Returning home after a flood

A collection of practical advice to help you recover

Snohomish County
February 2020
This booklet is intended to assist residents whose homes have been affected by flood damage and who are in the process of recovery. It contains information on keeping your family and pets safe, checking the structural safety of your home, cleaning up and salvaging your property, getting back on track financially and reducing future flood damage. The last section, “Where to go for help,” provides contact information for Snohomish County government departments and other community resources to assist you.

Returning home after a flood is unsettling; many safety and cleanup issues will need to be addressed before your life can get back to normal. The information in this booklet will help you take the first steps towards recovery. It will assist you in identifying and prioritizing the actions you need to take, depending on your situation.
Return home only after local authorities say it is safe to do so.

Drive safely. If you come to an area that is covered with water, you may not know the depth of the water or the condition of the road under the water. This is especially true at night, when your vision is more limited. Whether driving or walking, any time you come to a flooded road, Turn Around Don’t Drown®. Look for a route on higher ground.

Report any dike or levee damage you notice to the Snohomish County Public Works Surface Water Management Division, 425-388-3464.

Be prepared. Flood water can contain sewage, chemicals and other pollutants. Always wear waterproof outerwear, gloves, boots and a face mask.

Before entering your home, make sure it is structurally sound and safe to enter. If you are not sure, call Snohomish County Planning and Development Services at 425-388-3311 for a free building inspection.

- Flood waters can undermine foundations, causing shifting, sinking or building collapse.
- Gas leaks or electric or waterline damage can create additional problems.
- Leave the area immediately if you hear shifting or unusual noises that signal that the structure may fall.

Report any broken utility lines (electrical, gas, sewer) to the appropriate utility company.

Check for gas leaks.

- Gas lines can break when severe flooding causes your house to shift.
- If you smell gas, open a window and quickly leave the building. Turn off the gas at the outside main valve if you can and call the gas company from a neighbor’s home. If you can’t turn off the gas, call 9-1-1.
- Do not turn on the lights, strike matches, smoke, use a cell phone/landline or do anything else that could cause a spark.
- If you turn off the gas for any reason, it must be turned back on by a professional.
- Do not re-enter your home until you are told it is safe.

Look for electrical system damage.

- Do not touch fallen electrical wires. They may be live and could hurt or kill you.
- Do not enter the basement if it is flooded.
- Turn off the electrical power at the main source if you see sparks, notice broken or frayed wires, smell burning insulation, have standing water or if there are any flooded appliances still plugged in. After the power is off, unplug all of those appliances.

Once you know it is safe to return home, do not begin making repairs until you check to see if you need permits.

Contact Snohomish County Planning and Development Services (PDS) at 425-388-3311 for permit requirements.
– Do not turn on power or use any electric tools or appliances while standing in water.
– Notify emergency authorities. A licensed electrician must check your electrical equipment before it is turned on and used again.

♦ Watch for sewer and water system damage.
– If you suspect sewer line damage, avoid using the toilets and call a plumber.
– If water pipes are damaged, contact the water utility and avoid using water from the tap.
– If you suspect septic system damage or well contamination, call the Snohomish Health District at 425-339-5250 for assistance.

♦ Make a permanent mark on your residence or property to show the height of floodwaters.

♦ Document damage and losses. Take photos of the damage (to your house and its contents) before you move anything or attempt to clean anything up. Record the serial numbers of any appliances or equipment that have been destroyed. This information will be important if you file an insurance claim, seek disaster assistance, apply for permits or claim flood losses on your income taxes.

♦ Keep children, pregnant women, people with health problems, livestock and pets out of the affected area until initial inspections and cleanup are complete.

♦ Salvage valuable items (cash, jewelry, important documents and family treasures) and keepsakes (photos, books, etc.) early because mold can grow on them within 48 hours.

– How to clean photos: Remove photos that can be repaired from plastic or paper enclosures and frames. Carefully rinse them with cool, clean water if necessary, but do not touch or blot surfaces. Allow rinsed photos to air dry, hanging or laying flat on absorbent material. If there are too many photos for immediate attention, keep the photos in a container of clean water. This will preserve your photos for 48 hours. If you need more time, you can freeze them. If possible, insert freezer or wax paper in between each photo before freezing.

– How to clean flooded books: If rinsing is necessary, hold the book closed. For partially wet or damp books, stand them on their top or bottom edge with covers opened at a 90 degree angle and allow them to air dry. For very wet books, lay them on a flat, clean surface. Insert paper towels or other absorbent materials throughout the book, but not so many that the binding is stretched. If there are too many books to air-dry in 48 hours, wrap each book in freezer or waxed paper, pack them spine down in sturdy containers, and then freeze them.
Open the doors and windows to allow your home to dry out.

