

FLOOD OF 2010 RESOURCE GUIDE

In the wake of last weekend's flooding, many residents are just now beginning to return to their homes. *The Tennessean* has compiled a list of things you need to know as recovery efforts continue.

RETURNING HOME

- Return home only when authorities indicate it is safe.
- Stay out of any building that is surrounded by floodwaters.
- Before re-entering your home, walk around the outside to check for loose power lines, gas leaks and structural damage. If you have any doubts about safety, don't go in.
- If you smell gas, do not enter. Call your local gas company immediately from a neighbor's home.
- Use caution when entering, as the foundation could be damaged or floorboards could be loose.
- Check for sparks and broken or frayed wires. Check the electrical system unless you are wet or standing in water. If possible, turn off the electricity at the main fuse box or circuit breaker. Do not turn on the lights until you are sure they're safe to use. Unplug appliances and let them dry out.
- If pipes are damaged, turn off the main water valve. Pump out wells and have the water tested by authorities before drinking. Do not flush toilets until you know that sewage lines are intact.
- If your basement has flooded, pump it out gradually (about one-third of the water per day). The walls may collapse and the floor may buckle if the basement is pumped out while the surrounding ground is still waterlogged.

CLEANING UP

After a flood, cleaning up is a long and hard process. Here is a list of common techniques for cleaning flooded items:

Pump out the basement

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.

Heating and cooling systems, ducts

Will need inspection and cleaning. soaked insulation should be replaced.

Electrical system

The system must be shut off and repaired and inspected by an electrician before it can be turned back on. Wiring must be completely dried out — even behind walls. Switches, convenience outlets, light outlets, entrance panel, and junction boxes that have been under water may be filled with mud.

Appliances

Appliances will get stains, odors, silt deposits and gritty deposits and need to be serviced, cleaned and sanitized. Running equipment before it is properly cleaned could seriously damage it and/or shock you. Professional cleaning is recommended for electronics, TVs and radios, washing machines, dryers, dishwashers and vacuum cleaners. The hard exterior can be hand cleaned. All metallic appliances that have been flooded should be properly grounded to prevent electric shock. Mud or dirt in a grounded outlet or adapter may prevent the grounding system from working, and you could be electrocuted.

Contaminated mud

- Shovel out as much mud as possible, then use a garden sprayer or hose to wash away mud from hard surfaces.
- Clean and disinfect every surface. Scrub surfaces with hot water and a heavy-duty cleaner. Then disinfect with a solution of 1/4 cup chlorine bleach per gallon of water or a product that is labeled as a disinfectant to kill germs.

In the kitchen

- Immerse glass, porcelain, china, plastic dinnerware and enamelware for 10 minutes in a disinfecting solution of 2 tablespoons of chlorine bleach per gallon of hot water. Air-dry dishes.
- Disinfect silverware, metal utensils, and pots and pans by boiling in water for 10 minutes. Chlorine bleach should not be used because it reacts with many metals and causes them to darken.
- Cupboards and counters need to be cleaned and rinsed with a chlorine bleach solution before storing dishes.

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CLEANING UP CONTINUED

Furniture and household items

■ Take furniture, rugs, bedding and clothing outside to dry as soon as possible. Use an air conditioner or dehumidifier to remove moisture or open windows to ventilate with outdoor air. Use fans to circulate air in the house. If mold and mildew have already developed, brush off items outdoors to prevent scattering spores in the house. Vacuum floors, ceilings and walls to remove mildew, then wash with disinfectant. Wear a two-strap protective mask to prevent breathing mold spores.

■ Mattresses should be thrown away.

■ Upholstered furniture soaks up contaminants from floodwaters and should be cleaned only by a professional.

■ Wood veneered furniture is usually not worth the cost and effort of repair.

■ Solid wood furniture can usually be restored, unless damage is severe.

■ Toys and stuffed animals may have to be thrown away if they've been contaminated by floodwaters.

■ Photographs, books and important papers can be frozen and cleaned later. They should be dried slowly. Wash the mud off and 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 or take them to a pro.

Ceilings and walls

■ Wallboard acts like a sponge when wet. Remove wallboard, plaster and paneling to at least the flood level. If soaked by contaminated floodwater, it can be a permanent health hazard and should be removed. If most of the wallboard was soaked by clean rainwater, consider cutting a 4- to 12-inch-high section from the bottom and top of walls. This creates a "chimney effect" of air movement for faster drying. A reciprocating saw with a metal cutting blade works well, but use only the tip of the blade and watch out for pipes, ductwork and wiring.

■ Plaster and paneling can often 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 should be replaced since it holds water for a long time and can lose its antifungal and fire retardant abilities.

