

one step at a time

A GUIDE TO DISASTER RECOVERY

INTRODUCTION

Step One: TAKE CARE OF YOURSELF AND YOUR FAMILY

Step Two: FIRST THINGS FIRST

Step Three: RE-ENTERING YOUR HOME

Step Four: FOOD, MEDICINE, WATER AND SEWAGE

Step Five: CLEANING UP - GENERAL

Step Six: CLEANING UP - AFTER A FLOOD

Step Seven: CLEANING UP - AFTER A FIRE

Step Eight: REPLACING DOCUMENTS AND MONEY

Step Nine: INSURANCE MATTERS

Step Ten: AFTER A DISASTER - REPAIRING YOUR HOME

CONTACT INFORMATION



Emergency
ManagementBC

INTRODUCTION



You've been through a traumatic event. Whether it was an earthquake, a flood, a fire or a tsunami, the danger is past. But in your mind, you may still see the event clearly – and feel the fear and anxiety it caused.

These feelings are normal. They're a natural reaction to a traumatic event. The key is to remember that you have survived. These feelings will diminish and for most people, completely disappear. It will take time, and you may need help, but you will put the natural disaster behind you.

Meanwhile, there are so many things to do. Recover lost documents, salvage furniture and appliances... begin cleanup... Where do you start?

That's where this booklet can help. It takes you, one step at a time, through the many tasks you need to do in order to put your life back in order. And it helps you keep track of the progress you are making as you move through the steps.

As you work through this booklet, check off each task as it is completed. Skip items that don't apply to your situation.

Now take a deep breath – and get started.



STEP ONE: TAKE CARE OF YOURSELF AND YOUR FAMILY



Disasters can cause emotional and physical reactions. Most people caught in a disaster usually feel confused and may not “act like themselves” for awhile. They may tremble or feel numb. Immediately after the disaster, it is common to feel bewildered, shocked, and relieved to be alive. That’s why it’s important to take good care of yourself and your family in the days and weeks ahead. You should try to:

- Rest often and eat well.
- Keep a manageable schedule. Make a list and do one job at a time. Decide what needs to be done right away and defer the rest until a less stressful time.
- Get as much physical activity as possible.
- Accept help from others – wouldn’t you help them? Ask for help and advice on practical matters relating to your finances, your job or other concerns.
- Give someone a hug – touching is very important.
- Think about the coping skills you have used at other difficult times, and use them now.
- Focus on positive memories.

Warning signs of stress:

- | | |
|--|-----------------------------------|
| • Short tempers, frequent arguments | • Difficulty sleeping, bad dreams |
| • Greater consumption of alcohol | • Aches, pains, stomach problems |
| • Getting upset over minor irritations | • Apathy, loss of concentration |
| | • Depression |

It’s important to be aware of your children’s reactions. They might start thumb-sucking or bed-wetting, become clingy or fearful. Children might withdraw and try to be brave, when they really

need your reassurance. To get yourself and your family back on track, talk about what’s happened. Here are some suggestions:

- Encourage children to express themselves. They may want to do this by drawing or playing instead of talking.
- Take their fears seriously, reassure them and give them additional attention. Admit to them that you also felt afraid and may still be experiencing some feelings of fear or anxiety, but that with time and possibly some outside help you will work it out together.
- Tell children what you know about the situation. Be honest but gentle. Talk to them about the disaster.
- Keep children with you whenever it is possible to do so, even if it seems easier to look for housing or help on your own. At a time like this, it’s important for the the whole family to stay together.
- Expect regressive behaviour and be tolerant of it.
- Give them a real task to do, something that gets the family back on its feet, and let them help in planning something to remember the loss.
- Watch for health problems and signs of stress, such as nightmares and depression, in you or your family. Seek help if you need it. Many organizations in your community can provide counselling and other supports.
- Continue with regular routines (teeth brushing, bed time stories) and chores (picking out their own clothes to wear, etc.).
- Avoid or minimize watching news reports of frightening events.

Recognize that when you suffer a loss, you may grieve – over the loss of personal treasures, your home, your security, a pet. You may feel angry. You may not sleep or eat well. These are normal grief reactions. Give yourself and your family permission to grieve and time to heal.

STEP TWO: FIRST THINGS FIRST



Do these things as soon as possible after your home has been damaged or destroyed. Do them before you leave the property, if you can.

- **If you rent or lease the home, contact the building owner or manager.**
- **Get your family settled.** If your home is unliveable, and you cannot stay with family or friends, you can go to temporary housing arranged by local Emergency Social Services personnel. Following a large disaster, the local government may establish temporary housing in secure Group Lodging facilities where possible. Try to keep the family together – togetherness provides mutual support.
- **If you are insured, contact your agent, broker or insurance company.** (See *STEP NINE* in this booklet for more on this topic.) Do this as soon as possible to get your claim underway. Most policies cover the cost of shelter, food and clothing for the reasonable time needed to repair or rebuild your residency up to policy limits.
- **Remove valuables and essential items.** Do NOT enter the home until you know it is safe, or have been given the green light to enter the area (See *STEP THREE* in this booklet). Try to retrieve the following items:
 - Important legal documents
 - Identification
 - Vital medicines
 - Eyeglasses and hearing aids
 - Credit cards
 - Cheque books and cheques
 - Insurance policies
 - Money
 - Jewellery
 - Photos and other items of sentimental value (particularly important for children).
- **Secure the property.** It's your responsibility to make sure the house is secured against further damage. If you rent, the

CAUTION:
If fire has burned around a safe, do not attempt to open it unless it is cool to the touch on the outside.

landlord or property manager should be responsible for this. If you own the home, here's what to do:

- Board up broken windows and smashed doors.
- Cover holes in roof and walls.
- In the winter, drain water lines if the house won't be heated for awhile.

