sugar, grains, coffee and other staples in canisters
- Canned foods that are dented, leaking, bulging or rusted
- Screw-topped or crimp-topped glass jars including home-canned food in glass jars and bottles as well as all jam, jellies, syrups, etc.

Save:

- Undamaged canned goods are safe if you sanitize the containers. Mark the contents on can lid with indelible ink. Remove the labels because paper can harbor dangerous bacteria. Then wash the cans in a strong detergent solution with a scrub brush. Immerse containers for

15 minutes in a bleach solution (2 teaspoons bleach per quart of warm water). Allow containers to air-dry.

Foods in the Refrigerator or Freezer

- ❑ If floodwaters enter your freezer or refrigerator, dispose of all food except those sealed in metal airtight cans.
- ❑ If power is interrupted, or the refrigerator or freezer is not working properly for a short time, keep the door closed to keep cold air inside. This helps prevent food spoilage or thawing. Freezers and refrigerators should be equipped with thermometers to monitor inside temperature.
- ❑ With the door closed, food in most freezers will stay below 40 degrees F up to 48 hours, even in the summer. Thawing rate depends on:
 - The amount of food in the freezer – A full freezer stays cold longer than one partially full.
 - The kind of food – A freezer filled with meat stays cold longer than a freezer filled with baked goods.
 - The temperature of the food – The colder the food, the longer it will stay frozen.
 - The freezer – A well-insulated freezer keeps food frozen longer than one with little insulation.
 - Size of freezer – The larger the freezer, the longer food stays frozen.
- ❑ If power may be out for more than a couple days, try to move food to a locker plant. To move food safely, wrap it in newspapers or blankets, or place it in insulated containers, such as camping coolers to keep it cool.
- ❑ If you can't take food to a locker plant, leave it in your freezer and cover the freezer with blankets, quilts, crumpled newspapers or other insulating materials.
- ❑ Use dry ice if it is available. Wear gloves to handle dry ice and proceed as recommended.

When Food Has Thawed

- ❑ You may refreeze some foods safely if they still contain ice crystals or if they have been kept at 40 degrees F or below. If the temperature has been above 40 F for more than 2 hours, throw food away.
- ❑ Foods that cannot be refrozen but are safe to use may be cooked or canned immediately.
- ❑ Cook thawed frozen foods and frozen dinners immediately if they are still cold (less than 40 degrees). If any foods have an offensive or questionable odor, do not eat.
- ❑ Treat completely thawed foods as follows:
 - Fruits – Refreeze fruits if they smell good. Fruit that is beginning to ferment is safe to eat but will have an off flavor. Such fruit could be used in cooking.
 - Vegetables – Do not refreeze thawed vegetables. Bacteria in these foods multiply rapidly. Spoilage may

begin before bad odors develop. Such spoilage may be very toxic. Refreeze vegetables only if ice crystals remain throughout the package. If you question the condition of any vegetables, throw them out.

- Meat and poultry – Examine each package of thawed meat or poultry. If meat has been above 40 degrees F for more than two hours, discard.
- Fish and shellfish – These are extremely perishable. Do not refreeze unless ice crystals remain throughout the package. Seafood may be spoiled, even if it has no offensive odor.
- Ice cream – Do not refreeze melted ice cream.
- Do not refreeze frozen dinners that have thawed.

**When
in doubt,
throw
it out!**

Make Sure Water is Safe

- ❑ City water users will be notified if their water supply is contaminated.
- ❑ If you have a private well and floodwaters came within 50 feet of the well or it was under water, assume your water supply is unsafe. Contact your local health department for detailed instruction on disinfecting and testing your well.
 - Learn about Drinking Water Quality: Testing and Interpreting Your Results at <http://www.ag.ndsu.edu/pubs/h2oqual/watsys/wq1341.pdf>.
 - See a video on Chlorinating a Well and Water System at <http://waterquality.montana.edu/docs/includes/player.html?movieName=8>.
- ❑ Use bottled water or purify all water before drinking, preparing food, brushing teeth or washing dishes unless you are absolutely certain your water supply has not been contaminated.

Purifying Water

- ❑ If water contains sediment or floating material, strain it through a cloth before purifying it.
- ❑ If you have access to heat or power, boil water at a hard boil for 10 minutes. Cool. Store in clean containers with covers.
- ❑ If you have no access to heat or power, treat the water with chemicals (chlorine bleach or water purification tablets).
 - Chlorine bleach – Add 1/8 teaspoon (or eight drops) of regular unscented liquid household bleach containing 5.25 percent sodium hypochlorite for each gallon of water. Stir well and let stand for 30 minutes before use. Store disinfected water in clean containers with covers.
 - Water purification tablets – Purchase them at drugstores or camping/sporting goods stores. Carefully follow the manufacturer's instructions. Purification tablets are for emergency use only, not everyday use.