Take good (high resolution) photos of all damage and debris both inside and outside of your home before you clean, remove or replace anything. You will need these photos if you file a flood insurance claim, seek disaster assistance or apply for permits to make repairs.

If you have water in your basement, use a sump pump to remove it. Only do this when you are certain that the earth around the structure is no longer saturated. Otherwise, water pressure may cause walls to collapse as the basement is drained.

- Sump pumps can be rented from various local rental businesses, as well as from the larger home and hardware stores such as The Home Depot and Lowe’s.
- To avoid structural damage, pump out flooded basements gradually (about one-third of the water per day). If you pump the water out completely in a short period of time, pressure from water-saturated soil outside the house could cause the basement walls to cave in.

Damaged septic tanks are health hazards and need to be serviced as soon as possible.

Clean your home and use fans and dehumidifiers as recommended to stop mold.

- Wear rubber boots, rubber gloves, and goggles during cleanup of affected area so the floodwater doesn’t touch your skin. Wear a mask and goggles when working in areas with mold growth. You will need a mask with a minimum “N95” rating because it will provide more protection against mold than common dust masks, which do not provide protection against mold at all.
- Use a common garden hose to wash items down. Do not use high pressure hoses as they blast contaminated matter into the air.
- After documenting damage, remove and discard:
  - Items that cannot be washed and disinfected, such as mattresses, carpet padding, rugs, upholstered furniture, cosmetics, stuffed animals, baby toys, pillows, foam-rubber items, books, wall coverings, and most paper products. Carpentry can sometimes be adequately cleaned by a professional cleaner, but it might be a good idea to discard that as well.
  - Drywall and insulation that have been contaminated with sewage or flood waters. Call Snohomish County Planning and Development Services at 425-388-3311 to have an inspector look at the damaged drywall and insulation prior to removing and replacing.
  - Thoroughly clean all hard surfaces (e.g., flooring, concrete, molding, metal furniture, countertops, appliances, sinks and other plumbing fixtures) with hot water and dish soap or laundry detergent. Note: Do not mix bleach and ammonia, because the fumes could kill you.
To clean wood furniture, take the furniture outside and remove as many drawers and removable parts as possible. If drawers or doors are stuck, remove the back of the furniture and push them out from behind. Clean off mud and dirt using a hose, if needed. Allow to dry and re-glue where needed. Any remaining white spots or cloudy film can be rubbed with a damp cloth dipped in turpentine or camphorated oil or a solution of 1/2 cup ammonia and 1/2 cup water. Wipe dry and polish with furniture polish. For deep spots, use a drop or two of ammonia on a damp cloth. Rub immediately with a dry cloth and polish. If the color isn’t restored, dip 3/0 steel wool in mineral or olive oil, and rub lightly with the wood grain. Wipe off and re-wax. If spots remain, you can refinish the piece.

Household appliances and small heaters that have been submerged should be discarded because it is very difficult to completely remove mud and silt from their inner workings.

Dispose of flood-related debris in a legal manner.

- Make a list and take photos of everything before you dispose of it.
- Call the Snohomish County Public Works Solid Waste Division at 425-388-3425 to learn about disposal options available to homeowners impacted by flooding.
- During widespread flooding, cleanup assistance may become available. Monitor social and traditional media for specific information.
- If a free disposal program is authorized for residents in flooded areas, you’ll be asked to do the following:
  ✓ Separate discarded materials into four categories: (1) vegetation, (2) building materials, (3) household hazardous waste, and (4) refrigerators and other large household appliances. Refrigerators and freezers must be empty and have their door removed or securely duct-taped shut to prevent children from being trapped inside.
  ✓ Request the removal of flood-damaged boats and vehicles by calling the DEM hotline at 425-388-5060.

After the cleanup:

- Wash your hands with soap and water. Use water that has been boiled for one minute and then allowed to cool to a safe temperature. You may also use water that has been disinfected with unscented household chlorine bleach. (See page 5 under “Keep your drinking water safe.”)
- Wash all clothes worn during the cleanup in hot water and detergent. These clothes should be washed separately from uncontaminated clothes and linens.
- Until your onsite wastewater system has been professionally inspected and serviced, laundromats are recommended for washing large quantities of clothes and linens.