You can do these things yourself or call a contractor (See the Yellow Pages under "Contractors – General" or "Fire and Water Damage Restoration.") In some cases, the Fire Department will secure the property for you, or the municipal housing department will do it. Your insurance policy may pay reasonable expenses incurred in preserving insured property.

If your property is looted, contact the police immediately. Tell them what was stolen. This report may be needed to file an insurance claim for theft, distinct from any disaster damage claim.

- **Take care of your pets.** If a pet is lost, contact the SPCA or the local pound. Pets may have been injured in the disaster, and can suffer stress, too. If you have to move temporarily, take your pets with you if possible. Make sure they have plenty of food and water and get lots of exercise. If possible, continue with the same food type as a change in diet can cause an additional complication. Normally quiet and friendly cats and dogs may become aggressive or defensive, therefore pet owners need to take extra care and keep children safe.
- **Notify people if you move, even temporarily.** Be sure to give your new address to:
 - Post office
 - Banks
 - Schools
 - Newspapers and magazines you subscribe to
 - Credit card companies
 - Utility companies (hydro, gas, telephone)
 - Family and friends.

STEP THREE: RE-ENTERING YOUR HOME



If you have been forced to leave your home because of the disaster, you will want to go back in, if possible, to retrieve possessions and take stock of damage. Being well prepared and proceeding cautiously will help you stay healthy and avoid injury when you re-enter your home.

- **Stay out of damaged buildings:** return only when authorities say it is safe. Stay tuned to your local radio or television station.
- **Assemble the things you may need:**
 - Battery-powered lantern or flashlight (nothing flammable)
 - Camera or video camera and notebook to record damage for insurance purposes
 - First aid kit (in case of injury)
 - Tools: crowbar, hammer, saw, etc.
 - Drinking water
 - Trash bags
 - Hard hat and gloves (rubber and heavy gloves)
 - Hard-soled boots or shoes
 - If your home was flooded, bring large containers to soak bedding and clothing, and lines to hang them on to dry
 - Pails, mops and sponges, if your home was flooded
 - Liquid chlorine bleach (household laundry bleach containing 5-6% chlorine)
- **Before going inside, walk carefully around the outside of the house.** Carefully check for signs of damage or danger.
 - Look for loose power lines. Stay away from fallen or damaged electrical wires.
 - If you smell the “rotten eggs” odour that is the tell-tale sign of gas, call the gas company right away. If the gas meter is outside, turn it off at the main valve. Do not go inside.
 - Check the foundation, roof, chimney and steps for damage. Look for broken or cracked basement walls. Unnoticed damage could lead to fire or injury from falling debris.
 - Don't go inside if there is standing water around the house. The water could carry electric current.
 - Take pictures of the outside damage for insurance claims.
- **When entering the building, use extreme caution.** Move carefully inside the house. Building damage may have occurred where you least expect it. Carefully watch every step you take.
- **Check for gas leaks.** If you smell gas or hear a blowing or hissing noise, open a window and quickly leave the building. Turn off the gas, using the outside main valve if you can, and call the gas company. **NOTE:** If you turn off the gas for any reason, it must only be turned back on by a professional.
- **Examine walls, floors, doors, staircases and windows to make sure the building is not in danger of collapsing.**
- **Look for electrical system damage.** If you see sparks or broken or frayed wires, or if you smell burning insulation, turn off the electricity at the main fuse box or circuit breaker – if you determine that it is safe to do so. If you have to step in water to get to the fuse box or circuit breaker, don't do it – call an electrician or your local electric company for advice.
- **Check for sewage and water line damage.** If you suspect sewage lines are damaged inside your property, avoid using the toilets and call a plumber (for damage outside your property, you may need to call the local authority). If water pipes are damaged, contact the local authority and avoid using water from the tap. *(See more on this topic, including well water and sewage disposal, in STEP FOUR in this booklet.)*
- **Take pictures of the damage inside,** both to the house and its contents, for insurance claims.
- **Watch for animals.** Small animals that have been flooded or burned out of their homes may seek shelter in yours. Use a pole or stick to turn items over, watching for animals. Use caution when opening drawers and cupboards.
- **Disinfect standing water.** If your home was flooded, it is important to disinfect all standing water in the home, including the basement. Measure 2 litres (2 quarts) of liquid chlorine bleach and distribute it evenly over any standing water. Stir the bleach and water together as much as possible. Repeat every four to five days for as long as the water remains.
- **Keep track of your expenses and time in cleaning up.** Keep all receipts from cleaning supplies, rental equipment and any cleaning firms you hire. Record the number of hours you and your family or friends spend cleaning up the property each day. These records will be useful if you are making an insurance claim or applying for disaster financial assistance.

STEP FOUR: FOOD, MEDICINE, WATER AND SEWAGE



FOODS AND MEDICINES

The motto to remember is: **IF IN DOUBT, THROW IT OUT**. Contamination from water, heat, smoke and fumes can spoil foods and medicines, making them dangerous to consume. It is cheaper to replace the item than to jeopardize your health by taking a chance.