Dealing with Stress After a Disaster

- ❑ Ask for help.
- ❑ Be extra patient.
- ❑ Determine what's really important, keeping in mind that your spouse's viewpoint on what should be considered top priority may be different from yours.
- ❑ Don't expect things to restore themselves instantly. Accept that restoration (both physical and emotional) takes time.
- ❑ Realize that disaster victims have suffered losses and expressing disbelief, anger, sadness, anxiety and depression afterward is natural.
- ❑ Realize that the emotions of victims will roller-coaster and moods can change unexpectedly.
- ❑ Don't overlook the feelings of children as you deal with the situation. They need to feel they can count on you for the extra attention, love and support needed to get through the crisis.
- ❑ Reassure them, making sure they understand they are not responsible for the problems you face.
- ❑ Refocusing on the big picture, instead of the little details and the little problems, will give you a sense of competency.
- ❑ Talk with friends, family, counselors or members of the clergy. In crisis situations, a supportive network is essential.
- ❑ Be aware of the tendency to resort to bad habits when you are under stress.
- ❑ Try to keep your family diet as nourishing as possible under the circumstances.
- ❑ Get enough sleep. Being a "sleep cheat" ultimately will backfire. Try to get seven to eight hours of sleep every night. Avoid sleeping pills because these pills negatively alter normal sleep patterns.
- ❑ Make a list. List the things that need to be done first, second, third and so on. By ranking what needs to be done, the tasks that cannot be put off are taken care of first. Too often, we try to do everything at once with the result that nothing gets done the right way.
- ❑ Learn acceptance. So often, we worry about things that we cannot control. Face that fact. If you cannot control a situation or occurrence, then learn to accept that as a reality. Conserve your energies for the things you can control.

Helping Kids Deal With Stress

- ❑ **Hold children and provide physical comfort.** Children naturally may seek the comfort and security that comes from being held. Give children extra hugs, smiles and hand-holding. Set aside time just to sit next to your children, put your arm around them, or hold them on your lap and talk with them about their feelings.
- ❑ **Give your children verbal reassurance.** Hearing messages of support is important for children. Remember to tell them often that you love them, everything will work out and they are taken care of.
- ❑ **Be honest with children about your feelings.** Knowing that parents may share some of their feelings helps children. Answer your children's questions in a simple, straightforward way. Share your thoughts and feelings as appropriate.
- ❑ **Ask your children to share their thoughts and feelings. Listen.** Parents can help children by encouraging their expression of feelings and listening carefully to them. Ask them to tell you if they feel scared, angry or frustrated. Help them realize such feelings are normal and that they can be worked out. Ask them for their ideas on how they might help with family needs or service.
- ❑ **Read together books that involve dealing with challenges.** An effective technique is to buy, check out or borrow books that show children or families dealing with challenges and overcoming them. Ask children what they think about the characters and how they respond. Compare what's in the books to your own situation. Read the books several times or leave them out for children to look at.
- ❑ **Use humor to lighten circumstances.** Laugh. Laugh some more! Humor, smiles and laughter relieve tension, especially for children.
- ❑ **Have children write or tell a story or draw a picture about the family experience.** Children often express emotion and deal with stressful situations through play or expressive behavior. Ask children to tell you a story about the moisture problems, or help them write a story about it. Record this and read it back to them. You also may have children draw pictures about the experience. Ask them about the picture and what it means.
- ❑ **Provide materials for dramatic play related to the experience.** Often children will gain a sense of control over difficult situations through dramatic play. Make available props or materials they can use to play the roles of firefighters, doctors or nurses, construction workers, safety personnel or other helpers. Help facilitate such play as appropriate, and give children feedback about what they express.

