



# CAROLINA FLOOD SOLUTIONS LLC

*Innovative Solutions for Complex Issues*

[www.carolinafloodsolutions.com](http://www.carolinafloodsolutions.com)

Dear Homeowner,

If you are in possession on this material it is because you, or someone you know has been devastated by the recent flooding event. This tragic act of Mother Nature has undoubtedly turned your world upside down. I have compiled the attached to assist you in your cleanup and recovery. My best advice to you is to not rush to rebuild, but to think thru your decisions keeping in mind the long-term decisions and the implications they have, whether this is your forever home or a transition home. The repair and rebuild decisions you make now, may inadvertently cost you more money in the future on flood insurance premiums or compromise the resale value or appeal. My best advice is before you rebuild, please consult with a mitigation professional, so that you are making informed decisions, which are in your best interest.

## **IMMEDIATELY**

- Call your agent or insurance company. 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.
- When you file your claim, ask for an approximate time frame during which an adjuster can be expected to visit your home so you can plan accordingly.

## **ONCE YOU HAVE REPORTED YOUR LOSS**

- An adjuster will work with you to calculate the value of the damage and prepare a repair estimate.
- Please keep your agent advised if your contact information changes. If you are still in a shelter or cannot be easily reached, please provide the name of a designated relative or point-of-contact person who can reach you.

## **BEFORE THE ADJUSTER ARRIVES**

- Local officials may require the disposal of damaged items. If you dispose of items, please keep a swatch or other sample of damaged items for the adjuster.
- Separate damaged items from undamaged items. If necessary, place damaged items outside the home.
- Take photographs. Take photos of any water in the house and any damaged personal property. Your adjuster will need evidence of the damage and damaged items (e.g., cut swatches from carpeting, curtains, chairs) to prepare your repair estimate.

- Make a list of damaged or lost items and include their age and value when possible. If possible, have receipts for all items available for the adjuster.
- If you have damage estimates prepared by a contractor, provide them to your adjuster since they will be considered in the preparation of your repair estimate.
- Contact your insurance company if an adjuster has not been assigned to you within several days.

## After the Flood

- Your home has been flooded. Although floodwaters may be down in some areas, many dangers still exist. Here are some things to remember in the days ahead:
- Use local alerts and warning systems to get information and expert informed advice as soon as available.
- Avoid moving water.
- Stay away from damaged areas unless your assistance has been specifically requested by police, fire, or relief organization.
- Emergency workers will be assisting people in flooded areas. You can help them by staying off the roads and out of the way.
- Play it safe. Additional flooding or flash floods can occur. Listen for local warnings and information. If your car stalls in rapidly rising waters, get out immediately and climb to higher ground.
- Return home only when authorities indicate it is safe.
- Roads may still be closed because they have been damaged or are covered by water. Barricades have been placed for your protection. If you come upon a barricade or a flooded road, go another way.
- If you must walk or drive in areas that have been flooded.
- Stay on firm ground. Moving water only 6 inches deep can sweep you off your feet. Standing water may be electrically charged from underground or downed power lines.
- Flooding may have caused familiar places to change. Floodwaters often erode roads and walkways. Flood debris may hide animals and broken bottles, and it's also slippery. Avoid walking or driving through it.
- Be aware of areas where floodwaters have receded. Roads may have weakened and could collapse under the weight of a car.
- Stay out of any building if it is surrounded by floodwaters.
- Use extreme caution when entering buildings; there may be hidden damage, particularly in foundations.

## Staying Healthy

A flood can cause physical hazards and emotional stress. You need to look after yourself and your family as you focus on cleanup and repair.

- Avoid floodwaters; water may be contaminated by oil, gasoline or raw sewage.
- Service damaged septic tanks, cesspools, pits and leaching systems as soon as possible. Damaged sewer systems are serious health hazards.
- Listen for news reports to learn whether the community's water supply is safe to drink

- Clean and disinfect everything that got wet. Mud left from floodwaters can contain sewage and chemicals.
- Rest often and eat well.
- Keep a manageable schedule. Make a list and do jobs one at a time.
- Discuss your concerns with others and seek help. Contact Red Cross for information on emotional support available in your area.

## Cleaning Up and Repairing Your Home

- Turn off the electricity at the main breaker or fuse box, even if the power is off in your community. That way, you can decide when your home is dry enough to turn it back on.
- Get a copy of the book *Repairing Your Flooded Home* which is available free from the American Red Cross or your state or local emergency manager. It will tell you:
  - How to enter your home safely.
  - How to protect your home and belongings from further damage.
  - How to record damage to support insurance claims and requests for assistance.
  - How to check for gas or water leaks and how to have service restored.
  - How to clean up appliances, furniture, floors and other belongs.
  - The Red Cross can provide you with a cleanup kit: mop, broom, bucket, and cleaning supplies.
- Contact your insurance agent to discuss claims.
- Listen to your radio for information on assistance that may be provided by the state or federal government or other organizations.
- ***TAKE PHOTOS of your flooded home and all damaged personal property. Do not throw anything away. Remove carpeting from the floors or dry, as advised, and save at a minimum a 2x2 square of the carpet and padding to show the adjuster. Dry out the home to prevent mold and further damage.***
- ***Mark waterlines on the structure.***
- If you hire cleanup or repair contractors, check references and be sure they are qualified to do the job. ***Be wary of people who drive through neighborhoods offering help in cleaning up or repairing your home. Make sure you, or your contractor obtains a floodplain and/or building permit(s) before proceeding with repair or reconstruction.***
  - [SC LLR Residential Contractor Lookup](#)
  - [SC LLR Commercial Contractor Lookup](#)