PURDUE UNIVERSITY | Extension

FIRST STEPS TO STORM AND FLOOD RECOVERY

WHAT TO DO IN THE FIRST HOURS AND DAYS

QUICK HELPLINES

Life-threatening emergency	**911**
Report damage · Indiana 211	**211 or 866-211-9966 · in211.org**
Roads and travel status	**511in.org**
Red Cross shelters	**1-800-733-2767**
Emotional support, 24/7	**988 · Disaster Distress 1-800-985-5990**
Utility outage or downed line	**Your electric utility, and 911**
FEMA Helpline	**800-621-3362**
Free volunteer cleanup help (when activated for your disaster)	**Crisis Cleanup 844-965-1386**
Purdue Extension · county office	**1-888-EXT-INFO**

Need an interpreter? Indiana 211 can connect you with one at no cost.

Recovering from a storm or flood can be an overwhelming task. Purdue Extension can help. This publication outlines the first steps you can take to recover, and tells you where to get more information. *Purdue Extension — help you need, when you need it.*

Floods usually arrive with the storms that also bring damaging wind, tornadoes, and long power outages, so this guide covers downed lines, generators, and storm debris as well as water damage. If your damage is mostly wind and trees, skip the well and water-treatment sections and use the rest.

FIVE STEPS TO DISASTER RECOVERY[1]

1. Account for your family, and help others around you.

2. Assess property damage using safety precautions, then call your insurance company. Photograph the damage before you move anything.

3. Report your damage to Indiana 211 — separately from your insurance claim. Reporting helps the state measure the disaster.

4. Take care of your health: eat, sleep, keep your tetanus shot current, and talk things out with someone. Make sure your family does the same.

5. Give your home first aid. Enter safely to start preliminary repairs, and begin drying out and salvaging.

TURN AROUND, DON'T DROWN.[2]

Never drive or walk through floodwater. You cannot judge the depth, the current, or whether the road beneath is still there. Six inches of moving water can knock an adult off their feet, a foot of water can float most cars, and roads weakened by receding water can collapse under a vehicle.

HELP YOURSELF

Because helping yourself helps others.

- **Ask for help.** Talking eases the pain of loss. The 988 Lifeline and the Disaster Distress Helpline (1-800-985-5990) are free and answer around the clock.
- **Look for "positives."** Hard as it is, finding them makes the situation more bearable.
- **Don't neglect your health.** Eat when you can, get sleep, drink water, and rest in the shade. Watch for heat exhaustion.
- **Keep your tetanus vaccination current** — a booster every 10 years, or within 5 for a dirty wound.
- **Wear an N95 respirator, gloves, and waterproof boots.** Flood mud holds sewage, fuel, pesticides, fertilizer, and other chemicals. **No household filter, mask, or hand sanitizer removes chemical contamination** — keep it off your skin and out of your eyes, and wash with soap and clean water afterward.

HELP YOUR FAMILY

Because children take their cues from you.

Children handle a disaster much better when the adults around them appear calm and in control. Listen to your children, and watch them play. Children often express anger when playing after a disaster. Acknowledge those feelings, encourage children to talk about them, and reassure them that you will take care of them.

Mosquitoes and other insects thrive in wet environments. In the weeks after a flood, use repellent containing DEET, wear light-colored long sleeves and pants when you can, and avoid going outside at dawn and dusk when mosquitoes are most active. Dump standing water from buckets, tires, and tarps.

TWO HAZARDS THAT KILL AFTER THE STORM[3]

Downed power lines

- **Assume every downed or sagging line is energized**, even if it isn't sparking and the neighborhood is dark.
- **Stay at least 35 feet back** — about a school bus length. The ground itself can be energized that far from the contact point, and farther in wet conditions. Keep children and pets away.
- **If you find yourself too close, shuffle away** with small steps, feet together and on the ground. Don't take long strides.
- **Never drive over a downed line. Never move one** — not with a stick, a rope, or a limb.
- **If a line falls on your vehicle, stay inside.** Honk for help and wave others off. Only leave if the vehicle catches fire — then jump clear with both feet together. **Never touch the vehicle and the ground at the same time.** Land feet together and shuffle away.
- **Water conducts electricity.** Do not step into standing water where a line, a pole, or a submerged outlet could be energized.
- **Report downed lines to your utility and to 911.**