- ❑ **Establish and maintain consistent routines that provide security and familiarity to children.** As much as possible, adults should create and maintain some routines that children can rely on for security. This might include a particular routine at lunch, nap time, dinner or bedtime. It might involve reading stories each night, rough-and-tumble playing or playing family games. Use these times to build security and reassure children.
- ❑ **Help children express and cope with grief or feelings of loss.** Some children may have lost valued items or toys due to moisture damage. Feeling a sense of loss is natural for them. Allow children to express their loss or frustration, and acknowledge the reality of their feelings. Plan to replace a lost object if appropriate.
- ❑ **Develop a plan with children for action to take in case of future problems or stress.** Children feel empowered if they know beforehand what might be done to respond to a flood or other concern. This may include a home evacuation drill, knowledge of contact information for safety experts or simply greater understanding of potential weather-related concerns, such as thunderstorms. Discuss such issues with children and involve them in making plans that will aid in responding to future challenges. Practice emergency procedures so children are familiar with them.
- ❑ **Involve children in cleanup or repair activities as appropriate.** Giving children something to do in responding to stress can be helpful. Children benefit from feeling they are making a contribution. As possible, find an appropriate activity that children or youth can do to help clean up, repair or otherwise assist with responding to a stressful situation. Perhaps they can perform a service activity for others in need.
- ❑ **Show an example of self-control and positive response to stress.** Children learn how to respond to stress by watching adults. Adults ought to set an example of self-control, maturity and positive resolution in dealing with challenges. This will comfort children and create a secure atmosphere for them.

Replacing Your Important Papers

- ❑ **Birth and Death Certificates** – Contact your county courthouse (recorder’s office) or the site below. Information needed: name of record, date of birth, place of birth (city or county), father’s name, mother’s name (including maiden name).
www.vitalrec.com
- ❑ **Marriage License, Marriage Dissolutions (divorces), Adoption Decrees** – Contact your county courthouse (recorder’s office) or
www.cdc.gov/nchs/w2w/north_dakota.htm

- ❑ **Immigration Documents** – Contact your county courthouse or the site below for citizenship, immigration, permanent resident card (green card), employment authorization, re-entry permit and more.
<http://uscis.gov>
- ❑ **Driver Licenses** – Visit any North Dakota driver license site with acceptable identification, fee required.
www.dot.nd.gov/public/licensing.htm
- ❑ **Vehicle Registration, License Tab or Title** – Complete an Application for Certificate of Title and Registration of a Vehicle found at the site below. Drop this off at your local motor vehicle office or mail it to: (enclose the appropriate fee) North Dakota Department of Transportation, Motor Vehicle Division, 608 E. Boulevard Ave., Bismarck, ND 58505-0780.
www.dot.nd.gov/forms/sfn02872.pdf
- ❑ **Passport** – Complete form DS-64 from
http://travel.state.gov/passport/lost/lost_848.html
- ❑ **Military Records** – Request Standard Form 180 (SF-180) from any office of the Veterans Administration, American Legion, VFW or Red Cross, or download from
<http://www.archives.gov/veterans/military-service-records/standard-form-180.html>
- ❑ **Mortgage Papers** – Contact your lending institution
- ❑ **Property Deeds** – Contact the recorder’s office in the county where the property is located
- ❑ **Insurance Policies** – Contact the insurance company for replacement papers
- ❑ **Social Security Card** – Go to a Social Security Administration office or the site below. You also can request a copy of your Social Security statement.
www.ssa.gov
- ❑ **Transcript of Your Tax Return** – Call nearest Treasury Department office, IRS office or (800) 829-3646; request form 4506. To find your local IRS office, go to
www.irs.gov/localcontacts/index.html
- ❑ **Savings Bonds/Notes** – Complete Form PDF 1048 (Claim for Lost, Stolen or Destroyed U.S. Savings Bonds) available by calling call (304) 480-6112 or at
www.treasurydirect.gov/forms/sav1048.pdf
- ❑ **Credit Cards** – American Express (800) 528-4800
Discover (800) 347-2683
MasterCard (800) 622-7747
Visa (800) 847-2911

Financial Recovery

Assess Your Financial Resources and Needs

- If you have no place to stay and the shelter is full, you may be able to receive a voucher for a hotel room from the local American Red Cross or Salvation Army. If you have homeowners or renters insurance, determine if you have coverage for temporary housing.
- If you cannot stay in your home, save money by canceling any utilities and services that are not needed (gas, electricity, telephone, cable TV, newspaper, home-delivered softener salt, etc.).
- Inform your employer of your situation and determine the time you may take off from work, if needed. Let your employer know how to best contact you.
- If an employer notifies you that your place of employment was severely damaged or destroyed and you cannot work, contact your state's unemployment insurance office. Ask about eligibility for unemployment benefits.
- If injured or disabled, you may be eligible for disability insurance. Are you insured through your employer or have personal disability insurance?
- Contact the agency responsible for any financial benefits you are receiving at home and give it a new mailing address if necessary.
- Determine your present income and available funds.
- Determine your present expenses: living expenses, bills, loan payments, etc.
- Create a spending plan for the immediate future and as you recover. You can access a form to use at www.extension.umn.edu/distribution/familydevelopment/00138.pdf

Conserve the Resources You Have

- Cut back on spending as much as possible.
- Carefully examine each monthly bill. Decide if the service can be eliminated or reduced.
- Use cash reserves, if available.
- Liquidate assets. Consider selling major assets to generate cash.
- If credit is necessary, use unsecured credit. Wise use of credit cards can help during a disaster, but be careful not to incur too much credit card debt.
- Notify creditors as soon as possible about a change in address. Explain the disaster's impact on your financial situation and arrange payment plans before you get an overdue notice.