Seek immediate medical attention if you become injured or ill.
RESUMING HOUSEHOLD ACTIVITIES

protect yourself and your family

- Take care of yourself and your family. Coping with flooding is stressful, so be sure that your family eats a balanced diet, gets enough sleep and has enough time to talk with friends and family. Flooding is especially stressful for children who may lose toys and pets.

- If you have neighbors or family members who are disabled, check with them to find out if they need help.

- Make sure your pets and livestock are safe and cared for.
  - Pets might need to be boarded. Check with your veterinarian, who may offer boarding facilities onsite or can refer you to nearby boarding facilities.
  - Before flooding begins, you should have a plan for your livestock:
    - If you live near a river, you should make arrangements in advance for boarding on another farm on higher ground.
    - The Evergreen State Fairgrounds may be available for livestock sheltering during widespread flooding. Call the Fairgrounds at 360-805-6700 or monitor social and traditional media for specific information.
  - After flooding is over and the waters recede, silt will cover everything and will need to be cleaned up. In addition, the grass your livestock typically eats will probably be gone. For their health and safety, your livestock may need to remain boarded for a week or two until cleanup is complete and conditions have improved.

- Keep your drinking water safe.
  - Listen to public announcements on local news stations to find out if local tap water is safe for drinking, cooking, cleaning or bathing. Until the water is safe, use bottled water or boil or disinfect water.
  - If you see floodwater in or around your well, the well is probably contaminated. Contact the Snohomish Health District at 425-339-5250 to learn how to disinfect a well. Note: Disinfecting your well will not remove pesticides, heavy metals, and other non-biological contaminants. If you think such contaminants are present, special treatment is required, so check with the health district on this concern as well.
  - If a “boil water” advisory is in effect, do not drink tap water or use it to brush your teeth unless the water has come to a rolling boil for at least one minute or has been treated with unscented household chlorine bleach. To treat water, add 1/4 teaspoon (approximately 1.5 mL) bleach to one gallon of cloudy water or 1/8 teaspoon (approximately 0.75 mL) bleach to one gallon of clear water. Stir well and let the solution stand for 30 minutes before you use it.

- Keep your food safe.
  - Floodwaters can be contaminated by substances upstream, including sewage, pesticides, fertilizers and many other contaminants. Do not eat food that smells bad, looks bad or has touched floodwater. When in doubt, throw food out.
- Only keep foods contained in undamaged commercial cans, and be sure to sanitize each one, following these steps:
  ✓ Remove paper labels and write the contents on the lids of cans with permanent marker.
  ✓ Wash the cans in a strong detergent solution, using a scrub brush.
  ✓ Immerse the cans for 15 minutes in a solution of two teaspoons chlorine bleach and one quart of room temperature water.
  ✓ Air-dry the cans.
- Meat, poultry, fish and eggs need to be kept refrigerated at or below 40 °F and frozen food needs to be kept at or below 0 °F. If the power has gone out, keep the refrigerator and freezer doors closed as much as possible to maintain the cold temperature. The refrigerator will keep food safely cold for about 4 hours if it is unopened. A full freezer will hold the temperature for approximately 48 hours (24 hours if it is half full) if the door remains closed. You can add dry or block ice to keep your refrigerator as cold as possible if the power is going to be out for a prolonged period of time. Fifty pounds of dry ice should hold an 18 cubic foot full freezer for two days.
- For more information on food safety, see www.foodsafety.gov, “Keep Food Safe.”

Avoid carbon monoxide poisoning as you resume normal activities.
- Carbon monoxide is a colorless, odorless gas that is produced when any fuel is burned. High concentrations can kill you by replacing the oxygen in the air.
- Do not use generators, pressure washers, charcoal grills, camp stoves or any other fuel-burning devices in enclosed or partially enclosed areas, even with the doors and windows open.
- Check chimneys and flues for blockage by debris before using furnaces, hot water heaters, wood stoves, etc.
RECOUPING YOUR LOSSES

getting back on track financially

As you begin to clean up after the flood, be sure to fully document your losses. Make a list of damaged property and take plenty of photos both inside and outside of your home. Call your insurance company to determine what might be covered.

Before you start making any repairs, contact Snohomish County Planning and Development Services at 425-388-3311 to see if you need permits.

During widespread flooding, Snohomish County may collect information about damage to private structures for the purposes of potential federal disaster declarations. Should the county begin collecting this information, social and traditional media will advertise a web page where you can go and enter your information. You will then be notified if federal assistance becomes available.

If you have flood insurance, file a flood insurance claim.

