

# Flood Recovery for your Home or Business

Be prepared What you need to know



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Service New Brunswick 1-888-298-8555 www.snb.ca/emo

# New Brunswick Emergency Measures Organization (NB EMO)

### NB EMO's Role and Process for Disaster Financial Assistance

# **Protecting People, Property and the Environment**

The New Brunswick Emergency Measures Organization (NB EMO) co-ordinates preparedness for emergencies. At the federal, provincial and municipal levels, planning is the key to emergency preparedness. A well established and tested emergency plan helps to ensure a prompt and co-ordinated response by responsible agencies in a time of crisis. NB EMO also co-ordinates provincial response operations during emergencies and administers the disaster financial assistance program.

# Flood Recovery — Everything you need to know

# Your property

As the owner of the affected property it is your responsibility to ensure that it is a safe and healthy environment for you and those who occupy it. You must therefore take appropriate steps to ensure that clean up and recovery begins as soon as possible and not to wait for Government Assistance.

# About your House - A Homeowner's Checklist

After a flood, it is important to restore your home to good order as soon as possible to protect your health and prevent further damage to property and belongings. Whether you do the work yourself or hire a contractor, this handy checklist will help you organize the clean up. Immediate action is important. Your house and furnishings are less likely to grow mould if contents are dried within 48 hours.

# Before you begin

- Put your own safety first. Avoid electrical shock. If you are experiencing flooding and need to be disconnected or reconnected, call NB Power at 1-800-663-6272.
- Record details of damage, with photos or video if possible. Contact your insurance agent immediately.

- Register your flood damages with Service New Brunswick at 1-888-298-8555 or online at www.snb.ca/emo
- Set up a step-by-step action plan to remove all water, mud and other debris; dispose of contaminated household goods and rinse away contamination inside the home. Detailed information is available online from the NB Department of Health www.gnb.ca/health
- Be prepared to make difficult decisions about what to keep and what to throw out. Make sure the building is structurally safe. Look for buckled walls or floors. Watch for holes in the floor, broken glass and other potentially dangerous debris. If in doubt, contact a professional.

### **Protect Yourself When Cleaning Your Home**

For personal protection during clean-up, wear rubber gloves and other protective clothing. Avoid direct skin contact with contaminated material. Practice good personal hygiene (i.e. wash hands before eating or smoking) and change outer clothing before entering a "clean" residence.

### Heating

Do not heat your home to more than four degrees Celsius (about 40 degrees Fahrenheit) until all water is removed.

If you use pumps or heaters powered by gasoline, kerosene or propane, buy and install a carbon monoxide sensor. Combustion devices can produce large amounts of lethal carbon monoxide when they are not tuned-up or are improperly ventilated.

### Mould and Mildew

To avoid the health hazards of mildew and mould, water soaked walls and insulation should be removed, and the space and studding allowed to dry thoroughly. Walls constructed of gyproc, plaster or wood will dry out in time but insulation in these walls in no longer effective. As insulation becomes water soaked the weight causes it to settle and compact at the bottom, leaving a large portion of the wall no longer insulated.

**Caution:** Obtain approval from assessors, insurance agents and other relevant agencies before discarding or destroying any furniture or equipment.

### **Food Affected by Flooding**

To avoid the health hazards of food contamination, all perishable goods, vacuum-packed foods and any other foods affected by flooding should be thrown out. Undamaged commercially-canned food properly identified by labels, containers which show no leaks, swelling or rusting at joints or edges should be thoroughly washed and dried. Vacuum-packed foods pose a special hazard due to dried waste material inside crevices and covers. They should be discarded.

Home preserves, meats, fish or dairy products should be discarded as unsafe if they have been affected by flood water. Frozen foods left in a freezer will stay frozen for a few days without electricity if the door is kept shut. These products can be refrozen if ice crystals are still present and the food has not been exposed to flood waters. All perishable food left in a refrigerator more than 24 hours without electricity should be discarded.

Cooking and eating utensils should be cleaned of all deposits, washed with household detergent or soap and rinsed for at least two full minutes in a mixture containing 15 millilitres (one table spoon) of liquid bleach in 4.5 litres (one gallon) of water. Utensils used for infant feeding should be boiled before use.

# Refrigerators, Freezers, Stoves and Other Appliances

Appliances (that have **not** been partially and entirely immersed in flood water) and food contact surfaces should be cleaned as follows:

- Ensure electrical power is turned off.
- Clean the unit thoroughly with a detergent solution, rinse with clean water that has been previously boiled, and then wash with a solution containing one-half cup of bleach in nine litres (two gallons) of water.
- Allow to dry with door kept open.