Assess and Report Your Damage

- Contact your flood, homeowners and/or renters insurance, even if you have doubts that the damage will be covered. Tell the insurers how to best contact you for claims service. Ask if insurance coverage pays for living expenses if you cannot stay in your home. If your insurance policy was lost, request a copy. **DO NOT** sign forms from insurance companies indicating a final interaction, full payment or complete settlement because other disaster-related damages may surface weeks and months later.
- Notify your mortgage company of the disaster and the extent of damage to property. Tell the company how to contact you.
- For insurance and tax claims, take photos or video of everything when you are allowed to return to your residence. Document losses, writing down ALL damaged items, not just the "big" items. If possible, include brand, model numbers and other property descriptors that substantiate the loss. Include age, estimated value and degree of damage. In addition, start tracking any expenses related to the damage, including time taken off from work, etc.
- Contact your auto insurance company with vehicle damage. Indicate where a claims adjuster can find the vehicle and your contact information. Ask if insurance covers a car rental.
- Secure papers needed at this stage: mortgage/deed, copy of a mortgage payment, list of prescriptions, bank account numbers, credit card and phone numbers, drivers license and Social Security card.

Manage Your Finances and Decision Making

- Track all financial communications on paper or electronically throughout the recovery process. You will have a lot of discussions and make a lot of decisions during this time; documenting everything will help you keep it all straight. Make note of the date, the full name of the person you spoke with, contact information (phone number, e-mail, address, etc.), what you reported or information garnered, and the next steps.
- Attend city/county/township disaster information meetings. This is where you will find out about things that will affect your recovery and your finances, such as donations, supplies, volunteers available, etc. People who do not attend these meetings often miss out on both monetary gifts and important information that will affect their recovery.

- ❑ Your finances will continue to change throughout the recovery period. Assess your predisaster financial situation, including income, expenses and debt. Map disaster expenses and changes to monthly income. Make proactive adjustments as needed.
- ❑ Prioritize bills if needed; mortgage/rent, food, transportation and health may need to take priority. If you miss mortgage payments, you may be in jeopardy of losing your home. Keep up with payments, including negotiating a payment plan with creditors to avoid a late-payment situation.
- ❑ Protect yourself against contractors who may take advantage of people. Get more than one bid from contractors. Check with the Better Business Bureau for any complaints against the contractor. Check with the North Dakota secretary of state at (800) 366-6888 to determine if the contractor is licensed and bonded. Request a performance bond in the total amount of the construction project to protect yourself if the contractor does not complete the work to your home. Request a payment bond from the subcontractor. This protects you from liens being assessed on your property by subcontractors if the contractor does not pay them. Request a signed lien waiver from the contractor in exchange for final payment.
- ❑ You may want to seek help from a trained financial educator, financial counselor or certified public accountant to help you determine viable financial options. Some agencies provide this assistance for free.
- ❑ Gather information and consider all alternatives before making decisions.

Gardens and Landscapes

- ❑ If floodwater was contaminated with raw sewage, do not eat the produce it touched. Crops that can be washed thoroughly with disinfectant (bleach), peeled and/or boiled should pose minimal risks. However, crops that are eaten uncooked, especially leafy crops such as spinach and lettuce, should not be eaten because removing all of the contamination is so difficult.
- ❑ Resist the urge to replant immediately; give the soil a chance to dry out first. Working wet soil will have long-lasting effects of soil compaction.
- ❑ When soils are completely flooded, oxygen is prevented from reaching the root system of trees and shrubs. Some are more tolerant of waterlogged conditions, but the longer the lack of aeration, the greater the chance of root death. Most landscape plants can survive being submerged for about a week. However, extended lack of aeration to the roots will result in root die-back,

with the above-ground symptoms appearing as leaf yellowing, droopy foliage, leaf drop and, eventually, branch die-back. Waterlogged root systems also are more susceptible to attack by root-rot organisms. In areas of severe flooding, concerns for plant health also include soil erosion and deposits of additional soil and silt. Both can damage the root system.