- Call your insurance agent who handles your flood insurance and file a claim as soon as you possibly can.
- Provide detailed documentation of your losses to the adjuster so they will have a clear understanding of your claim:
  - Make a list of damaged or lost items; include serial numbers, age and value when possible.
  - Supply original receipts for lost and damaged items, if available.
  - Include photos of the items. Provide copies of the photos you took when you first returned home showing any water inside the house and your damaged personal property.

Note: Try not to discard the damaged items until your adjuster sees them, as they will need evidence of your losses before writing a repair estimate. It is okay to place the damaged items outside your home.

For more information, please see the NFIP brochure, “Flood Insurance Claims Handbook,” available online at https://www.fema.gov/media-library/assets/documents/6659.

- The documentation you provide to your insurance adjuster will also be helpful in determining if you need to get permits for repair work or if you must meet substantial improvement requirements.

As you make arrangements for repairs, beware of contractors who are not licensed and bonded in the State of Washington. Do not pay any money up front to anyone who claims that you will be reimbursed by the Federal Emergency Management Agency (FEMA)—or any other government agency—for their services. Government grant money is not guaranteed.

If you have questions about specific contractors, call the Better Business Bureau at 206-431-2222 or visit their website at https://www.bbb.org/local-bbb/bbb-northwest-pacific. Also be sure to follow the steps recommended by the Washington State Department of Labor and Industries (see page 8).
Do not disclose your personal information (e.g. social security number, bank account number or insurance policy information) unless you are dealing directly with your bank, loan servicing company or insurance company.

If your home is located in the county’s 100-year floodplain and the cost to repair, reconstruct or improve the existing structure equals or exceeds 50 percent of its original market value, the home is considered to be substantially damaged. This means that the home must be brought up to current floodplain development standards (Snohomish County Code 30.65).

For more information, please see Assistance Bulletin #42, “Flood Hazard Areas,” at https://snohomishcountywa.gov/DocumentCenter/View/8077 and contact the county Flood Hazard Specialist at 425-388-3311 to discuss the repairs you need to make and associated permit requirements.

**Before you hire a contractor or remodeler...**


- Create a detailed plan for your project.
- Hire a registered contractor.

Registered contractors must maintain a surety bond, have liability insurance. You can verify specific contractors at https://lni.wa.gov/licensing-permits/contractors/hiring-a-contractor/verify-contractor-tradesperson-business.

- Get three written bids, and compare them. Don’t just look for the lowest price.
- Finalize your written agreement with the chosen contractor.
- Don’t pay in full until the job is finished and you are satisfied.

LOOKING AHEAD
reducing future flood damage

- **Maintain natural and man-made drainage systems.** Areas adjacent to water bodies provide natural benefits to the surrounding community, including flood storage, erosion control and the filtering of pollutants.

  Many shallow, repetitive flooding problems can be offset by keeping ditches, culverts and storm drains clear of debris.

  It is illegal to dump trash or other materials into a river, stream or drainage system. If you see this happening, please call the Snohomish County Public Works Surface Water Management Water Quality Complaint Hotline at 425-388-6481.

  The county provides site-specific information for drainage problems not related to river flooding, as well as flood protection assistance. Please call the Snohomish County Public Works Surface Water Management Division at 425-388-3464.

- **Repair your home for flood safety.** If Snohomish County Planning and Development Services conducted a free building inspection at your request after a flood, you may already know what repairs are needed. What you might not know is that all development activity in the county’s 100-year floodplain requires a flood hazard permit. This includes filling, grading, excavation, new construction and substantial improvements.

  Substantial improvements include the repair, reconstruction or improvement of an existing house in the floodplain at a cost that is 50 percent or greater of the original market value of the house. Such improvements are subject to special restrictions and requirements under current floodplain development standards (Snohomish County Code 30.65).


- **Floodproof your home.** Some actions you can take to floodproof your home are:
  - Mark your fuse or breaker box to show the circuits in the floodable areas. Turning off the power to the basement before a flood can reduce property damage and save lives.
  - Install openings in your home’s foundation walls to allow the entrance/exit of floodwater.
  - Install backflow prevention devices in sewer connections to prevent floodwaters from backing up and entering your home.
  - Install floor shields for doors and windows to prevent water from entering.
  - Install a sump pump with backup power in crawlspaces and basements.

  For more information, please see the FEMA guide on retrofitting at [www.fema.gov](http://www.fema.gov). Also check with Snohomish County Planning and Development Services at 425-388-3311 to see if any permits are required before you make changes to your home.
- **Buy flood insurance.** Homeowner’s insurance policies do not cover damages caused by floodwater. Only a flood insurance policy covers damage caused by flooding. Maintaining a flood insurance policy is one of the most important things you can do to protect yourself and to reduce your costs of flood repairs.

