



THE DISASTER RECOVERY MANUAL

What To-Do &
What Not-To-Do
Post Flood Disaster

CREATED BY:

Connie Uddo | Executive Director
NOLA VOLUNTEER PROJECT

Robin Young | Program Director
NOLA VOLUNTEER PROJECT

Vincanne Adams | Phd (UCSF)
Author of *MARKETS OF SORROW*
& *LABORS OF FAITH*



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Post Flood Disaster *



This manual was born from the work done by the non profit, NOLA TREE PROJECT and an outgrowth of the St. Paul's Homecoming Center. These organizations collaborated after Hurricane Katrina to help neighborhoods rebuild and recover. With every disaster responded to (including Sandy, Isaac, Harvey, and other major flood disasters), we've seen the same mistakes being made over and over by homeowners, well-meaning volunteers, and even contractors. These mistakes can lead to delays in recovery, enormous stress and long term financial ruin. Little mistakes made early on can compound into disasters of a second order. This manual was designed as a series of lessons learned from people who have been 'boots on the ground' in recovery in order to help you avoid these emotional and financial mistakes. This manual may not have everything you need, but it will have information that you may not get elsewhere. Drawing from our experience, and completing this manual on the day of the 13th anniversary of Hurricane Katrina, we have tried to emphasis the important things that will put you on a path to successful recovery.

CREATED BY:

Connie Uddo | Executive Director
NOLA VOLUNTEER PROJECT
connie@nolatreeproject.org

Robin Young | Program Director
NOLA VOLUNTEER PROJECT
robin@nolatreeproject.org

Vincanne Adams | Professor, UCSF
Author of MARKETS OF SORROW,
LABORS OF FAITH
vincanne.adams@ucsf.edu

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According to FEMA, 90%
of all natural disasters
in the United States involve
some kind of flooding.

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MYTHS & TRUTHS

1 MYTH
We will get through this and be back on our feet in a few weeks!

TRUTH
It will take much longer to dig out and rebuild than you think. Be prepared for a long haul to recovery. Patience, persistence and tenacity are now survival skills.

2 MYTH
Everything is contaminated and needs to be thrown out.

TRUTH
Only some things that are mold-prone need to be thrown out (including mattresses, carpets, soft furniture). Almost everything else can be washed and saved, even certain photos and clothes! **You will regret it if you throw it all away.** You will need every penny to rebuild and cover living expenses while you are out of your house!! Don't waste money on replacement furniture and household items when you can save much of what you have.

3 MYTH
We have insurance and so we will get covered for everything we lost.

TRUTH
It is likely that your insurance payout will not be enough to cover all of your recovery costs, no matter what you think. **You will likely not have enough to rebuild AND replace.** Save what you can and expect long battles with insurers ahead. Fight for "pre-storm valuations" of your property. Take photos of everything before the clean-up starts. Don't settle for less than you deserve.

4 MYTH
We won't need volunteer help because we will have money to pay contractors and volunteers are largely unskilled.

TRUTH
Take the help. The two resources that are depleted the fastest are **hope** and **energy**, and that's exactly what volunteers bring! Volunteers will help you clean up and rebuild, and because you will likely not have enough money to pay for it all, the volunteers will make the difference between a timely and an endless recovery. **Use this handbook to help you manage volunteers!**

5 MYTH
Contractors arriving on the scene will be able to help us.

TRUTH
The post disaster scene is filled with people who are trying to make a buck. Watch out for contractor fraud. Make sure that you only use contractors who are licensed and insured, with good references. **Do not pay big money upfront.** A contractor saying he needs \$20,000 or more to start your job is a major red flag!! Take your time. Do your homework.

6 MYTH
Our state and federal governments will help us rebuild and recover.

TRUTH
State and federal funds through FEMA, the National Guard, and the Army Corps of Engineers may be available for some help, but **do not count on the government to fix this.** Most government money goes to clean up and rebuilding infrastructure. Limited government funds that come to homeowners will likely be in the form of grants, or in the form of loans, and they may take a long time. Even then, these funds may not be enough to complete your rebuilding.