Carbon monoxide

- **Never run a generator, pressure washer, charcoal grill, camp stove, or any fuel-burning engine indoors, in any garage — attached or detached — in a basement, or in a crawl space.** Not even with the door open.
- **Put generators outside, at least 20 feet from the house**, with the exhaust pointed away from doors, windows, and vents.
- **Never plug a generator into a wall outlet.** Backfeeding can electrocute utility crews. Use appliance cords rated for the load, or a transfer switch installed by an electrician.
- **Use battery-operated CO alarms.** Carbon monoxide has no smell. If an alarm sounds, or if anyone becomes dizzy, headachy, or nauseated, get everyone outside and call 911.

REPORT YOUR DAMAGE

After a widespread storm or flood, the Indiana Department of Homeland Security may activate **Indiana 211** to collect property damage reports from specific counties. Those reports help the state measure the disaster and decide which recovery programs to pursue — so report even if you don't think you'll need help yourself.

Reporting damage is not an application for assistance. It does not register you with FEMA, and it is not an insurance claim. File your insurance claim separately, and right away.

- **Homes and personal property:** call 211 or 866-211-9966, or report online at in211.org and click “Damage Reporting.”
- **Check whether your county is activated.** The list grows as assessments continue, so check again even if yours wasn't included at first: in.gov/dhs → Emergency Management and Preparedness → Damage Reporting.
- **If your county isn't listed** — or if the damage is to commercial or government property — contact your county emergency management agency: in.gov/dhs/contact-us
- **Farm damage does not go to 211.** Report crop, livestock, and agricultural infrastructure losses to your local USDA Farm Service Agency office: farmers.gov/service-center-locator

HELP PEOPLE WITH DISABILITIES

Because they may need extra assistance.

Disaster situations are especially difficult for people with disabilities, and the elderly often have the same limitations. Check with neighbors or coworkers, and offer assistance whenever possible.

- People with epilepsy, diabetes, Parkinson's disease, and other conditions have strict medication regimens. If someone is without their medications, contact a local emergency medical clinic.
- **Power outages disable ventilators, oxygen concentrators, power wheelchairs, and refrigerated medications such as insulin.** Ask early who on your street depends on electricity for health.
- Know the proper way to lift and move people with impaired mobility. Guide dogs can become disoriented in a disaster, so their handlers may need others to lead them.
- **Disaster announcements are often audible only.** Relay radio and television announcements to people who are deaf or hard of hearing. Wireless Emergency Alerts sent to cell phones carry both text and vibration, and often get through when voice networks are congested — help neighbors confirm alerts are switched on in their phone settings.

For more on disaster preparedness and recovery for people with disabilities and their caregivers, see INdiana PREPared's **Home and Family Preparedness** materials: inprepared.org. Farmers and farmworkers with disabilities can contact **Indiana AgrAbility** (see “Where to get more help”).

TAKE CARE OF PETS AND LIVESTOCK[4]

Because animals are important, too.

Pets

If you've had to leave your pet behind, contact the local humane society or the ASPCA about rescue operations and shelter options for pets when animals are not allowed at your emergency shelter. All animals are under extreme pressure after a disaster and may react differently to people, so approach cautiously and watch for signs of stress.

Livestock and horses

If you've lost livestock, check with veterinarians, humane societies, the local Purdue Extension office, stables, and surrounding farms. If you've found animals that do not belong to you, isolate them from yours until they can be returned or examined by a veterinarian, and notify the humane society and Extension office.

- Always work in pairs, use caution approaching animals after a disaster, and check fences for sharp objects that could injure livestock and horses.
- Beware of raccoons, skunks, and other wild animals that may have entered the area, and check with your veterinarian and the Indiana State Board of Animal Health about possible disease outbreaks.
- **Discard flood-soaked feed and hay.** Wet grain and hay spoil quickly, can grow mold, and stacked wet hay can heat enough to catch fire.
- **Grain that contacted floodwater is considered adulterated** and cannot move into human or animal food channels without clearance. Consult your insurance carrier before moving any grain, and contact the Office of the Indiana State Chemist before selling, feeding, or blending it.
- **Indiana law requires livestock carcasses to be disposed of within 24 hours** of learning of the death, by an approved method — burial, above-ground burial, incineration, composting, rendering, exotic animal feeding, or digestion. After a mass-mortality event, contact the Indiana State Board of Animal Health right

away about options and any temporary composting site.