- **Refrigerated food:** Refrigerators keep food at 4 degrees C (40 degrees F). If the temperature inside the fridge has gone above that level, discard all the food. If you are unsure about the temperature, throw the food out. If your fridge was exposed to floodwaters, throw out the entire contents, including all meats, fresh fruit and vegetables.
- **Frozen food:** Frozen food is probably safe, unless the freezer was exposed to heat from a fire, to floodwaters or has been without power for an extended period. If you are unsure about the exposure, throw the food out.

If the electricity is off, keep the freezer closed. It has enough insulation to keep food frozen for up to three days without power.

It is considered safe to refreeze food that has partially thawed, if it still contains visible ice crystals. However, partial thawing and refreezing will reduce the quality of the food. Discard anything that has completely thawed, has reached a temperature above 4 degrees C (40 degrees F), or has questionable colour or odour.

- **Canned food:** Tinned goods should be good for consumption unless the can has bulged, is badly dented or has rusted – throw these ones out. All undamaged canned goods should be washed and disinfected if they have been exposed to flood waters or smoke. Food stored in glass jars that have been exposed to heat should be thrown out as seals may have been broken.
- **Medicine:** Check with a doctor or pharmacist before taking any medicine that may have been damaged or exposed to flood waters. Ask him or her about how to properly dispose of medicine.

WATER SAFETY

Water very quickly becomes a precious and rare commodity following major disasters. It is a good idea to shut off the water supply until you hear from the proper authorities that it is safe for drinking. Shutting off the main water valve will isolate your water system, thereby eliminating loss of precious water and possible contamination from the public system. You can obtain safe water from undamaged water heaters or by melting ice cubes.

If you are on a well or cistern, and it has been flooded or damaged, assume that the water in your home is not safe to drink. You will probably need to disinfect the well or cistern, or have it repaired. Contact your public health inspector or local authority for instructions.

- **Water Purification:** Until your water has been confirmed safe for drinking, you have three options:
 - **Alternative water supply** – Obtain bottled water or water from another source that is known to be safe. This is the best choice.
 - **Boiling water** – Keep the water at a rolling boil for at least six minutes.
 - **Chlorination** – Disinfect water with **unscented** liquid chlorine bleach. Add the bleach to the water using an eyedropper bottle, and use the eyedropper bottle only for disinfecting. Thoroughly mix the bleach with the water and allow it to stand for 30 minutes. The water should then have a slight chlorine odour. If it doesn't, repeat the process and allow it to stand for another 30 minutes.

4.5 litres (1 gallon) of water to be treated	Drops of unscented liquid chlorine bleach
Clear water	8 drops
Cloudy water	16 drops

You can also purify water with chlorine tablets, available where camping supplies are sold. Follow the instructions on the container.

SEWAGE DISPOSAL:

Do not use your sewage disposal system until you know it is capable of handling waste.

- **Sewer system** – If your home is connected to a municipal sewer, you will be notified when the system has been restored. As a temporary measure, you can line the toilet with a plastic trash can liner and dispose of the bag as necessary.
- **Septic system** – Septic tanks can be damaged by major disasters, although flooding does not seriously affect septic tanks. Avoid having the septic tank emptied if the ground is saturated. The surrounding water pressure may propel an empty tank out of the ground.
- **Outhouse** – Ensure that the outhouse is still positioned over the pit. If the outhouse has been washed away, or collapsed, cover the open pit with sturdy boards to prevent accidents and the spread of disease. If water is in the pit, add 2 litres (2 quarts) of unscented liquid chlorine bleach every three to four days until the water disappears.

STEP FIVE: CLEANING UP – GENERAL



The kind of cleanup you face will depend on the type of natural disaster you survived. Your home and its contents may look beyond hope, but many of your belongings can be restored, whether they were damaged by floodwaters, or smoke and soot. No matter what the disaster, if your house is liveable, the first job is to give the house a thorough cleaning and drying. If you need help in cleaning up, contact a professional listed under “Fire & Water Damage Restoration” in the Yellow Pages.

GENERAL CLEANING TIPS:

- Tackle one room at a time.
- Use the two-bucket approach: one bucket for cleaning solution and the other for rinse water. Change the rinse water frequently.
- Protect your hands – wear rubber gloves.
- Clean walls from the bottom up so you can easily see where you have already cleaned.
- Follow a three-step process. First, clean the room or item. Second, disinfect it to kill germs and the smell left by floodwaters or smoke. Third, if necessary, get rid of mildew, which shows as fuzzy splotches.

CAUTIONS:

- Carefully follow directions on cleaning products. When using them, wear rubber gloves and goggles, keep children and pets away, and keep the materials away from flames. Make sure you have proper ventilation.
- Never mix ammonia with bleach or any other cleaning products.
- Do not use bleach on aluminum or linoleum.

Cleanup Procedures Following a Flood and Important Health-Related Information Link
www.bchealthguide.org/healthfiles/hfile20.stm



STEP SIX: CLEANING UP – AFTER A FLOOD



If you are insured, contact your insurance company. It may save you a great deal of wasted effort to consult a flood restoration specialist to judge what is worth saving and what isn't.