Floors

With wood subflooring, the floor covering (vinyl, linoleum, carpet) must be removed so the subflooring can dry thoroughly which may take several months. Open windows and doors to expose the boards to as much air as possible.

■ Clean and dry carpets and rugs as quickly as possible. If sewage-contaminated floodwater covered your carpeting,

discard it for health safety reasons. Also discard if the carpet was under water for 24 hours or more. To clean, drape carpets and rugs outdoors and hose them down. Work a disinfecting carpet cleaner into soiled spots with a broom. To discourage mildew and odors, rinse with a solution of 2 tablespoons bleach to 1 gallon water, but don't use this solution on wool or nylon carpets. Dry the carpet and floor thoroughly before replacing the carpet.

■ Padding should be replaced. If the carpet can't be removed, dry it as quickly as possible using a wet/dry vacuum and dehumidifier. Use a fan to circulate air above the carpet, and if possible, lift the carpet and ventilate with fans underneath.

■ Vinyl flooring and tile may need to be removed to allow drying of subfloor.

■ Wooden floors should be dried gradually. Sudden drying could cause cracking or splitting. Some restoration companies can accelerate drying time by forcing air through the fluted underside of floorboards. Remove hardwood floorboards to prevent buckling. Remove a board every few feet to reduce buckling caused by swelling. Clean and dry wood before attempting repairs.

Roof damage and leaks

Defective flashing: Flashing is the sheet metal used in waterproofing roof valleys, hips and the angle between a chimney and a roof. Wet spots near a chimney or outside wall may mean the leak is caused by defective flashing, narrow flashing or loose mortar joints. Look for corroded, loose or displaced flashing on sloping roof valleys and at junctions of dormers and roof.

Clogged downspouts or eaves: Check for choked downspouts. Accumulated water or snow on the roof above the flashing may cause a leak. Ice accumulations on eaves sometimes form ridges, which cause melting snow to back up under the shingles.

Cracks and deterioration: Roofing (especially wood or composition shingles) usually deteriorates first on southern exposures. Check southern slopes for cracking or deterioration.

Holes: Missing shingles or holes in the roofing may be causing wet spots. To find holes, check for a drip trail or spot of light coming through in the attic. Stick a nail, straw or wire through the hole to mark the spot on the outside.

Private sewage systems

Flooding of a private sewage system can be a hazardous situation for homeowners. It may lead to a backup of sewage in the home, contaminated drinking water and lack of sanitation until the system is fixed. When flooding or saturated soil conditions persist, a private sewage system cannot function properly. Soil treatment systems for wastewater rely on aerobic (with oxygen) regions to reduce the amounts of chemicals and living organisms (viruses, bacteria and protozoa). When the soil is saturated or flooded, those hazardous materials can enter the groundwater and your drinking water supply.

SOURCE: WWW.FLOODSAFETY.COM

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HOME INSURANCE

First things first: call your insurance agent. If your insurance covers the damage, your agent will tell you when an adjuster will contact you. List damage and take photos or video as you clean. You'll need complete records for insurance claims, applications for disaster assistance and income tax deductions.

Here are telephone numbers to file claims with some of the largest home insurers in Tennessee.

State Farm Fire and Casualty Co.:

1-800-732-5246

Farm Bureau Insurance: 1-800-836-6327

Allstate Insurance Co.: 1-800-767-7619

Nationwide Insurance Co.:

1-800-421-3535

Traveler's Insurance Co.: 1-800-252-4633

Farmers Insurance Group:

1-800-435-7764

USAA (United Services Auto Association): 1-800-531-8111

Foremost Insurance Co.: 1-800-527-3907

Here are tips from the Tennessee Department of Commerce and Insurance on interacting with insurance companies.

- Locate a copy of your policy and read through it.
 - Contact your insurance carrier or agent as soon as possible after damage.
 - Make a thorough inventory of all missing or damaged items.
 - Take pictures inside and out for documentation before repairs are made.
 - Secure and protect your property against further damage without making permanent repairs, so an adjuster can see the full extent of damage.
 - Keep receipts for any expenses required to protect your property from further damage.
 - Follow the claims-filing procedure in your policy.
- If there is a dispute, follow the company's dispute process.
- Settlement offers from insurers can be negotiated. You don't have to take the first offer.
 - If you have issues with an insurance company, call the Department of Commerce and Insurance at 1-800-342-4029.
 - Avoid unscrupulous, unlicensed contractors who take advantage of homeowners anxious to rebuild after disasters by hiring only licensed contractors. Consumers may verify a license status by calling 1-800-544-7693 or checking online at <http://licsrch.state.tn.us/>.
 - For noninsurance issues, call the Consumer Affairs hot line, 1-800-342-8385.