CLEARING TREES AND DEBRIS[5]

Because chainsaw injuries spike after every windstorm.

Tree work injures more people after a storm than the storm itself. Most of the people running a saw this week don't run one the rest of the year.

- **Look up before you cut.** Never cut a tree or limb that is touching, near, or hanging over a power line. That is utility work — call your utility.
- **Leave bent, hung-up, and spring-loaded limbs to professionals.** Stored tension releases without warning.
- Wear eye and hearing protection, gloves, chaps, and sturdy boots. Work with another person, and never run a saw from a ladder or a roof.
- **Stop when you get tired.** Fatigue causes most chainsaw injuries.
- Get proof of insurance before you let anyone remove trees. See "Double check before you write a check."

Sort debris at the curb

After a widespread event, whether your debris gets collected — and how fast — usually depends on whether it is sorted. Watch for instructions from your city, town, or county, and separate piles:

- Vegetative debris (limbs, brush, logs)
- Construction and demolition debris (drywall, lumber, carpet, roofing)
- Appliances and white goods (refrigerators, washers, water heaters)
- Household hazardous waste (paint, fuel, pesticides, propane cylinders, batteries)
- Electronics (televisions, computers)

Stage piles at the curb without blocking hydrants, meters, storm drains, or the roadway. **Do not push debris into ditches or streams** — it moves downstream and floods someone else.

USE CAUTION WHEN RETURNING TO BUILDINGS[6]

Because structures can be weakened by floodwaters.

Once officials say it is safe to return to the flooded area, the first step in evaluating your home is making sure it's safe to enter. Walkways and other surfaces can become slippery and uneven following a flood, so use caution.

- **Check for structural damage.** Look for leaning walls, sagging roofs and ceilings, and weakened support columns. If you see any of these things, don't enter until you've made some preliminary repairs.
- **Turn off all outside gas lines**, and air out your home for several minutes.
- **Turn off the main electrical breaker** even if power is off to the neighborhood — if the disconnect is inside, call your utility company.
- Be aware that rodents, snakes, and other animals may have taken refuge in storm debris or in your home. Use a stick to move debris, and make noise when approaching.

Pump out a flooded basement slowly

Water in a basement is partly holding the walls in place against saturated soil outside. Pumping it out too fast can collapse a foundation wall or float the whole structure.

- Wait until floodwater outside has receded below the basement floor level.
- Pump the water down about **one-third per day**, marking the level so you can tell.
- If the level rises back overnight, stop and wait — the ground is still full.

When entering a flooded home for the first time

- Unplug all flooded appliances.
- Take photos and video to document damage **before you move anything**.
- Remove keepsakes and valuables and begin salvaging — many objects can be saved if you start within 48 hours of the flood receding. **Before you throw anything away, see Start salvage early** — photographs, books, and furniture are often restorable.
- Begin removing mud and other debris from the home while still damp.

NEVER DO THESE THINGS[7]

- **Never use a match, lighter, or candle** to look around or to check for a gas leak. If you smell gas or hear hissing, leave immediately and call the gas company from somewhere else.
- **Never run a generator or fuel-burning engine** indoors or in any garage, attached or detached.
- **Never flip a switch or plug anything in** if you smell gas or are standing in water.
- **Never touch electrical equipment while wet.** If you must reach the breaker in water, call an electrician.
- **Never enter a building with visible structural damage**, or one still surrounded by floodwater, until it has been checked.
- **Never mix chlorine bleach and ammonia** — or bleach and any other cleaner. The gas it produces can kill you in an enclosed space.

CHECK YOUR SEPTIC SYSTEM[8]

Because a saturated drainfield cannot take any more water.

If your home is on a septic system and the ground around it flooded, the system is not working, no matter what the fixtures do.