7 MYTH
My paperwork has been submitted. Now the ball should start rolling.

TRUTH
Your paperwork may get lost as the system is overwhelmed. **Start a file.** Make copies of everything you fax or email. **Document and date everything** and include names of case managers when dealing with FEMA, insurance, government grants and loans. Personnel change often. Your case will be passed around and things will get lost. **Be sure to make all of your deadlines.**

8 MYTH
I am strong enough to withstand this loss and trauma.

TRUTH
No one is strong enough to get through this without help. You may feel rage, anger, frustration and deep sorrow. Let yourself cry, grieve and get angry! Seek help or counseling if it is available and get support from organizations that can help you rebuild, and recognize that the emotional roller coaster is normal.

9 MYTH
I have to take care of myself and family; it is "every man for himself."

TRUTH
Communicating with your community is vital to recovery. Creating local networks of support for sharing information, knowledge and news is critical. Everyone will benefit, and recovery of individual families will happen only if the community also comes back. **Forming neighborhood coalitions is very important.**

10 MYTH
It's not our problem because our house is fine.

TRUTH
Your neighboring communities need you. Volunteer. Every little bit helps.

Action 1: REGISTER WITH FEMA

- This is the most important first step if you are in a **Federally-Declared Disaster area**.
- FEMA will set up locations in disaster areas. You can find out where they are by going online ([FEMA.gov](https://www.fema.gov)), asking at shelters, watching local news stations.
- Go to the FEMA office directly, or register online for assistance. If you cannot get to a FEMA office, FEMA representatives may be able to come to you or wherever you are sheltered.
- After you have registered, you can get information and track your case by going to DisasterAssistance.gov.

? You are displaced. Now what?

- You may be eligible for a FEMA trailer that will be placed on your property.
- FEMA Emergency Funds should be available once you have registered. The sooner you register, the sooner you will get your emergency funds. The longer you wait, the longer it takes. Amounts of Emergency Funds vary, and rules on the proper uses of these funds change frequently. Make sure you **get in writing** from your FEMA case manager what these funds are meant to be used for. Only use them for that, and keep receipts for your expenses.

The Sanders, an elderly couple, lost everything during the catastrophic Baton Rouge flooding in August 2016. It was declared a federal disaster area, so they were eligible and received FEMA emergency funds of \$15,000. They used this money to replace clothing, and to pay for temporary housing, food expenses and a replacement used vehicle.

A year later, when federal rebuilding funds became available, they were told that they were disqualified for these funds because they had not spent the previous emergency funds on rebuilding their home. This was a complete surprise to them as their FEMA case manager had not warned them of these restrictions. Despite huge improvements with FEMA operations since the time of Hurricane Katrina, misinformation is common as FEMA personnel change often and are not always properly trained in the frequently changing FEMA rules.

Eventually, the Sanders got help from a volunteer group to appeal their case and though they were initially denied, qualified for rebuilding funds after a second appeal.

- Start a file for paper documents, your notes from communications with case managers, receipts, and any other important information. Date everything and note names of those with whom you spoke.
- If at any point you find yourself hitting a wall of obstacles with your FEMA case, you can request an appointment with a FEMA supervisor or a new case manager. Keep your file on hand.

Action 2: CONTACT YOUR INSURANCE AGENCY

- If you have insurance, contact them as soon as possible (this includes homeowner and renter insurance).
- If you do not have any insurance, you will be dealing exclusively with FEMA, charities, or you will have to rely on loans that must be repaid. If you don't have any insurance, this section may not apply to you.
- What type of insurance you have matters. Insurance agencies require FLOOD insurance for payouts for flooding caused by anything (including hurricanes, storms, rivers). If your area is prone to flooding, your flood insurance may be through the National Flood Insurance Program (NFIP).
- If you do not have flood insurance, but you have other home/renter insurance, you should contact them and find out what possibilities are available for damage not caused by floods.