HOW TO APPLY FOR FEMA ASSISTANCE

Assistance can include grants for temporary housing and home repairs, low-cost loans to cover uninsured property losses and other programs to help individuals recover.

Residents who sustained losses in Cheatham, Davidson, Hickman and Williamson counties can apply for assistance by registering online at DisasterAssistance.gov or by calling 1-800-621-FEMA (3362) or 1-800-462-7585 (TTY) for the hearing- and speech-impaired.

The toll-free telephone numbers will operate from 7 a.m. to 10 p.m. (local time) seven days a week until further notice.

Information needed to register: name and Social Security number; address of the damaged property; current address and telephone number; insurance information; household annual income; bank routing and account number for direct deposit; description of losses.

DEBRIS DISPOSAL

Metro Public Works has issued the following preliminary guidelines for residents who need to place debris curbside for collection:

All items and materials **MUST** be separated into four different piles, and placed at the curb or street side for collection. If the debris is not separated, it will not be collected.

- White goods and metals (appliances, etc.)
- Construction and demolition debris (lumber, windows, etc.)
- Vegetation (brush, limbs and all other yard waste)
- Household trash and garbage (including carpet)

Items should **NOT** be placed in public alleys. Alleys need to remain clear for emergency crews and trash collection services.

Public Works has not yet finalized a comprehensive plan and schedule for debris collection, but residents can go ahead and place items out for collection.

All debris and flood-damaged items should be placed at the curb/streetside for collection. Davidson County residents **SHOULD NOT** take such items to Metro Convenience Centers for disposal. For additional information, call 862-8750.

TRASH COLLECTION

Metro Public Works will run trash and recycling pickup routes in areas where streets are clear of flooding. Residents whose carts washed away should bag and tie trash and place at the curb or alley for pickup. Recycling should be bagged, tied and clearly labeled "recycling." To request a replacement cart, contact Public Works at 880-1000

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WATER CONSERVATION

One of Nashville's two water-treatment plants is not operating as a result of flood damage. As a result, Nashville-area residents are being urged to cut back on water use until further notice. Water should be used only for drinking, cooking and hygiene whenever possible.

Residents should refrain from washing cars, doing laundry, washing dishes, watering lawns and plants and other nonessential uses of water.

If you see wasteful use of water, call 862-4600 to report the offense.

FOOD SAFETY

If you lost power, some of your food may be unsafe to eat. Here are some guidelines to follow so you don't get sick.

- While the power is out, keep the refrigerator and freezer doors closed as much as possible.

- Never taste food to determine its safety. Some foods may look and smell fine, but if they've been at room temperature too long, they may harbor bacteria and toxins that can't be destroyed by cooking.

- Throw away any food that came into contact with floodwaters, including containers with screw caps, twist caps and home-canned goods.

- Discard any perishables — meat, poultry, fish, eggs, leftovers — that have been above 40 degrees for two hours or more. If you're not sure a particular food is cold enough, determine its temperature with a food thermometer.

- Toss any food that has an unusual odor, color or texture or feels warm to the touch.

- Eat perishable foods from the refrigerator and freezer first if they are still below 40 degrees.

- Thawed food that contains ice crystals or is 40 degrees or below can be refrozen or cooked.

- Eat nonperishables after your perishable food must be discarded.

- Throw away canned foods that are bulging, opened or damaged

- Get dry or block ice to keep your refrigerator as cold as possible during a prolonged power outage.

TETANUS SHOTS

Metro Public Health is offering free tetanus shots at its clinics and at five community centers around Nashville for people who might come into contact with floodwater. The clinic at the community centers — Hadley, East, Coleman, Hermitage and Bellevue — will be open every day until the need subsides.

Tetanus, also called lockjaw, is caused by a bacteria that can enter the body through cuts or breaks in the skin. In a flood situation, debris and contaminated water increases the risk for contracting tetanus should an open wound be exposed to flood water. If you have recently been exposed to flood waters, you may be at risk for tetanus.

Adults should receive a tetanus shot every 10 years. If you are unsure of your need for a tetanus booster immunization call the Metro Public Health immunization department at 615-340-5667.