- **Use as little water as possible** until the drainfield has drained and the soil dries out. Every gallon you send down goes somewhere.
- **Do not have the tank pumped while the ground is saturated.** An empty tank can float out of the ground, breaking pipes and the tank itself.
- **Keep people, pets, vehicles, and heavy equipment off the drainfield.** Debris trucks, skid steers, and dumpsters do the most damage. Driving or walking on saturated soil compacts it and can ruin the field permanently — a replacement field costs thousands.
- **If sewage backed up into the house**, treat it as contaminated: N95, gloves, boots, and eye protection; remove and discard porous materials; clean and disinfect hard surfaces. See IDOH's sewage backup guidance.
- **Have the system inspected** by a qualified septic professional before returning it to normal use. Silt can plug a field even after the water is gone.

THROW OUT MOST FOOD[9]

Because receding floodwaters can contain a host of bacteria.

When in doubt, throw out food that may have been damaged or spoiled. **Never taste food to decide whether it is safe.** Appearance and smell are not reliable.

Food that contacted floodwater

Keep only foods in undamaged commercial **all-metal cans and retort pouches** (the flexible, shelf-stable sealed pouches used for tuna, rice, and similar foods). **Discard everything with a screw cap, snap lid, crimped cap, twist cap, or flip top, and discard all home-canned goods** — those seals cannot be sanitized. Discard any can that is swollen, leaking, punctured, deeply rusted, or dented badly enough that it won't stack or open normally.

To sanitize undamaged cans and retort pouches:

1. Mark the contents on the lid with permanent ink (a permanent marker works), and remove paper labels.
2. Wash in a strong detergent solution with a scrub brush, and rinse.
3. Sanitize by **either** method:

> **Boiling method**
> - Place in water and bring to a boil
> - Boil **2 minutes**
>
> **Bleach method**
> - **1 tablespoon** plain, unscented liquid chlorine bleach
> - **1 gallon** clean drinking water
> - Immerse **15 minutes**
>
> *Mix fresh. Do not reuse yesterday's solution.*

4. Air-dry at least **1 hour** before opening or storing, then re-label with the expiration date.

Use reconditioned cans soon rather than returning them to long-term storage. **Discard garden produce that contacted floodwater.** Discard wooden cutting boards, plastic utensils, baby bottle nipples, and pacifiers that contacted floodwater — there is no way to clean them safely.

Food in a refrigerator or freezer that lost power

- **Keep the doors closed.** A closed refrigerator holds food safely about **4 hours**. A full freezer holds about **48 hours**; a half-full freezer, about **24 hours**.
- **Discard perishables** — meat, poultry, seafood, eggs, milk, soft cheese, cut produce, leftovers — held above 40°F for more than 2 hours.
- Food in the freezer **may be refrozen** if it still has ice crystals or is at 40°F or below.
- An appliance thermometer settles the question without opening the door for long. Keep one in the refrigerator and one in the freezer.

IF YOU NEED SAFE WATER RIGHT NOW[10]

Bottled water is best. If you have none, treat water before drinking, cooking, brushing teeth, making ice, or mixing formula. Water safety cannot be judged by color, odor, or taste.

Boiling is the more reliable method. If the water is cloudy, let it settle and pour off the clear water first. Bring it to a full rolling boil for **5 minutes** — IDEM's recommendation for Indiana boil advisories — then let it cool. *(CDC's national minimum is 1 minute; follow the 5-minute figure during an Indiana advisory unless your utility says otherwise.)*

Do not boil water for infants if nitrate may be elevated. Boiling concentrates nitrate. Do not give boiled water to infants under 6 months, or use it for their formula or juice, where nitrate is a concern — common in rural well water and after flooding. **Use bottled water instead.**

Chlorination, if you cannot boil. Use plain unscented household bleach and check the label for its sodium hypochlorite concentration.

Bleach per gallon of clear water

- **5 to 6 percent** bleach — **8 drops**
- **8.25 percent** bleach — **6 drops**
- **Cloudy water** — double the dose
- Stir, then let stand **30 minutes**

A faint chlorine smell means it worked. If there is none, repeat the dose and wait 15 more minutes — and if it still does not smell of chlorine, discard the water and find another source.