TAKE HOME POINT

Make sure you know what you can use your FEMA Emergency funding for and get it in writing with signatures from your case manager. This is very important because as new sources of funding are made available, small mistakes made at the first stage of funding can backfire and be held against you at later stages!

- As with FEMA, be sure to keep a file with written record of your encounters with your insurance agency (including with NFIP), including names of agents, dates and a description of the conversations, receipts, etc.
- If you are told your insurance will send an adjuster to your home, it is important to be there for the evaluation. Take photos of your flooded home, its contents, cars, and anything to document what you owned **before you begin to clean up**.
- If your adjuster says s/he needs to see your home before you clean up, get a specific time and date. If there is a significant delay (more than one week), ask if you can use photos instead of waiting for them to come see your home. Timing is important. The longer you wait to clean up, the more likely mold will start to form. Document the conversation with name and date and add it to your file.
- If you are not happy with your adjuster, ask for another one. You may have several adjusters before you accept their valuation.

- Make sure that you have a conversation with your insurance agent about where your payout will be going. Some insurance companies will work with homeowners and banks to put the funds into an escrow account managed by the bank. You may be asked to present receipts and invoices for each withdrawal. This may feel like a burden, but it may help you to avoid contractor fraud by eliminating 'up-front' payment demands or non-performance by contractors.
- If your bank takes your insurance money to pay down or pay off your mortgage before you rebuild, called a 'forced payoff,' you may be eligible for FEMA assistance for rebuilding with proper documentation (add link). Rules on forced payoffs vary state to state. **Know your rights. Check the laws in your state and current FEMA regulations.**
- Currently, if your bank does NOT require a forced payoff but you CHOOSE voluntarily to use your insurance money toward your mortgage, you will NOT be eligible for FEMA assistance for rebuilding. You may still be eligible for other rebuilding loans from private banks, but currently, voluntary loan payoffs disqualify you for rebuilding loans through the Small Business Administration (SBA) loan program. Again, this varies state to state so check on this.
- Be prepared for the amounts you may receive from insurance. NFIP offers a **maximum of \$250,000** for structure and up to \$100,000 for contents. Private insurers have differing rates. Make sure the damage assessments use the 'pre-flood' value of your home. If you can obtain any documentation for the value of your home or its contents, this will help with your valuation.

In 2005, Jane Latrobe, her son, and daughter were displaced from their Gentilly home during hurricane Katrina.

She was granted an insurance payout of \$60,000 for repairs to her home that was valued at \$100,000 before the storm. Jane's bank pressured her to pay off the balance of her mortgage rather than using the funds to do the repairs. Signing over her insurance checks directly to the bank. Because she "voluntarily" used this insurance money to pay off her mortgage, Jane was no longer eligible for her state's federal funded rebuilding program (Road Home). She then applied but was denied SBA loan money for rebuilding for the same reason: she had voluntarily used her insurance to pay off her mortgage.

Five years later, Jane was still living in a FEMA trailer with her two children, 20 feet from her blighted home. If it had not been for a charity group that rebuilt her home, she might still be in that trailer today.

- Currently, if you are receiving *insurance* payouts for rebuilding or content losses, you will NOT be eligible for FEMA or other Federal rebuilding funds for these losses. Your state may create a federally funded agency to cover the gap between your insurance payout and cost of rebuilding (as was the case with the Road Home program in New Orleans post Katrina). Currently, funds from federally-funded state rebuilding programs are only offered as loans that will need to be repaid. Again, check on the rules for your state.
- Be prepared for the fact that your insurance may not cover your total loss.

Action 3: FIND ADDITIONAL FUNDING FOR REBUILDING

- If you do not have insurance, or there is a gap between insurance payouts and your cost of rebuilding, Federal Rebuilding assistance funds may be available once you are ready to rebuild. Renters may also be eligible for these funds.
- The primary source of financial assistance following a disaster is the Small Business Administration Program, a federal program that offers low interest disaster loans. These loans must be repaid.

TAKE HOME POINT

Do not be pressured by your bank to use your insurance money towards your mortgage. If you are required to do so, make sure you document this and share this information with your FEMA case manager.