The basic steps to cleaning up after a flood are: remove standing water; remove mud; tear out any walls that need it; clean up; and disinfect. More details on this procedure follow:

- **Remove standing water slowly.** It's important to get the water out of your home when floodwaters have gone down outside, but you must do so gradually to prevent the walls from cracking or buckling. Drain the water in stages, about a third of the volume of water per day.
- **Get rid of mud and hose down the house.** The mud left behind by floodwaters contains most of the health hazards you will face. It is important to get rid of this mud as soon as possible – it's a lot easier to do before the mud dries out.

Shovel out as much mud as possible. Make sure the electricity is turned off, then hose down any dirt sticking to walls or furnishings. Don't forget to hose out light sockets, electrical boxes, and heating and air conditioning ducts. Remove any remaining water with a mop, squeegee or, if you have an outside source of power, a wet/dry shop vacuum.

- **Remove all soaked and dirty materials, hose them off and put them in a safe, dry place until later.** This includes furniture, carpets, clothing, appliances, bedding and dishes – everything that has been exposed to floodwaters.
- **Disinfect all surfaces in the home, whether or not they were soaked by floodwaters.** This includes walls, ceilings, floors and any contents that remain in the home. Use disinfecting or sanitizing products at full strength, or a mixture of one part liquid chlorine bleach to four parts water. After cleaning, rinse all areas thoroughly.



- **You will have to make difficult decisions about what to keep and what to throw out.** (see box in this section). Household goods that have been contaminated by sewage, or that have been wet for a long time, will have to be bagged, tagged and discarded according to local regulations. Take pictures or video of damaged items that must be thrown away. Get rid of garbage and food immediately. Don't let garbage build up.

KEEP OR DISCARD?

You will have to use your judgment, depending on the severity of the flood. As a general rule, throw out anything that has been contaminated by sewage or soaked for a long time.

Keep

- Frames of good quality wood furniture
- Washable clothes
- Valuable papers
- Appliances

Discard

- Mattresses and pillows
- Foam rubber
- Carpets and carpet padding
- Furniture coverings and cushions
- Stuffed animals and baby toys
- Food, cosmetics and medicines (see *STEP FOUR*)
- Particleboard furniture and less expensive items

DRYING

- **Dry out the house and its contents quickly and thoroughly** in order to prevent the growth of moulds and bacteria.
 - **Increase ventilation and decrease humidity:** Open doors and windows to allow moist air to escape. You may want to use dehumidifiers if you have an outside source of power, or if indoor electricity has been safely restored.
 - **Heat your home, if appropriate.** Again, if you have a safe source of power, consider using electric heaters to speed the drying process. Use a natural gas or propane furnace only after it has been checked by a qualified technician. But do not heat the home above the outdoor temperature until all the water has been removed.

CAUTIONS:

- If you are using electrical equipment to clean up in wet or damp locations, use a ground fault circuit interrupter to prevent electric shock.
- **NEVER** use a natural gas oven, range, barbeque, hibachi or portable propane heater to heat your home. These devices use up the oxygen you need to breathe and give off deadly carbon monoxide, which can kill you.
- **Remove flood-soaked insulation in walls.** Do this as soon as possible. Wet insulation holds moisture, encourages the growth of moulds and bacteria and keeps other building materials from drying out properly. Remove insulation at least 50 cm (20 inches) above the high-water line.

STEP SIX: CLEANING UP – AFTER A FLOOD (CONTINUED)



Batt and blown-in insulation cannot be reused. If rigid foam insulation can be removed without breaking, it can be disinfected by wiping with a chlorine solution, then rinsed. Once it is completely dry, it can be reinstalled. If it breaks when being removed, it will have to be taken out, discarded and replaced, so you can reach the wall behind to disinfect it.

Clean the surface of all walls and ceilings, even those above the flood line. They will have been exposed to high humidity levels, which encourage the growth of mould.

- **Dry out and disinfect interior walls.**

- **Plaster walls:** Drain any water by removing the baseboard trim and drilling holes about 5 cm (2 inches) above the floor.
- **Wallboard:** Flood-soaked sections must be removed and thrown away. Remove materials at least 50 cm (20 inches) above the high-water line.
- **Panelled walls:** Pry out the bottom corner of the panelling and prop it away from the wall studs.

Wipe all interior cavities with a disinfecting solution of one part liquid chlorine bleach to four parts water. Allow to dry thoroughly, checking often for mould. If you see or smell mould, wipe the area with the disinfecting solution again. Ensure that cavities are completely dry – this may take weeks – before closing them.

- **Dry out and disinfect floors.** Check for wet floor insulation. If you find any, remove it, then disinfect and dry the floor framing in the same way as the walls (see above). Replace flooring that has been deeply penetrated by floodwater or sewage.

- **Wooden floors:** Soaked floors may buckle, and hardwood floors are more vulnerable to buckling than softwood floors. Too much heat during the drying process may make buckling worse, so let floors dry at a normal temperature. This may take days or even weeks. A wood flooring professional may be helpful to determine the best course of action for preserving your wood flooring.
- **Linoleum, vinyl and tile floors:** These coverings can slow down the drying of the sub-floor below. When water gets underneath linoleum, it can cause odours and warp the wood subfloor. If water has seeped underneath, remove the linoleum. Ask your flooring dealer to suggest a solvent to loosen the linoleum cement without damaging the flooring. Let the floor dry thoroughly before replacing the linoleum.