Chlorination does not kill *Cryptosporidium*. Boil when you can.

WATCH YOUR WELL[11]

Because it, too, can be flooded.

If you see water around or in your well, it's probably flooded. Private household wells are not regulated in Indiana for water quality, so disinfection and testing are the well owner's responsibility. Many older wells sit in well pits that can flood after a heavy rain even if the surrounding area is not flooded.

- **If the well casing is submerged, do not use the water at all.** A submerged well cannot be safely sanitized until the floodwaters recede. Use bottled water, or treat small quantities as described above, until the well can be chlorinated.
- **Do not drink, cook, or brush teeth with well water** until the well is disinfected and a sample is cleared by a lab. Use bottled water meanwhile.
- **Disinfect the well** using the Indiana Department of Health's *Directions for Disinfecting Wells and Water Sources* — on the IDOH site under Environmental Public Health → Disaster Information — or hire a well contractor or driller to do it after the floodwaters recede. **Your county Extension office can print or mail you a copy** if you are without power or internet.
- **To find a lab:** go to the IDOH website and open the Indiana-Certified Microbiology Drinking Water Laboratories directory (in.gov/health → Laboratories). Test first for bacteria (total coliform and *E. coli*) and nitrates. Call the lab for current pricing and turnaround.
- **On a public or municipal system?** Follow your utility's boil-water advisory. Pressure loss or a breached main can let contamination into the lines even when the plant itself is fine.

DISINFECTION IS NOT THE WHOLE PICTURE

Chlorinating a well kills bacteria. It does **not** remove pesticides, fuel, heavy metals, or other chemical contamination — a real possibility where floodwater crossed farm ground, roads, or industrial sites. If you suspect chemical contamination, do not rely on disinfection. Specialized treatment and testing are required. Call your county health department or Purdue Extension.

START SALVAGE EARLY[12]

Because most keepsakes must be cared for within 48 hours.

Photographs

- Remove photos from enclosures and frames, and rinse them with cool, clean water. Do not touch or blot the surfaces. Air-dry with clips at the edges or flat on absorbent paper, without letting photos touch.
- If there are too many, keep them in a container of clean water — this preserves them 48 hours — or freeze them with waxed paper between each.

Books

- Hold the book closed if rinsing. Stand damp books on the top or bottom edge with covers opened to 90 degrees, and let them air-dry.
- For very wet books, lay them flat and insert paper towels throughout — but not so much that you stretch

the binding. If there are too many to dry in 48 hours, wrap each in waxed paper and freeze them spine down.

Furniture

Pieces you plan to keep will need immediate attention. **Always wear rubber gloves, and wash your hands frequently.**

- Take furniture outdoors and remove drawers and removable parts. If they are stuck, don't force them — remove the back and push them out.
- Clean off mud and dirt, using a hose if necessary. When the furniture is dry, reglue it if needed.
- Store furniture in a shady, well-ventilated place — furniture dried in the sun will warp.

LARGE ELECTRICAL APPLIANCES[13]

Because water gets into places you can't see.

Appliances submerged in floodwater are often not repairable, and it is rarely economical to repair microwaves, televisions, and radios.

- **Disconnect the power** to the building or to the circuit that feeds the appliance before unplugging it from the wall. Water can short-circuit an appliance so that parts that don't normally conduct electricity can shock you.
- Make a diagram of all switches, contactors, motors, and wiring before disconnecting them. Flush all parts with clean water, and dry for several days.
- **Do not plug in or switch on any submerged appliance until a qualified technician has inspected it** — not even after days of drying. Moisture trapped in motors, controls, and insulation remains a shock and fire hazard long after the outside feels dry.
- Ovens, freezers, refrigerators, and water heaters need wet insulation replaced; if it can't be removed, discard the appliance. Flush hot water lines last so sediment doesn't reach the water heater.
- **Have a licensed electrician inspect a flooded electrical panel, and a licensed technician inspect a flooded furnace or air conditioner**, before either goes back in service.

CARPETS, FLOORS, DRYWALL, AND INSULATION

Because what stays wet grows mold.