- ❑ Don't be too hasty to cut limbs. Remove only those that are physically damaged or obviously dead. Branches that have lost leaves aren't necessarily dead; even though leaves may drop, buds may be able to re-leaf. A light fertilization may be helpful to replace nutrients that were lost and to encourage re-growth.
- ❑ After floodwaters have receded, the landscape probably will be covered in thick silt and may have a raw sewage-like odor, which indicates a lack of oxygen in the soil. Many plants will look dead. However, plants that have shown good survival after two weeks under floodwaters include most native trees, shrubs, perennials and hardy bulbs.
- ❑ Once your landscape is dry, remove trash, debris and any uprooted plants.
- ❑ Remove accumulations of sediment and organic debris by shoveling or hosing, and then mow the grass. Remove only about one-third of the height at this time. Applying about ½ pound of nitrogen per 1,000 square feet will encourage turf recovery, and then follow normal maintenance practices.
- ❑ Inspect and flush your sprinkler system.
- ❑ Call before you dig. Know where buried power lines and cables are before digging in your lawn.
- ❑ Consider using plywood or woodchips on paths where heavy equipment will be to save wear and tear on the landscape as you renovate.
- ❑ Beavers and other wildlife can be displaced during floods and cause significant damage to trees and shrubs. Valuable trees and shrubs can be encircled with woven wire or hardware cloth that is at least 3 feet high and at least 10 inches from the trees or shrubs. Fencing for groups of trees should be at least 3 feet high. Use welded wire that is 2 by 4 inches or mesh hardware cloth of ½ inch. Call before you dig, bury the fencing material 4 inches into the ground and use metal, not wood, posts for holding up the fence. Sometimes people have used electric fences of two strands, with the bottom strand not more than 4 inches above the ground. This is not always possible with water fluctuations, weeds shorting out the fence and fluctuations of electricity.

For more information, see www.ag.ndsu.edu/flood or contact:

■ **Your county Extension office**

www.ag.ndsu.edu/extension

■ **Structures, mold, sandbagging, farmsteads –**

Kenneth J. Hellevang, Agricultural Engineer:

Post-harvest/Structures, (701) 231-7243, kenneth.hellevang@ndsu.edu

■ **Food –**

Julie Garden-Robinson, Food and Nutrition Specialist,

(701) 231-7187, julie.garden-robinson@ndsu.edu,

or

Rita Ussatis, Cass County Extension Agent/Nutrition, Food Safety and Health,

(701) 241-5713, rita.ussatis@ndsu.edu

■ **Finances and records –**

Debra Pankow, Family Economics Specialist,

(701) 231-8593, debra.pankow@ndsu.edu,

or

Lori Scharmer, Ward County Extension Agent/Family Economics,

(701) 857-6450, lori.scharmer@ndsu.edu

■ **Stress –**

Sean Brotherson, Family Science Specialist, (701) 231-6143, sean.brotherson@ndsu.edu

■ **Lawns and Gardens –**

Ron Smith, Horticulturist, (701) 231-7123, ronald.smith@ndsu.edu,

or

Todd Weinmann, Cass County Extension Agent/Horticulture and Forestry,

(701) 241-5707, todd.weinmann@ndsu.edu

■ **General disaster information –**

Becky Koch, Ag Communication Director,

(701) 231-7875, becky.koch@ndsu.edu

**Developed and printed through a
USDA National Institute of Food and Agriculture Grant**

This material is based upon work supported by the National Institute of Food and Agriculture,
U.S. Department of Agriculture, under Agreement No. 2009-41210-05965.

Some information used courtesy of University of Minnesota Extension

For more information on this and other topics, see: www.ag.ndsu.edu

NDSU encourages you to use and share this content, but please do so under the conditions of our Creative Commons license. You may copy, distribute, transmit and adapt this work as long as you give full attribution, don't use the work for commercial purposes and share your resulting work similarly. For more information, visit www.ag.ndsu.edu/agcomm/creative-commons.

North Dakota State University does not discriminate on the basis of age, color, disability, gender identity, marital status, national origin, public assistance status, sex, sexual orientation, status as a U.S. veteran, race or religion. Direct inquiries to the Vice President for Equity, Diversity and Global Outreach, 205 Old Main, (701) 231-7708.

County Commissions, NDSU and U.S. Department of Agriculture Cooperating. This publication will be made available in alternative formats for people with disabilities upon request, (701) 231-7881.