- **Furniture and cabinets:** Remove flood-damaged furniture to a dry, shady area and allow it to dry slowly. If the furniture is made of solid wood, the damage can usually be fixed, but veneered furniture may be beyond repair.

Remove all doors, drawers, slides and other working parts. Do not force open swollen doors and drawers. Remove the back, cutting it out if necessary, and push out the drawers. Clean drawers and store them away from heat to allow slow drying. If mould forms, wipe the wood with a cloth soaked in a mixture of boric acid and hot water (see package for amounts).

Use a cloth dampened with ammonia or essence of peppermint to remove white spots or scum on furniture exposed to high humidity.

Upholstered furniture, unless it is very valuable or antique, is probably not worth saving. If it is, have it cleaned and disinfected by a professional (listed under Antique Repair & Restoration in the Yellow Pages).

- **Rugs and carpets:** Area rugs, carpets and padding that have been soaked with sewage or floodwaters should be discarded. Those that were exposed to floodwaters for only a brief time may be salvageable. Consult a professional cleaner.
- **Mattresses and bedding:** Discard mattresses, bedding and pillows soaked by floodwaters.
- **Leather goods:** It is best to have leather goods professionally cleaned. As a temporary measure, wash off any mud and dry them slowly away from heat or sunlight. Wipe suitcases, shoes and purses with a damp cloth, then with a dry cloth. Stuff purses and shoes with newspaper to retain their shape. Leave suitcases open. When leather goods are dry, clean with saddle soap.
- **Locks and hinges:** Locks, especially iron ones, should be taken apart, wiped with kerosene and oiled. If locks cannot be removed, squirt machine oil through a bolt opening or keyhole and work the knob to distribute the oil. Hinges should also be thoroughly cleaned and oiled.
- **Clothing:** Do not use your clothes washer until you are sure the water is clean and the sewer line is working. Before using, run the washer through one full cycle with hot water and disinfectant. Hose or shake off muddy items before washing. Cottons and linens soiled with red or yellow clay need to be cleaned carefully. Remove loose dirt, rinse and then wash in warm, soapy water. Do not use hot water, or the stains will set. Wash several times if necessary.

To remove mildew stains, wash the stain with soap and water. Rinse well and dry. If the stain remains, soak the item in a solution of 125 ml (1/2 cup) of household chlorine bleach and 3 litres (3 quarts) of warm water. Never use chlorine on wool or silk – it will dissolve them. Instead, use pine oil disinfectant or sprinkle salt on the stain and then squeeze lemon juice on it.

If you have any questions about cleaning clothing, contact a professional cleaning service (listed under Cleaners in the Yellow Pages).

- **Cooking utensils:** Wash and sterilize dishes and utensils. Soak in boiling water for at least two minutes, or use a sterilizing solution of one part chlorine bleach to four parts water; then rinse dishes and utensils thoroughly, if you are sure household water is clean. Then let them air-dry.

Before using the dishwasher, clean and disinfect it, using water that has been declared safe for drinking. Use the hot water setting to wash pots, pans, dishes and utensils. If you have an energy saving setting, do not use it.

STEP SIX: CLEANING UP – AFTER A FLOOD (CONTINUED)



- **Books, photographs and papers:** Books may be salvaged by slow, careful drying. Do not squeeze. Fan open and air-dry, using fans, or freeze (see below). You may wish to consult a restorer (listed under Photographers in the Yellow Pages) or a conservator (contact information listed below).

To restore damaged computer records, rinse the computer disks in clear water and place them in a plastic bag in the refrigerator. Later, send them to a specialist for restoration (listed in the Yellow Pages under Computer Service, Repair & Cleaning).

Most contemporary photographs, negatives and slides can be air dried, face up. Remove from mounts or plastic sleeves. If stuck together, do not force apart. If they were frozen, thaw and then air-dry them.

To salvage important documents, sharp freeze them immediately. (Look in the Yellow Pages under Warehouses – Cold Storage.) Later, allow them to thaw and lift off each page as it thaws.

Once valuable papers and records are dry, photocopy them because substances in the floodwaters may cause them to deteriorate.

For advice on salvaging books, photographs or paintings damaged by flooding, contact the Canadian Conservation Institute, 1030 Innes Road, Ottawa, Ontario K1A 0M5. Telephone: (613) 998-3721.

- **Appliances:** Do not operate any electrical appliance, heating equipment or other device until it has been thoroughly cleaned, dried and inspected by a qualified technician. Motor windings must be thoroughly dried, and other motor components cleaned before use. You cannot practically change the insulation in most newer appliances or hot water tanks, however, if you decide the cost may be worth it, have an experienced service person replace wet insulation in insulated appliances such as refrigerators, freezers, dishwashers and microwaves. Thoroughly clean and disinfect appliances used in food preparation such as toasters, food processors and kettles.
- **Refrigerators and freezers:** To remove odours from your refrigerator or freezer, wash the inside with a solution of baking soda and water, or use 250 ml (1 cup) of vinegar or household ammonia to 4 litres (1 gallon) water. Place an open box of baking soda or a piece of charcoal in the refrigerator to absorb odour.

CAUTION: When cleaning or discarding a refrigerator or freezer, be sure the doors or locks are removed or secured to prevent a child from being trapped inside.