- Professional cleaning is best. Otherwise pull up saturated carpets and rugs, drape them outside, and discard and replace the padding.
- Hose off muddy carpets, and work a low-sudsing disinfectant carpet cleaner into soiled spots with a broom.
- To discourage mildew, rinse the backing with **2 tablespoons of bleach to 1 gallon of water** — use pine-oil cleaners on wool instead.
- Disinfect the slab or subfloor, and allow it to dry completely. This may take several months. Replace any sections that separated.
- **Wood floors buckle as they dry.** Remove a board every few feet to relieve the pressure, and replace the boards once the floor is fully dry. If the subfloor is wood, remove the floor covering above it so both layers can dry.
- **Vinyl over a concrete slab can stay in place**, though removing it speeds drying. Replace tiles that loosen over soaked flooring — sometimes a few, sometimes the whole sheet.
- **Drywall and fiberglass insulation can harbor bacteria and mold** that are harmful to humans. Replace any that came into contact with floodwater.

DRY OUT BEFORE YOU REBUILD[14]

Because trapped moisture becomes mold.

Putting up insulation, drywall, or paneling before the studs have dried completely traps moisture in the walls and leads to mold growth — a serious problem for anyone with asthma or a weakened immune system.

- Open windows and doors, and run fans and dehumidifiers to move air through the space.
- Remove wet insulation, carpet padding, and drywall rather than drying them in place. Clean hard surfaces with detergent and water, then disinfect.
- **Wait for framing and subfloor to dry fully before closing walls back up.** A moisture meter takes the guesswork out; your county Extension office can tell you where to find one.

CONTACT YOUR INSURANCE COMPANY[15]

Because it's the first step for making a claim.

Call your insurance company immediately, and make sure your agent has phone numbers and addresses where you can be reached day or night. This puts the claim on record and may get you some emergency help.

- **Check all of your policies.** Homeowner's policies generally cover wind and falling-tree damage but not flooding — flood coverage is separate, usually through the National Flood Insurance Program. Find out whether your flood policy covers contents. Auto and health insurance sometimes overlap.
- **Renting?** A renter's policy covers your belongings, not the building. Document your damage, notify your landlord in writing, and keep a copy. Renters are

eligible for FEMA Individual Assistance where it has been declared.
- **Read the section stating your duties after a loss** — don't assume your agent will handle everything. Mail a letter outlining your loss, and get proof of delivery.
- **Be prepared for the adjuster:** lists, appraisals, videos, photos, and receipts. Don't sign anything until you fully understand it, and don't settle for less than what your property is worth. Ask anyone claiming to be an adjuster for identification.
- **Farm losses:** notify your crop insurance agent promptly. Notice-of-loss deadlines are short, and they run from when you discover the damage.
- **If repairs will cost half the building's value.** Where a structure sits in a mapped floodplain and damage reaches 50 percent or more of its value, your community's floodplain ordinance may require elevating it before rebuilding. **Your local floodplain administrator makes that determination — not your insurer.** NFIP flood policies include Increased Cost of Compliance coverage, up to $30,000 and subject to conditions, to help pay for the work.

DOUBLE CHECK BEFORE YOU WRITE A CHECK[16]

Because storms bring out scammers.

After a widespread weather event, too many people are scammed by unscrupulous "contractors" for tree work and home repairs. The Indiana Attorney General's guide *Double Check Before You Write a Check* has tips for choosing one.

- **Be especially wary of people who drive around a damaged neighborhood soliciting business**, or who pressure you to sign immediately.
- Ask for references and check them locally. Get the contractor's full name, permanent local address, phone number, and proof of insurance.
- **Get it in writing.** Indiana law requires a written contract for home improvement work over $150, covering scope, price, and start and completion dates.
- **Never pay in cash, don't pay in full up front, and don't sign over your insurance check.**
- Report suspected fraud or price gouging to the **Indiana Attorney General** at indianaconsumer.com or **1-800-382-5516**.
- **For the full picture, see Purdue Extension's Avoiding Scams After a Disaster** — storm-chaser contractors, fake charities, government imposters, insurance schemes, flood-damaged cars, your three-day right to cancel, and what to do if you have already paid someone.

LEARN ABOUT GOVERNMENT AND COMMUNITY SUPPORT

Because you might qualify for financial assistance.