- FEMA offers this information: "FEMA does not pay to return your home to its pre-disaster condition. FEMA provides grants to qualified homeowners to repair damage not covered by insurance, but these grants may not pay for all the damage. However, an SBA disaster loan may be used to return a home to its pre-disaster condition (FEMA.gov).
- Your first step toward receipt of federal rebuilding funds is applying for an SBA loan.
- If you are denied an loan, you may be eligible for federal grants for rebuilding. Your FEMA case manager can help you with this.

Action 4: TAKE CARE OF YOURSELF

- Seek out local non-profit (could be faith-based) groups that have experience with:
 - Providing meals, clothing, a place to sleep, tool lending, volunteers
 - completing paperwork
 - managing the interface with government, insurance agencies, and contractors
 - small funds for helping rebuild.
- If you are not opting for (or cannot receive) a FEMA trailer. Find a place to live and settle your family so that you can have stability while you manage rebuilding. You don't know how long it will take, but expect a long process. Hotels may not be the best option.

Rent month to month if you can. If you have children who will need to be in school, get that sorted out.

- If you are on prescription medications, make sure to shift them to pharmacies near you. Take care of your health needs!
- Keep track of your financial losses with documentation, you may be able to deduct losses on your taxes.

TAKE HOME POINT

Assume that the rebuilding will take longer than you think.

- Find a place to reside and settle yourself and your family while you manage the process of rebuilding.

Caroline and her family of four fled New Orleans in August 2005 when their three story home was flooded by the levee breaches after Katrina.

They moved in with relatives in Texas for three weeks and then moved in with a family from the local church for another three weeks. To get closer to home, they then moved in with another relative near New Orleans, enabling them to assess and begin to clean out their own home. Three more months, they then rented a home of their own. When those owners needed their house back after six months, Caroline had already enrolled her children in the local schools so she had to send them to homes of relatives while she and her husband tried to commute back for clean-up of their home each day.

Delays from cumbersome paperwork over getting funds from insurance meant they weren't able to move back into their home until two-and-a-half years after their initial displacement, still faster than many other families. Looking back, Caroline wished she had just found a home to rent near the city right away, so that they could have settled in and had more stability, especially for the children. She thinks that all the moving around, what eventually meant three different schools in two years, took a toll on them all.

HOW TO PREPARE YOURSELF

• YOUR FIRST VISIT

You finally get to see your home. **Prepare yourself.** **Be prepared emotionally.** The psychological toll of seeing your damaged home can be overwhelming.

Also, be prepared physically. You will need the following:

- gloves, masks, closed toe shoes or boots
- a camera
- a notebook and pen/pencil
- flashlight

This is your assessment visit. Your goal on this visit is to inventory and document as much of your losses/damage as possible. Take photos of the damage: the water line, furniture, art, dishes, silver, jewelry, clothing, electronics, televisions, appliances, refrigerators, tools, sports equipment, autos, etc. Be as detailed as you can without having to start cleaning up or sorting to get to items. (You can and should continue to document as you progress through clean up). **Don't try to start cleaning up until you have a plan.**

• YOUR PLAN

Take Charge | This is your opportunity to take charge of your recovery. Be as proactive as you can. If you have insurance, make sure to check with your insurance adjuster about timing the visit and/or using photos instead so that you can begin clean up.

Get help for the clean-up | Depending on the size of your home, assume you will need as many people as you can manage (4-6 is typical, but if you only have 1, take it), whether friends, families or volunteers. (Here is where having an organization to help you comes in handy. They will be able to assess how many volunteers are needed and what kind of skills they will need.)