**Note:** Any appliance that has been partially or wholly immersed in water is no longer insulated. It cannot be dried without removal. A qualified service technician should be contacted before the appliance is put into service or thrown out.

### **Hazardous Products**

Household hazardous products, such as pesticides, can also cause problems. Contaminated items and surfaces should also be cleaned. Although small amounts of household hazardous products or agricultural products can

be placed in plastic bags and discarded with domestic garbage, significant quantities should be handled differently, under the advice of the Department of Environment.

### **Basements and Rooms**

It is important to use a good soap or detergent, "elbow grease", and lots of hot water when cleaning.

Walls, solid floors, and ceilings should be thoroughly scrubbed with a good detergent or soap and water. Avoid household bleach. Organic content and pH in flood waters as well as contact time required for bleach to kill microorganisms may render bleach ineffective. For significant flood or water damage, you may consult with an air quality specialist or professional cleaner.

Water and wastes can be removed by pumping, pails, shovels, etc. Wastes should be buried at least 15 metres (50 feet) away from the source of any water supply. Lime may be used to cover wastes before covering with soil. This advice applies to all waste disposals in the following section. Oil or petroleum products are usually removed with Varsol or similar products.

After cleaning, open doors and windows to air thoroughly and help the drying process.

# Oil Clean-up

An oil spill which occurs in a house could create a contamination problem that can be difficult to correct. Peat moss can be used to remove floating oil. If only finished basement walls have been affected, the odour can be eliminated by removing and discarding the wall covering, studding, insulation and any other permeable material. Caution should be taken in using electrical equipment during cleaning since the fumes could ignite and cause an explosion. Dispersants should be avoided in cases where oil tanks have been ruptured.

# **Household Furnishings**

Solid wood or metal furniture can be cleaned with a household detergent solution, wiping clean and then wiping dry. Furniture should be left to dry outside before furniture polish may be applied where needed. Upholstered furniture and mattresses affected by flooding should not be used.

**Reminder:** Anything that stays wet long enough will grow mould; mould can make people sick. Dry everything quickly to avoid future health problems.

### **Water Contamination**

Private water supplies affected by flooding should not be used until they have been disinfected and tested. Until tests indicate a safe water supply, water for drinking and personal use should be brought to a rolling boil for at least 1 minute and then stored in clean covered containers. Communicate with your local Health Protection Branch office for information on how to proceed to have your water tested.

For more information and useful links, visit the River Watch website: www.gnb.ca/riverwatch

# How to chlorinate your well water

If you rely on a well for your water, you may have to chlorinate it from time to time. Chlorination refers to the process of flushing your well and water system with a chlorine solution.

This process is usually applied in order to accomplish one of the following:

- Disinfecting to "neutralize" coliform bacteria
- Disinfecting after making repairs to your well or following extended period of non-use
- Temporary elimination of hydrogen sulphide (or "rotten egg") odours
- Temporary removal of iron and manganese build-up
- Removal of bacteria that create slime

# Read all of the instructions before proceeding!

- 1. Before you begin the chlorination process, store enough water to meet your household needs for a minimum of 24 hours.
- 2. Next, remove any filter, water conditioners, or any type of water treatment system, or find a way to by-pass them during chlorination.
- 3. Use the chart below to determine the amount of chlorine solution that is recommended for your water system. For dug wells use approximately 1 litre of chlorine solution for every 100 litres of water.

**Note:** The chlorine solution is simply common unscented household bleach, containing 3-5% sodium hypochlorite.

### **Volume of Chlorine Solution Chart**

	Vol. of Chlorine Solution (litres) per diameter of Well		
Well Depth (ft)	4 inch	5 inch	6 inch
less than 50	1	2	3.5
50-100	2	4	7
101-150	3.5	7	10
151-200	4.5	9	13.5
201-250	5.5	11	17
251-300	7	13.5	20.5
301-350	8	16	24
351-400	9	18	27

4. Pour the chlorine solution into your well. If your well head is buried, excavation is probably required. An alternative is to apply the chlorine solution through an air line, if there is one leading from the well to your home.

There are two methods for using the air line: you can either insert the air line into the container of chlorine solution and pump your well until all the solution is consumed, or simply pour the solution into the air line (If you use either of these methods, flush the air line out with clean water after chlorinating your well).

5. Attach a garden hose to an outside faucet and place the other end into the well. Turn on the outside faucet and allow the water to circulate for approximately 1 hour.

**Note:** If your well head is buried and you choose not to excavate, or the garden hose cannot be connected to the air line, disregard this step.

6. Open each faucet in your water distribution system, (including inside and outside faucets, cold and hot water faucets, dishwashers, toilets, baths and showers), one at a time, until the smell of chlorine is apparent, then quickly shut them off. This will thoroughly chlorinate your water distribution system.