Not every storm brings federal aid, and the aid that comes depends on **what kind of declaration is issued and which counties it covers**. Watch announcements from your county emergency management agency and local media — and don't wait on a declaration to file your insurance claim.

- **A state disaster declaration** may open the Indiana State Disaster Relief Fund, which serves Hoosiers who are **uninsured or underinsured**. State funds cannot replace insurance coverage. IDHS announces when and how to apply.
- **A presidential emergency declaration** generally pays government response costs — debris removal, emergency protective measures, utility restoration. By itself it does not provide money to households.
- **FEMA Individual Assistance** — repair funds, replacement grants for needs not covered by insurance, free legal services, and crisis counseling — is available only if a major disaster declaration including Individual Assistance is approved **for your county**. When it is, survivors typically have **60 days from the declaration** to apply unless FEMA extends the deadline; watch for the date announced for your disaster. Registering with FEMA comes first: a FEMA number unlocks most other federal help. **Renters are eligible, not just homeowners.**
- **SBA disaster loans** for homeowners, renters, and businesses are frequently available across a broader area than Individual Assistance, and on their own timetable.
- **Farmers and landowners:** USDA's Emergency Conservation Program funds rehabilitation of storm- and flood-damaged farmland, and the Noninsured Crop Disaster Assistance Program helps producers of noninsurable crops. Contact your Farm Service Agency office. Without flood insurance, contact the American Red Cross or other voluntary organizations active in disasters — the Salvation Army, faith-based recovery groups, and local long-term recovery committees — for household needs. Which organizations respond varies by event.
- **Free volunteer labor.** After large events, voluntary organizations staff Crisis Cleanup (844-965-1386) to connect households with free help for muck-out, debris, and tree work. Availability varies by event.

WHERE TO GET MORE HELP

Purdue Extension

Your county Extension office · 1-888-EXT-INFO
A year-round resource: home repair and mold, food and water safety, farm losses, and family finances.
extension.purdue.edu/about/county-office.html

INdiana PREPared (INPREP)
Flood and storm safety and recovery materials, PREPnotes, and PREPclip videos.
purdue.edu/engineering/ABE/INPREPared/floods/

INPREP Home and Family Preparedness
Disaster preparedness and recovery for people with disabilities and their caregivers.
purdue.edu/engineering/ABE/INPREPared

Indiana AgrAbility (Breaking New Ground)
Assistance for farmers and farmworkers with disabilities, including disaster recovery.
agrability.org

EDEN Resource Dashboard
Extension disaster materials nationwide; filter by hazard.
resources.extensiondisaster.net/browse

The Education Store · free publications
edustore.purdue.edu

Office of the Indiana State Chemist
Flood-affected grain and pesticide questions.
oisc.purdue.edu

Health and travel

Disaster behavioral health · 988 Lifeline
Disaster Distress Helpline: 1-800-985-5990, call or text, 24/7.
in.gov/fssa/dmha/disaster-behavioral-health/

Road conditions and travel status
511in.org · on.in.gov/travel-status

Indiana state resources

Report damage · Indiana 211 · 866-211-9966
Click “Damage Reporting.”
in211.org

IDHS · disaster resources for survivors
Recovery help by need, plus which counties are accepting damage reports, current declarations, SBA deadlines, and State Disaster Relief Fund assistance.
in.gov/dhs → Emergency Management and Preparedness

County emergency management agencies
in.gov/dhs/contact-us

Indiana Flood Insurance Portal
in.gov/floodinsurance/

IDOH flood and disaster sanitation
Well disinfection, emergency water treatment, food salvage, sewage backup cleanup, local health contacts.
in.gov/health/eph/disaster-information/

Indiana-certified drinking water laboratories
in.gov/health → Laboratories

Indiana State Board of Animal Health
Indiana's lead state agency for animals in a disaster: livestock disease, carcass disposal, animal movement, and preparedness resources and training.
in.gov/boah

Consumer protection

Avoiding Scams After a Disaster
Purdue Extension / INdiana PREPared reference sheet: scams to expect, how to check a contractor, and where to report fraud.
purdue.edu/engineering/ABE/INPREPared

Indiana Attorney General
Contractor fraud and price gouging: 1-800-382-5516.
indianaconsumer.com