Get your supplies for clean-up, gutting and mold remediation

Recommended Personal Safety Items:

- heavy duty work gloves
- latex/vinyl gloves | to be worn under work gloves
- duct tape | to use for glove gap, if mold and wet debris are present
- breathing masks
- safety glasses

- boots
- respirator
- Tyvek suit

Recommended Tools:

- broom and dustpan
- ladder and/or step ladder
- wheel barrel
- hand truck or dolly
- large (snow) shovels, or other large flat shovels
- tape measure
- chalk line box
- box cutter or drywall saw for cutting sheet rock
- pry bar/nail puller
- hammer
- floor scraper
- screwdriver
- drill (if you have access to one)

Recommended Cleaning and Other Supplies:

- heavy duty garbage bags
- spray bottle
- scrub brushes and sponges
- dry rags or towels
- bleach
- Pine Sol
- mold control products, fungicide (Mold Control, or BoraCare)
- liquid dish detergent
- disinfectant spray cleaner (Lysol, 409, etc.)
- storage containers (with lids if possible)
- Sharpee pens

If you cannot find tools or supplies (many stores sell out quickly) you may be able to find nonprofit groups who are mobilizing in your area and they may have these, as well as volunteers. Look at community centers, churches, other charities for resources. If there are no such groups, buy the gear yourself and get started.

If you cannot afford to buy everything on this list, work with what you have and don't let this delay you.

BE SMART

This is a critical part of your recovery. Don't be so quick to throw out your grandmother's dining room table, your Persian rug or your clothes!! You can cleanse and salvage almost everything other than soft furniture (sofas, mattresses, carpets). You can wash curtains, floor rugs, wooden furniture, metal and iron, and even art and CDs. You can clean and/or replace the cushioned parts of chairs. Some photos can be saved as well. The same is true for kitchen items, pots, pans, dishware, utensils. **Do not assume everything has been contaminated beyond being salvageable.**



In our experience, damage to property varies dramatically depending on how much water got into your home and how long it sat in your home before receding. Damage also varies based on how soon you get in to clean it up. Document all of the items you are tossing that you intend to replace using insurance money. Use photos and keep a written list.

This step is critical because, again, you will not likely receive enough money to replace everything you lost or have thrown away. You will need every penny to rebuild and cover living expenses while you are out of your house!! Don't waste money on replacement furniture and household items when you can save much of what you have.

SAFETY TIPS!

- Caution where walking, especially if you are not wearing hard sole boots.
- Be cautious when lifting heavy items or broken items with sharp edges.
- Do not leave tools on tops of ladders as they may fall easily on heads.
- Use caution when swinging your tools in the air and when walking near people swinging tools.
- There will be broken glass, nails, debris everywhere so use caution, wear close-toed shoes, gloves and safety goggles at all times.
- If you are taking off sheetrock to the ceiling, you should wear a hardhat as pieces of the ceiling may come down.
- When carrying building debris use extreme caution to avoid nails, broken glass or other sharp materials.

Your Clean Up Begins

Action 1: CONTENT REMOVAL

Once you are suited up with masks, gloves, covered shoes and goggles, sort items into TOSS, SAVE, and MAYBE piles as you bring them out of the house.

> FOR TOSS ITEMS for sidewalk pick up

FEMA recommends sorting into the following piles:

1. Food, packaging and household waste
2. Construction debris like drywall and soft furniture (mattresses, upholstered furniture)
3. Vegetation like brush and tree branches
4. Appliances like refrigerators and water heaters (appliance doors should be secured with duct tape)
5. Hazardous materials like, paint and cleaning supplies
6. Electronics like computers and televisions



- **Other large appliances:** Washers, dryers, dishwashers, and other large appliances can be tested and cleaned like refrigerators if they are still able to run.
- **Clothes:** Clothes can be washed with detergent and Pine Sol (1 Cup Pine Sol + 1 Cup Detergent). If you smell mold after one wash, wash again with the same mixture. Repeat washing until the smell is gone. HANG TO DRY. Do not put these clothes in the dryer until the next round of washing to avoid the mold smell setting in the clothing.

> FOR SAVE ITEMS

Here's how you clean them:

- **Refrigerators:** If your refrigerator no longer runs and water has gotten into the motor, it needs to be taped up and put on the TOSS pile. However, if the refrigerator still runs (meaning you have electricity and can test it) and there are contents, immediately remove the contents and clean it vigorously with a strong disinfectant cleaner. Keep opened boxes of baking soda in the refrigerator until you are ready to use it again.