- **Yards:** As you get rid of things from your house, avoid turning your yard into a dump. Record damaged belongings and determine which ones you need to keep for the insurance adjuster. Promptly remove any food or garbage that might attract animals or insects. If there are concerns about proper disposal of specific, or large amounts of debris, contact your local authority.
- **Hazardous materials:** Dispose of hazardous materials such as solvents, garden chemicals and home cleaning products that have been soaked or that show signs of water damage. Contact your local authority or appropriate provincial ministry to find out how to dispose of hazardous materials properly. Wear rubber gloves, goggles and protective clothing when handling hazardous materials.
- **Lawns:** Lawns usually survive being underwater for up to four days. You may have to replace the lawn if it is covered by mud thicker than 2.5 cm (1 inch) or has been exposed to erosion.
- **Insect control:** Floods can create ideal conditions for mosquitoes to breed. To reduce the problem, drain or remove standing water, clean ditches, empty barrels, old tires and cans, and make sure gutters and downspouts are clean and can drain properly.

MOULDS

Moulds are a type of fungus that thrives in warm, moist conditions. They can aggravate allergies and asthma, and cause other serious health problems. Act quickly and persistently to get rid of moulds. The secret is to clean and dry all surfaces as soon as possible. Wipe the affected area with a solution of one part liquid chlorine bleach to four parts water, and dry it thoroughly.

Protect yourself by wearing rubber gloves and a face mask while cleaning, and wash your hands after with soap and warm water.

STEP SEVEN: CLEANING UP – AFTER A FIRE



If you are insured, contact your insurance company. Your policy may cover house cleaning by a fire restoration specialist. As you go through your possessions, keep ruined furniture, appliances, books, etc. for insurance purposes. You can put them outside or in a shed temporarily.

Keep or discard? Household items often take several cleanings to rid them of smoke odours, soot and stains, and some items may never come clean or lose their smell. It may save you a great deal of wasted effort to consult a fire restoration specialist to judge what is worth saving and what isn't.

CAUTIONS:

- Many cleaning materials are hazardous. When using them, wear rubber gloves and goggles, keep children and pets away, and keep the materials away from flames. Make sure you have proper ventilation.
- Do not mix ammonia with bleach or any other cleaning products.

If you are doing the cleaning yourself, here are some cleaning and salvage tips:

- **Smoke, odours and soot:** Smoke odours can last a long time. You will probably need to clean everything in the house several times. Try placing small saucers of vinegar, vanilla or activated charcoal around the house to absorb odours. Commercial products are also available at supermarkets. If you cannot remove the smoke odour, contact a professional (listed under "Fire & Water Damage Restoration" in the Yellow Pages).
- **Overall house cleaning:** Vacuum all surfaces with wet and dry vacuums. Change and clean all heating and air conditioning filters. Have the heating ducts cleaned by a professional furnace cleaning company (listed under Furnaces – Cleaning in the Yellow Pages). Seal off the room you are working in with plastic sheeting to keep soot from travelling throughout the home.
- **Walls and Wallpaper:**
 - **Painted walls:** To remove soot and smoke, mix 60-90 ml (4 to 6 tablespoons) of tri-sodium phosphate (available at paint stores), 250 ml (1 cup) of chlorine bleach or a disinfecting cleanser, and 4 litres (1 gallon) of water. Wash a small area at a time, working from the floor up. Rinse with clear water immediately. Leave ceilings until last. Do not repaint until ceilings are completely dry.
 - **Wallpapered walls:** Usually wallpaper is not salvageable. Check with your wallpaper dealer. If wallpaper is salvageable, heat and ventilate the room for several days to dry the plaster and paper. Use a commercial paste to repaste loose edges or sections. Washable wallpaper can be washed like a painted wall, but work quickly so you don't soak the paper. Clean from the bottom to the top to prevent streaking.
- **Furniture and wood:** Do not use chemicals on furniture. Clean off dirt. Remove drawers and let them dry thoroughly so they will not warp. Scrub wooden surfaces (furniture, kitchen cabinets, railings, etc) with a stiff brush and a wood cleaning solution. Dry thoroughly, but do not put furniture in the sun, since the wood will warp and twist out of shape.

If mould forms, wipe the wood with a cloth soaked in a mixture of boric acid and hot water (see package for amounts).

To remove water spots or film caused by smoke, rub with a cloth soaked in 125 ml (1/2 cup) of household ammonia and 125 ml (1/2 cup) of water. Wipe dry and polish with wax.

Get professional advice for cleaning antiques and fine reproductions (listed under Antique Repair & Restoration in the Yellow Pages).