FEMA Disaster Fraud Hotline
People posing as FEMA staff, or misuse of FEMA aid. Staffed 24/7.
1-866-720-5721

Federal resources

Apply for assistance · FEMA 800-621-3362
Only where Individual Assistance has been declared. Register first.
disasterassistance.gov

FEMA Indiana · declarations and eligibility
fema.gov/locations/indiana

SBA disaster loans
sba.gov/funding-programs/disaster-assistance

USDA disaster recovery for farms and land
nrcs.usda.gov/getting-assistance/disaster-recovery

USDA Farm Service Agency · report farm losses
farmers.gov/service-center-locator

USDA FSIS — food safety in emergencies
Power outages, floods, and fires: what to keep, what to discard, and how to sanitize.
fsis.usda.gov — emergency preparedness

Hotlines
EPA Safe Drinking Water — 800-426-4791
USDA Meat and Poultry — 888-674-6854

SOURCES

Numbers match the superscripts beside each section title.

1. Base publication: Purdue Extension, *First Steps to Flood Recovery* (ACS-101-W). Tetanus booster interval: CDC.

2. Water depth and vehicle figures: National Weather Service, *Turn Around Don't Drown*.

3. 35 feet and the shuffle step: Electrical Safety Foundation International. Generator placement at 20 feet: U.S. Consumer Product Safety Commission. Carbon monoxide symptoms: CDC. Backfeeding, transfer switches, refueling: Purdue Extension / INdiana PREPared, *Using Portable Generators Safely*.

4. Purdue Extension, ACS-101-W. Carcass disposal within 24 hours: Indiana State Board of Animal Health. Flood-contacted grain as adulterated: U.S. Food and Drug Administration and the Office of the Indiana State Chemist.

5. Spring poles, widowmakers, kickback, fatigue: Purdue Extension, *Chain Saw Safety* (S-78). Current protective equipment including chaps: CDC / NIOSH. Debris categories: U.S. EPA disaster debris guidance; confirm sorting rules with your local solid-waste district.

6. Purdue Extension, ACS-101-W. One-third-per-day pump-out: FEMA and the American Red Cross, *Repairing Your Flooded Home*.

7. CDC and the U.S. Fire Administration. For a suspected gas leak, follow your gas utility's instructions.

8. Indiana Department of Health, onsite sewage guidance; U.S. EPA, septic systems after a flood.

9. USDA Food Safety and Inspection Service, *Keep Your Food Safe During Emergencies* and *A Consumer's Guide to Food Safety: Severe Storms and Hurricanes*. Reviewed by Purdue Extension food-safety faculty.

10. Bleach doses per gallon: U.S. EPA, *Emergency Disinfection of Drinking Water*. Five-minute boil for Indiana advisories: Indiana Department of Environmental Management; CDC's national minimum is one minute. Nitrate caution for infants: Indiana Department of Health.

11. Indiana Department of Health, *Directions for Disinfecting Wells and Water Sources*. A submerged casing cannot be sanitized until floodwaters recede.

12. FEMA salvage guidance for photographs, books, and furniture, as published in Purdue Extension, ACS-101-W.

13. Purdue Extension, ACS-101-W. Do not re-energize submerged equipment before inspection: National Electrical Manufacturers Association.

14. U.S. EPA mold cleanup and remediation guidance; CDC.

15. FEMA National Flood Insurance Program, including Increased Cost of Compliance coverage. Substantial damage is determined by your local floodplain administrator; Indiana DNR, Division of Water coordinates the NFIP in Indiana.

16. Indiana Home Improvement Contracts Act, IC 24-5-11 — written contract required over $150 (IC 24-5-11-4); three-business-day right to cancel (IC 24-5-11-10.6).

About this publication. Based on Purdue Extension's ACS-101, *First Steps to Flood Recovery*; the LSU AgCenter and the NDSU Extension Service contributed to the original edition. This revision expands the scope to include damaging wind, tornadoes, and extended power outages. Web addresses were current at publication; if a link has moved, search the agency name with the document title. **This is general guidance, not legal, medical, insurance, or engineering advice. In a life-threatening emergency, call 911.**