- **Furniture:** Solid wood furniture can be cleaned and dried if it's not warped using mold control cleaning products.
- **Leather:** Leather furniture needs to be assessed for level of damage. If the cushions are saturated and there is a strong smell it is unlikely to be saved. If only part of it was submerged and the cushions were not damaged, it may be possible to save it.
- **Other Soft Furniture Items:** Throw rugs and curtains can be sent to professional cleaners, or they can be hosed and washed with the Pine Sol and detergent mixture. Water damaged pillows need to be put in the TOSS pile.
- **Albums and CDs:** Albums and CDs can be soaked in clean water, no cleaning solutions, for from one hour to no more than 16 hours.
- **Kitchen items:** Dishware, silverware, pots and pans can be cleaned with dishwashing liquid and bleach as these typically do not get mold.
- **Jewelry:** Jewelry can be washed with jewelry cleaner or soap and water.
- **Photos:** Salvageable photos can be sent to professionals for restoration and cleaning. If they are stuck together and blurred by water, they are unlikely to be salvageable.
- **Miscellaneous:** Other tools, sports equipment, bikes, toys can be cleaned with antibacterial and anti-mold cleaning products.
- **Do not use bleach for mold remediation.** It does not work. You must use a mold elimination product, such as Mold Control® (or other mold products), also called fungicides. Bleach is good for cleaning, but it will not kill the mold. They should not be used together.



As a general rule, plastics, metal and glass do not get as much mold as wood and walls or other absorbent materials. But many items are a mix of materials so may need several cleaning strategies.

Box or package your **SAVE** items and move them to a dry location, secure location.

Containers with lids are useful, enabling you to continue to access your property while you clean.



> THE MAYBE PILE:

- Don't be surprised by a strong amount of indecision. One's sense of loss can drive one to throw everything or keep everything. We've experienced both, but...
- Cleaning your belongings in your MAYBE pile may help to see what you really want to keep or throw.
- The longer you wait on a decision, the more moldy it will get if it is not cleaned.

> FLOORING:

The final step of content removal is flooring.

Once all your items are removed, assess your flooring. Carpeting and pads will need to be removed as part of content removal. Laminate flooring will most likely be damaged and need to be removed during the gutting process. Hardwood floors and tile will have to be assessed and may or may not need to be removed.

You are ready to begin gutting.

GUTTING

This is another critical part of your recovery. Even small mistakes made here can compound, building on each other, making it less and less likely that you will ever fully recover. If the steps here are done correctly, you will create a path to successful recovery. The cost of recovery depends not just on how much water was in the home but also on the cost and dimensions of rebuilding supplies. Many items may be salvageable, including cabinets and trim. Not doing the gutting correctly can end up doubling or tripling your recovery costs.

The purpose of this manual is to give you as much of the knowledge you need as possible to avoid costly mistakes even when you do have people helping you. Again, this is where taking ownership of your recovery is so important.

If you are working with volunteers, do not assume they will know these tips. Most volunteer groups have a supervisor with them.

Find out how much experience they have or how much their project supervisor has. Share these guidelines with any and all of your volunteers and their supervisors (and even with contractors).

Tools needed for gutting (wear your safety gear used for cleaning):

- tape measure
- chalk line box
- box cutter or drywall saw for cutting sheet rock
- pry bar/nail puller
- hammer
- floor scraper
- screwdriver
- drill (if you have access to one)
- broom and dustpan
- ladder and/or step ladder



> STEP 1

- Make sure all electric power is shut off at breaker box.
- Turn off all gas and water lines.

These are all on the perimeter of your house. Circle your home until you find them. (Off is usually in the perpendicular position or is marked on the valve).

