

## Article for 060414

Madison County has certainly been blessed with the wonderful rains that fell upon our county. We were fortunate to have been spared severe weather, with some thunderstorms roaring loudly, but remaining pretty calm overall. Nonetheless, some of that rain water wound up where it wasn't intended to be. If you've ever had to deal with cleaning up after a flood, I know you understand what I'm talking about. For those who haven't, you are indeed blessed and I hope you never experience such an event.

However, if your home is affected by rising waters or even raging waters, there IS hope. Just remember first things first – call your insurance agent if the damage is significant. If you have coverage, an adjustor will need to see the damage. Follow their directions, and begin your documentation right away! List damage and take photos or video as you clean – once your agent/adjustor allow you to. You will need documentation for insurance claims, applications for disaster assistance (if applicable) and income tax deductions (if you qualify).

Make sure your home is safe to enter before doing so. If the electricity is still on, you may want to shut it off and allow it to completely dry out. There may be moisture or mud within switches, outlets, electrical panels, and junction boxes especially if they were underwater. You need to have the electrical system inspected by an electrician before you turn it back on.

Be sure to check above your head! Excessive storms, winds and rain could cause roof damage or leaks. Check flashing, downspouts, and eaves for clogs, slipping, or breakage. Check for leaks, identify them, document them, and mark the area for repairs.

You'll need to dry up the water and remove any mud or dirt left behind first. Clean it thoroughly, then prepare to clean and disinfect every surface. Don't overlook appliances. Running equipment before it is properly cleaned out could cause serious damage and/or shock you!

Walls are another challenge to dry and clean. They can seem like sponges when water seeps into them. It may be necessary to circulate air in the wall cavities to dry the studs and sills, or even necessary to remove the walls to above the flood line. Don't forget to dry the insulation or remove it, too.

Different types of flooring may need to be dried and cleaned differently, so be sure to check with a professional for specific advice on what is in your home. The main goal is get everything dried, cleaned or removed, and disinfected.

Mold and bacteria can grow quickly in damp environments and cause medical issues such as breathing problems and dangerous gastrointestinal and skin infections. So, if your home or business is ever a flood victim, don't hesitate to evaluate, report the damage, clean it up, disinfect it, and be safe out there!

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