- **Flooring:** When water gets underneath linoleum, it can cause odours and warp the wood subfloor. If water has seeped underneath, remove the linoleum. Ask your flooring dealer to suggest a solvent to loosen the linoleum cement without damaging the flooring. Let the floor dry thoroughly before replacing the linoleum.
 - To clean wood or linoleum floors, use a good quality floor cleanser. It may take four or five applications to remove soot. Then use a wax stripper and re-wax.
- **Rugs and carpets:** It's important to clean carpets and rugs as quickly and thoroughly as possible.
 - **Throw and area rugs:** Lay them flat and expose them to warm, dry air. A fan aimed at the rugs can help. Check carefully: even though the surface seems dry, any moisture remaining at the base of the tufts can quickly rot a rug. Clean by beating, sweeping or vacuuming. Then shampoo with a commercial rug shampoo.
 - **Wall-to-wall carpet:** use a wet/dry vacuum or water-extractor-type carpet-cleaning machine to remove water and dirt. If necessary, use a commercial dryer to remove moisture from beneath carpets. Then steam clean and shampoo, repeating as needed. A final rinse using a mixture of one part vinegar to two parts water in the cleaning machine will help to reduce odours.
- **Mattresses and Pillows:** Mattresses and pillows are usually not salvageable. If you must use a mattress temporarily, let it air in the sun and then cover it with plastic sheeting.
- **Clothing:** If clothes are stained from smoke, they will probably not come clean.
 - To remove smoke odours and soot from clothes that can be bleached, soak the clothes in a solution of 125 ml (1/2 cup) of household ammonia and 8 litres (2 gallons) of water. Rinse in a solution of vinegar and water. You may need to repeat several times.
 - Take wool, silk and rayon garments and draperies to a professional dry cleaner as soon as possible.
- **Refrigerators and freezers:** To remove odours from your refrigerator or freezer, wash the inside with a solution of baking soda and water, or use 250 ml (1 cup) of vinegar or household ammonia to 4 litres (1 gallon) water. When doing this make sure it is done in a well ventilated area. Place an open box of baking soda or a piece of charcoal in the refrigerator to absorb odour.

STEP SEVEN: CLEANING UP – AFTER A FIRE (CONTINUED)



CAUTION: When cleaning or discarding a refrigerator or freezer, be sure the doors or locks are removed or secured to prevent a child from being trapped inside.

- **Cooking utensils:** Wash pots, pans, flatware, etc. with soapy water, rinse and polish with a fine-powered cleanser. You can polish copper and brass with special polish, salt sprinkled on a piece of lemon, or salt sprinkled on a cloth saturated with vinegar.
- **Leather goods:** It is best to have leather goods professionally cleaned. Wipe suitcases, shoes and purses with a damp cloth, then with a dry cloth. Stuff purses and shoes with newspaper to retain their shape. Leave suitcases open. When leather goods are dry, clean with saddle soap.
- **Locks and hinges:** Locks, especially iron ones, should be taken apart, wiped with kerosene and oiled. If locks cannot be removed, squirt machine oil through a bolt opening or keyhole and work the knob to distribute the oil. Hinges should also be thoroughly cleaned and oiled.
- **Hazardous materials:** Dispose of hazardous materials such as solvents, garden chemicals and home cleaning products that have been soaked or that show signs of water damage. Contact your municipality or provincial ministry to find out how to dispose of hazardous materials properly. Wear rubber gloves, goggles and protective clothing when handling hazardous materials.

STEP EIGHT: REPLACING DOCUMENTS AND MONEY



This checklist will help you keep track of your progress in replacing items.

ITEM	DESTROYED OR MISSING	SAVED	HOW AND WHERE TO REPLACE	DONE
Birth certificates Marriage certificates Death certificates			Provincial Department of Vital Statistics 250-952-2681 www.vs.gov.bc.ca or local Government Agent Office (see note #2 below)	
Divorce papers			Supreme Court where the decree was filed	
Driver's licences			local Government Agent Office (see note #2 below)	
Insurance policies and auto registration			Your insurance agent	
Military discharge papers			Library and Archives Canada 1-866-578-7777	
Citizenship papers			Citizenship and Immigration Canada 1-888-242-2100 (see note #2 below)	
Permanent Resident Card			Citizenship and Immigration Canada 1-800-255-4541 (see note #2 below)	
Passports			Local passport office (see note #2 below)	
Income tax records			Revenue Canada	
Wills			Your lawyer	
Medical records			Your family doctor	
Medical Services Plan			Health Insurance BC 604-683-7151 (Vancouver) or 1-800-663-7100 (see note #2 below)	
Social Insurance cards Employment Insurance papers			Human Resources and Skills Development Canada 1-800-206-7218 (see note #2 below)	
Canada Pension Plan papers Old Age Security cards			Human Resources and Skills Development Canada Income Security Programs 1-800-277-9914 (see note #2 below)	
Land Titles			Provincial Land Titles office	
Animal Permits / Licences			Municipal office	
Bank books			Your bank	
Money (partially or completely destroyed)			1-800-303-1282 www.bankofcanada.ca/en/banknotes/mutilated/index.html (see note #1 below)	
Canada Savings Bonds (completely or partially destroyed)			1-800-575-5151 http://www.csb.gc.ca/home (see note #1 below)	
Credit cards			Issuing companies	
Stocks			Issuing company or your lawyer	

CAUTION: If your home was damaged by fire and your documents are in a safe, do not attempt to open it until it is cool to the touch.

NOTE #1: If your home was damaged by fire or water, gather up any remains and put them in a package to protect from further damage as they may be useful for claim or reference purposes.

NOTE #2: A useful website with information on replacing identification is: www.servicecanada.gc.ca/eng/lifeevents/wallet.shtml

STEP NINE: INSURANCE MATTERS



This section is for insured households.

TAKE AN INVENTORY

You will need to provide a list of lost or damaged items as part of your insurance claim. Review your insurance policy so you understand what items to list. If you had a household inventory or video before the disaster, retrieve it for the insurance adjuster. If you didn't, or if it was destroyed, ask your insurance agent for a blank inventory form – it will jog your memory.

Record serial numbers of appliances and household equipment, if possible. Note the approximate cost or value of each item. If possible, take close-up photos or video footage of damaged rooms, furnishings and property.