> STEP 2

- Determine the water level. How high was the water in your home? Measure it.
- **THIS IS CRITICAL:** If the water and mold damage is under 4 feet, you may not need to remove all of the sheetrock. You may only need to remove 4 feet of sheetrock. Since sheetrock comes in 4x8 foot sheets, this can save you a lot of money.
- Even if you had under 4 feet of water, the mold may have spread up to higher levels. To check on the water damage and mold level, remove lower sheetrock below 4 feet. Reach into the wall space in between the insulation and sheetrock to see if you can feel if there is moisture. If you can take a photo of the back of the sheetrock by reaching up into the space with a phone camera, that may also tell you what is happening inside the wall space. If there has been moisture, there will be stains and possibly mold on the back of the sheetrock.
- If the moisture and mold level has gone above 4 feet, you will need to remove the sheetrock all the way to the ceiling.

> STEP 3A | if LESS than 4' of water (or mold) in the house

- Measure 4' up from floor on all walls
- Snap a chalk line to mark, or draw a line using a straight edge and measuring tape
- Pop off all baseboards with a prybar
- Pop off any other trim work that will need to be removed (door jams and frames, window sills) with a prybar.
- Be careful removing the trim as some of this material (if not moldy) may be salvageable. If the door is ruined, do not worry about salvaging door jam and trim.



ATTENTION!

Do not overdo the gutting. Only remove what is necessary.

> STEP 3B | if MORE than 4' of water (or mold) in the house

- Remove sheetrock and insulation to the ceiling.
- If your ceilings are dry and don't have mold, you can leave the ceilings up.
- If your ceilings are moldy, remove them also, wearing hardhats.
- Damage to your ceiling can occur when removing the wall sheetrock. You may need to brace the ceiling to prevent it from caving in when walls are removed. You may need to repair parts of ceilings that are damaged from wall removal.

> STEP 4

- Cut along your 4' line with a box cutter, knife or drywall saw.
- Remove sheetrock by using a tool to bash a hole in the wall below the line. Wearing gloves, pull off the sheetrock, or use tools to help you do this.
- Remove all insulation if it feels wet or looks mold-stained by pulling it out. If it is not wet above the 4' line, you can cut the insulation and only remove the damaged part.

> STEP 5

- Kitchens and areas with built-in cabinets will need to be checked for damage to drywall behind them. Check from the back side of the wall (possibly in another room) where sheetrock is already removed. If this is not possible, remove one cabinet to check the drywall behind it.
- If the drywall behind cabinets is damaged, you will need to remove cabinets. If the cabinets are not damaged, you may be able to save them.
- To remove cabinets, first remove the countertop. Remove them carefully with prybar in case they are salvageable. You will be able to easily assess whether or not they can be saved.



- If wet sheetrock is left behind cabinets, it can grow mold inside your wall. Be careful and thorough here.
- Consider using a Moisture Detector to make sure your studs are dry enough before you start closing your walls. If studs are not dry enough, mold can form under your newly hung sheet rock.

> STEP 6

- Remove all the nails and screws from studs using prybar, hammer, pliers.
- Remove all carpet tack strips, staples and nails from floors.
- Determine whether or not water has gotten under your laminate, hardwood or tile flooring.
- Any flooring that is buckled or damaged from water may need to be removed.
- Hardwood and tile floors are often salvageable if there is no moisture underneath them. To check for moisture, you may have to remove a few sections.
- It may take a few weeks to determine whether or not hardwood or tile floors will dry out sufficiently to not need replacing. Not all floors need to be removed and if floors are not harboring moisture and mold, this will save a huge amount of money.

TAKE HOME POINT

Do not be pressured by your bank to use your insurance

- money towards your mortgage.

If you are required to do so, make sure you document this and share this information with your FEMA case manager.

Maggie Hirsch had two feet of water in her home in Port Arthur, Texas after Hurricane Harvey. She was 76 years old, a widow, and had raised seven children in her home but had a hard time making ends meet. On top of this, she had no flood insurance. When volunteers came in and offered to help her, telling her that they had experience with this, she was relieved to get the help. Despite the fact that her house had only two feet of water, which had receded quickly, the volunteers removed the sheetrock all the way up to the ceiling. Soon after the wall sheetrock was gone, the ceiling caved in. This simple error of taking down more sheetrock than was necessary nearly tripled the cost of her rebuild making it much more than she could afford. Eventually, she was able to rebuild with help from a local non-profit who pulled the resources together to help her.