Lentz Public Health Center

311 23rd Ave. N.
615-340-5616

East Public Health Center

1015 East Trinity Lane
615-862-7916

Woodbine Public Health Center

224 Oriel Ave.
615-862-7940

Hadley Park Community Center

2901 John A Merritt Blvd.
615-862-8451

East Park Community Center

700 Woodland St.
615-862-8448

Coleman Community Center

384 Thompson Lane
615-862-8445

Hermitage Community Center

3720 James Kay Lane
615-316-0843

Bellevue Community Center

656 Colice Jeanne Road
615-862-8435

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ADDITIONAL HELP

■ United Way's 211 service can connect callers with roughly 7,000 programs in Middle Tennessee that offer assistance with food, clothing and shelter, among others. Call 211.

■ For those who need help with flooding, including a ride to a shelter, Metro has a hot line, 862-8574.

■ Call 911 in an emergency.

■ Several shelters are open throughout the area, including the Al Menah Shrine Center and Lipscomb University in Nashville, Bellevue Middle School, the Jewish Community Center in the Bellevue area, Grace United Methodist Church in Mt. Juliet, Smyrna Town Center in Smyrna, College Hills Church of Christ in Lebanon and People's Church in Franklin.

■ Ray of Hope Church, 901 Meridian St., is also offering shelter. Call 227-4110 for information.

■ Flooding victims can also call the Red Cross at 250-4300 to find help.

HOW TO HELP

■ Hands On Nashville is doing widespread organizing of volunteers to help with a variety of flood recovery and relief efforts, as safe volunteer opportunities are identified by the Mayor's Office of Emergency Management. Register at the Hands on Nashville website, www.hon.org, or call 211. If you have trouble connecting with 211, try 1-800-318-9355. The city prefers volunteers to work through Hands On Nashville so it can be reimbursed with federal funds. Otherwise, the city will have to pay for overtime, etc., with local funds.

■ Donate to Second Harvest Food Bank of Middle Tennessee at one of three large food and funds drives taking place Saturday: Stamp Out Hunger, "Rock n Ride" and the Tennessee Renaissance Festival. The most needed food items for this weekend's food drives include canned meat, peanut butter and canned fruit.

To help Stamp Out Hunger, leave a sturdy bag containing non-perishable foods next to your mailbox prior to the time of regular mail delivery Saturday. Letter carriers will then collect the donations as they deliver the mail and take them to Second Harvest and other hunger relief organizations throughout Middle Tennessee.

■ First Tennessee Bank is matching donations dollar-for-dollar, up to \$250,000. Donations can be made at any First Tennessee Bank location.

■ Financial donations can be made to relief efforts through the Community Foundation at www.cfmt.org.

■ Middle Tennessee Kroger locations are collecting donations of money and non-perishable items for the American Red Cross and Second Harvest Food Bank to aid flood victims.

■ Drop off donations of bottled water, new clothes and cleaning supplies, such as buckets, gloves and mops, at Christ Church, 15354 Old Hickory Blvd. Volunteers are also needed to distribute these items. Call 615-834-6171 for more information.

■ To support The Salvation Army's relief efforts, make a credit card donation by calling 1-800-725-2769 or online at www.salarmy-nashville.com.

■ In Wilson County, the Lebanon/Wilson County Chamber of Commerce is coordinating volunteer cleanup efforts. To get or offer help, call 615-444-5503.

■ Community groups across town have started volunteer efforts and fundraisers. Find an updated list of them at www.tennessean.com/floodhelp.

■ The Nashville technology community has created a website to help people who have items to donate find people who are in need. For more information: <http://geniuscog.com>.

DAMAGED VEHICLES

There's no sure method to test a vehicle for flood damage, the National Automobile Dealers Association says. But the industry group offers these tips for determining if a vehicle has been waterlogged:

■ Check the title history, using a service such as Carfax, which can show whether the vehicle has sustained flood damage.

■ Examine the interior and the engine compartment for evidence of water and grit.

■ Check for recently shampooed carpet (not a sure sign of flood damage, though, because many car dealerships clean carpets on used cars if they're just dirty).

■ Check under the carpet for water residue or stains from evaporated water not related to air-conditioning pan leaks.

■ Look for rust on the inside of the car and under the carpeting, and inspect all interior upholstery and door panels for any evidence of fading.

■ Check under the dashboard for dried mud and residue, and note any evidence of mold or a musty odor in the upholstery, carpet or trunk.

■ Check for rust on screws in the console or other areas where water normally wouldn't reach.

■ Check for mud or grit in alternator crevices, behind wiring harnesses and around the small recesses of starter motors, power steering pumps and relays.

■ Carefully inspect the electrical wiring system, looking for rusted components, water residue or suspicious corrosion.

■ Inspect the undercarriage for rust and flaking metal that wouldn't normally be associated with late-model vehicles.

SOURCE: NATIONAL AUTOMOBILE DEALERS ASSOCIATION