

## Lexington County after the Flood

### Beware of the Hazards Associated with Flooding and in Cleaning up your Home



There are some steps you should take if your home has suffered flood damage:

- ALWAYS TAKE PHOTOGRAPHS OF YOUR DAMAGED HOME
- Beware of structural damage before re-entering your home as well as other hazards within your home.
- TURN YOUR GAS OFF or 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.
- Have your policy number, a list of damaged or lost items, along with photos of damaged property ready to file your flood insurance claim with your agent.
- Boil water until authorities declare the water supply safe to drink.
- Ensure you take the proper steps to cleanup flood damage.
- Watch out for snakes, nails, broken glass, etc.
- Make sure before plugging anything into an electrical outlet that they are GFI protected

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.
- If you have a crawlspace and you have ductwork in that area, chances are that this must be cleaned or replaced prior to air or heat flow.
- Contact Lexington County Building Services Department at (803)785-8121 to get more information on local building requirements **before repairing your structure**. Beginning repairs and rebuilding before obtaining a building permit could cause your FEMA assistance to be significantly limited.
- 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.

## **File your Flood Insurance Claim**

For flood insurance and flood risk information, visit [FloodSmart.gov/after](http://FloodSmart.gov/after). To learn more about obtaining a flood insurance policy, call your insurance agent or call FEMA at 1-800-427-2419 to find an agent near you. There is a 30-day waiting period before flood insurance can go into effect.

- 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/email 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.

## **Reconstruction or Repairing your Home or Business**

There are some steps which MUST be followed before you begin to repair your home or business:

- Call the Lexington County Building Services Department at (803)785-8121 before you begin any work on repairing your structure
- If you are located in a FEMA Special Flood Hazard Area (SFHA), no building permit will be issued until there is a determination on the amount of damage to your building.
- If you are located in an SFHA, you must comply with the Lexington County Flood Damage Prevention Ordinance at the time you begin reconstruction.
- Damage assessments of all structures located in the SFHA must be conducted prior to repair or reconstruction of those structures.

## **You may need to get a building permit before you repair/rebuild your home or business. Why?**

First, it is for your protection. Building codes are in place to protect people and to ensure structures are built to safe standards.

Second, there are federal regulations that must be followed to keep flood insurance rates reasonable. Be sure you check with Lexington County Building Services Department to determine if your rebuild or repair needs to be permitted before beginning.

Failure to obtain a building permit before repairing your building could cost you money and delays.

## **For information and questions about Lexington County floodplain regulations, contact:**

Chris Stone

Lexington County Floodplain Manager

(803)785-8121