Action 2: MOLD REMEDIATION

You don't have to spend thousands of dollars for mold remediation. You can do it yourself!

> STEP 1 | Protect yourself

Put on personal protective equipment:

- Tyvek Suit
- Gloves
- Respirator
- Safety goggles

> STEP 2 | Clean studs

- Wash off visible mud, mold, etc. with Disinfectant Cleaner (such as Pine Sol, or 409) and water

> STEP 3 | Open pores of wood

- Brush wood surfaces with wire brush or steel wool to increase absorption of Antimicrobial (such as Mold Control, or BoraCare)
 - Please note that neither Bleach or Disinfectant Cleaners kill mold

> STEP 4 | Spray studs with antimicrobial product



- Mix Antimicrobial Cleaner according to product instructions and pour into garden sprayer
- Spray all wood surfaces in the house with the Antimicrobial Cleaner (such as Mold Control, or BoraCare)
- Let wood completely dry out before putting up new sheetrock! This can take several weeks. (Moisture meters can be purchased for under \$30 at hardware or home improvement stores and are well worth the investment.)

Again, mold is another reason for promptness. The sooner you get wet contents and sheetrock out of the house, the less opportunity for mold to grow and spread.

Action 3: PROTECT YOURSELF FROM CONTRACTOR FRAUD

Sadly, post disaster rebuilding has become an area ripe with scammers. They are packing their bags to come to your area before the waters have even receded. They may be waiting outside your home before it is even gutted. To avoid getting scammed, we recommend the following:

> Do your homework

- Only hired licensed and insured contractors
 - Make sure they are licensed in your state
 - Ask for license number

> Never hire a contractor without a contract

- Ask for a contract that clearly spells out:
 - A complete scope of work
 - Timeline for work to be completed
 - Payment Schedule
 - Most States recommend no more than a 10% down payment with additional payments tied to specific job milestones
 - Withhold 10% until job is finished to your satisfaction
- If there are expensive materials to be ordered up front, you can always ask to pay for those directly with the vendor and make sure you state that in your contract up front.



Action 4: MAKE USE OF VOLUNTEERS

Volunteers can be an important resource in your clean up and rebuilding. If you have hit a point when your funding has run out, or you are at a dead end with resources, seek out non-profit rebuilding organizations to see if you qualify for assistance.

USE OTHER RESOURCES

This manual is offered as a testimonial about insights that have been gained from our work in flood recovery since Hurricane Katrina. It should not be taken as the final or only resource you will need to reach full recovery. There are many great resources other than this manual that can help you and we recommend that you make use of them.

Here are a few:

- FEMA
 - FEMA helpline: 1-800-621-3362
 - www.FEMA.gov
 - www.disasterassistance.gov
- Saint Bernard Project
 - www.SBPUSA.org
- SBA
 - SBA's disaster assistance customer service: 1-800-659-2955
 - email: disastercustomerservice@SBA.gov
 - www.SBA.gov/disaster



Recovery is a marathon, not a sprint. It does not happen fast. Be prepared for a long process. Having walked this journey, witnessing and helping many others to recover from flood disasters, we have learned that although it is hard to see at the beginning, many good things can come out of tragedy. We hope you can muster faith to know that at the other end of this you will be changed for the better. You will see and know that good things can come out of a disaster. You are not alone. You will see love in action, the love of strangers coming to help you. You will probably be drawn to gratefulness and learn resilience. Your priorities may change for the better, and you will see that your families and communities can be made whole again. Hopefully, you will be in a situation someday to pay it forward to others so that they can learn and benefit from your experience.

Handwritten signature of Connie Uddo in black ink.

Connie Uddo

Handwritten signature of Robin Young in black ink.

Robin Young

Handwritten signature of Vincanne Adams in black ink.

Vincanne Adams