Once the inventory is complete, submit it, along with a proof of loss form, to your insurance company.

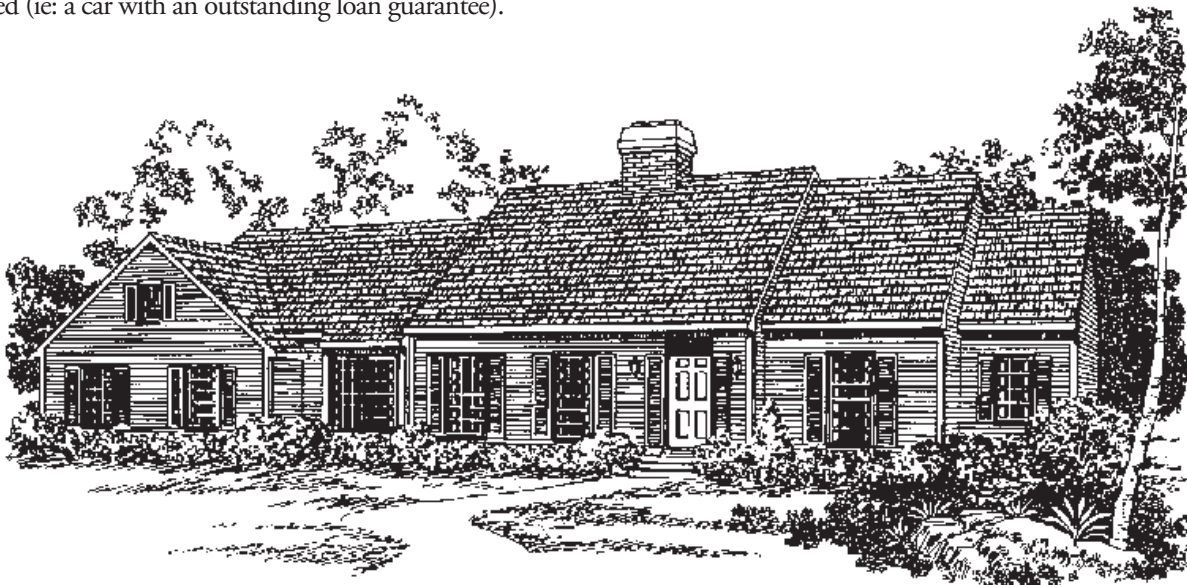
Be sure to prepare a new inventory once you move back in. It may be written, photographed or recorded on tape or video. Keep a copy away from home either in a safety deposit box or with another family member or in a fire and water resistant safe.

KEEP ALL RECEIPTS

Keep a copy of your inventory, all receipts related to living expenses and repairs, permits, inspection forms and any other papers in one place. You may need them for insurance purposes.

NOTIFY YOUR MORTGAGE COMPANY

You have a responsibility to tell your mortgage company about the results of the disaster and to keep them informed about what's being done to restore the property. They may have forms for you to fill out, and they may want to inspect the property. It is to your mutual advantage to work together. This also applies to total loss of other items destroyed (ie: a car with an outstanding loan guarantee).



STEP TEN: AFTER A DISASTER – REPAIRING YOUR HOME



This section is for insured owners of homes that can be repaired and lived in again.

If your house has been damaged by a natural disaster – flood, fire, tsunami, earthquake – you will need to look for a reputable contractor to help with repair and restoration.

Inevitably, the demand for qualified contractors after a disaster usually exceeds the supply. As a result, some consumers find that they've hired part-time contractors, who may not get the job done in a reasonable time; inexperienced contractors, who may not do the job well; or dishonest contractors, who are seizing the opportunity to make quick money.

Understandably, anxious homeowners and landlords are eager to get their property back in shape.

Here are some precautions to take in the rebuilding process:

- Contact your local authority (municipality or regional district) to find out what steps you need to take to submit plans for rebuilding your home and to get a building permit. Keep in mind that homes must be rebuilt to today's building code standards, not to the standards that were in place when the house was originally built.

- Your insurance adjuster may recommend reputable contractors to do the repairs, or you may get recommendations from friends, relatives, neighbours or co-workers.
- Deal only with licensed and insured contractors. Verify the track record of any roofer, builder or contractor you are thinking of hiring. Ask for recent customers and call them.
- Take your time about signing a contract. Ask for a written estimate that includes any oral promises the contractor made. Get a copy of the final, signed contract before the job begins.
- Resist dealing with any contractor who asks you to pay for the entire job up front. Pay only by cheque or credit card - and pay the final amount only after the work is completed to your satisfaction. Do not pay cash. Consider a hold back payable a set number of days post completion to ensure that the work is suitable.
- Remember that damage to water, sewer, power or natural gas installations inside the house must be repaired under permit and inspected by the appropriate agency.

IMPORTANT PHONE NUMBERS

one step at a time

A GUIDE TO DISASTER RECOVERY

Emergency Management BC

2261 Keating Cross Road

Saanichton, BC V8M 2A5

Phone: (250) 952-4913

Fax: (250) 952-4888

Website: www.pep.bc.ca

Toll free message line: 1-888-811-6233

Toll free to report an emergency: 1-800-663-3456

The British Columbia Ministry of Justice and the Crown accept no responsibility of liability for any loss or damage that any person may sustain as a result of the information in, or anything done or omitted pursuant to this manual.