**Note:** During this procedure, chlorinated water that is permitted to enter your sewage system should be kept to a minimum, as an excess amount of chlorine may affect the biological activity of a septic tank system.

- 7. Do not operate your water system for a minimum of 8 hours (overnight, for example) or longer if possible. A 24 hour period is recommended, but may not always be practical.
- 8. Place the end of your garden hose in an outside location where the chlorinated water will not run into a natural waterway (such as a stream, brook, lake, etc.) or damage any desired vegetation (like your vegetable garden). Allow the water to flow until a strong chlorine odour is no longer apparent (generally 2 to 3 hours). If you have a low yield well, be careful not to pump the well dry.

**Note:** During this procedure, the water may have the colour of tea, but the colour will improve after a short period of time. Aeration screens in faucets and the cold water inlet of washing machines may become plugged with sediment. For water systems equipped with jet pumps, there is also a possibility that the jet may become clogged with sediment. It is important to keep this in mind, especially if the jet is located in the well column, which may require excavation of the well head.

- Turn on each faucet in the house (one at a time), and run the water until the odour of chlorine is no longer present. It is recommended that you do not drink the water during this flushing period.
- 10. Once the flushing process is complete you may resume normal use of your water, keeping in mind that it may be two to three days before the chlorine odour and taste is completely gone.

**Note**: If you chlorinated your well to address a coliform bacteria problem, you should have your well water tested at an accredited lab before using it again. To do this, you will need to collect a water sample about one week after you have chlorinated your system and have it analyzed immediately after collecting it (within 24 hours).

11. If the chlorination process results in a noticeable improvement in your water quality, but the problem redevelops after two to three weeks, repeat steps 1 to 9, using two to three times the amount of

chlorine solution recommended for your water system. In addition, you should increase the period of time in which you do not operate your water system (step 7) to a minimum of 24 hours.

### A final note

Depending on the characteristics of your well water quality, it may be necessary to chlorinate your well system more than once a year. Chlorination may or may not improve your water quality, and in some cases, provides only a temporary or short-term solution.

There are many household water treatment systems available that are approved by the National Sanitation Foundation (NSF). Look for a listing of retailers who carry these systems, in the yellow pages of the telephone book.

### **Ouestions? Need more Information?**

If you have any questions or require additional information, please contact any office of the New Brunswick Department of Environment. You can also contact the Department of Environment by calling our general number (506) 453-2690 or by visiting our website at the following address: www.gnb.ca/0009/index-e.asp

You can contact any office of the New Brunswick Department of Health or visit their website at this address: www.gnb.ca/0051/index-e.asp

# Disaster Financial Assistance / Recovery Program

### What is Disaster Financial Assistance (DFA)?

Disaster Financial Assistance is a program managed by New Brunswick Emergency Measures Organization within the Department of Public Safety. There are two important steps to this program.

**First Step:** After any disaster, NB EMO assesses the damages that have occurred.

**Second Step:** Based on the information received and the Disaster Financial Assistance Policy, NB EMO makes a recommendation to government. **Government then decides if a financial assistance program is needed. No assistance can be given until government approves a Disaster Financial Assistance Program.** 

If you need assistance call Service New Brunswick at the following tollfree number 1-888-298-8555.

It is important to note that we all have a duty to safeguard ourselves, and property from damage. Therefore, the Disaster Financial Assistance program does not pay for any damage or loss that is, or could be, covered by an insurance policy. Assistance, when provided, is only available after all other forms of disaster aid have been received and only covers uninsurable loss.

You should contact your insurance company immediately to find out if the damage you suffered is covered by your policy.

Record details of damage, with photos or video if possible. After contacting your insurance agent, immediately register with NB EMO by calling 1-888-298-8555.

# If Government approves a disaster financial assistance program, is there a deductible amount I have to pay?

Yes, a deductible will be applied and is announced when the program is announced. The deductible is automatically waived for clients of Social Development. It may also be waived in cases of low income.

# **Recovery Program**

The recovery program will allow residents to receive information and register their flood-related damage with a single telephone call, and will put health and safety inspection teams in contact with residents in the flood-affected areas to allow them to return to their homes more quickly.

Registering with SNB at **1-888-298-8555** is the first step in the recovery process, which includes three elements:

- **Complementary assistance**, including water and electrical testing to ensure safety.
- Health and safety inspections, to assess damage and determine what repairs are required for residents to safely return to their homes.
- **Disaster financial assistance**, which may be available to assist in covering eligible costs of repairs.

### **Disaster Financial Assistance**

When a Disaster Financial Assistance program is approved by government, local radio and newspapers will carry information on the program and deadlines for application. You will receive a guide book with all necessary application forms in the mail.