Homeowners can get up to $250,000 of building coverage and businesses up to $500,000. Separate contents coverage is also available; renters can obtain up to $100,000 of personal property coverage. When you carry a flood insurance policy and file a flood insurance claim, you typically get a partial payment immediately.

You can buy flood insurance from any licensed property and casualty insurance agent. Find an agent serving your area through the agent locator at [www.floodsmart.gov/flood-insurance/buy](http://www.floodsmart.gov/flood-insurance/buy) or contact the NFIP at 888-427-4661 to request a referral. Please note that there is a 30-day waiting period before flood insurance goes into effect, with exceptions for flood insurance purchased in connection with a mortgage or within two years of an update to FEMA Flood Insurance Rate Maps (FIRMs).

For more information, see “Why Do I Need Flood Insurance?” at [https://www.fema.gov/media-library/assets/documents/12117](https://www.fema.gov/media-library/assets/documents/12117). If you own a home or business outside of the 100-year floodplain, you may qualify for low-cost flood insurance coverage. See the NFIP brochures “Preferred Risk Policy for Homeowners and Renters” and “Preferred Risk Policy for Businesses,” available on the FEMA library website, [www.fema.gov/library](http://www.fema.gov/library).

- **Elevate your home.** If the floor level of your home is lower than the “Base Flood Elevation”—the elevation of the 100-year flood, as shown on FEMA maps—consider elevating the structure above flood levels. Grant money may be available through FEMA.

For more information, please see the Snohomish County brochures “Voluntary Floodplain Home Elevation Program” and “Applying for FEMA Grant Funding to Protect Your Property” available at [www.snohomishcountywa.gov/785](http://www.snohomishcountywa.gov/785) and contact David Wilson, P.E. CFM, at Snohomish County Public Works Surface Water Management, 425-262-2585.

- **Consider selling your property to the county for open space.** If your home is in an area where the river is migrating, consider selling your property to the county for open space and moving to a safer location.

For more information, please see the Snohomish County brochures “Voluntary Floodplain Home Buyout Program” and “Applying for FEMA Grant Funding to Protect Your Property” available at [www.snohomishcountywa.gov/785](http://www.snohomishcountywa.gov/785) and contact David Wilson, P.E. CFM, at Snohomish County Public Works Surface Water Management Division, 425-262-2585.
WHERE TO GO FOR HELP

Snohomish County Services

- Assessor’s Office
  425-388-3433
  Property owners may contact the Assessor’s Office to discuss how flood damage can impact property taxes. The “Destroyed Property Claim” form can be accessed online at: [www.snohomishcountywa.gov/DocumentCenter/View/1358](http://www.snohomishcountywa.gov/DocumentCenter/View/1358).

- Department of Emergency Management (DEM)
  425-388-5060, 800-562-4367, ext. 5060 (toll free)
  Property owners may call DEM to report flood damage to their home.

- Planning and Development Services Department (PDS)
  425-388-3311
  PDS can provide building inspections, provide information on how to rebuild safely and issue permits for repairs.

- Public Works Department
  - Road closures: see the Emergency Road Closure Information web page, [http://www.snoco.org/App4/SPW/PWApp/roads/emclosure/index.html](http://www.snoco.org/App4/SPW/PWApp/roads/emclosure/index.html) (updated every 15 minutes), or call Snohomish County Road Maintenance at 425-388-7500.
  - River information
    - 24 hour hotlines with updated information during floods:
      Skykomish, Snoqualmie and Snohomish Rivers: 425-388-3653; Stillaguamish River: 425-388-3702
  - Flood-related debris management: 425-388-3425

- Sheriff’s Office
  425-388-3393 or 1-800-562-4367, ext. 3393

Other Agencies

- American Red Cross
  425-252-4103
  The American Red Cross provides assistance to those affected by a disaster. Learn more at [https://www.redcross.org/local/washington.html](https://www.redcross.org/local/washington.html).

- Dial 2-1-1
  Dial 2-1-1 is a United Way service that you can also access online at [http://211.org/](http://211.org/). After a natural disaster, the service can provide up-to-date information and connect those in need with available services.
FEMA Helpline
1-800-621-3362, www.fema.gov
FEMA provides information on disaster assistance, flood insurance and flood protection.

The Salvation Army
425-259-8129
The Salvation Army can help with basic needs such as food and clothing.

Snohomish Health District (SHD)
425-339-5200
SHD provides information on the public health aspects of all community emergencies, including advice regarding septic and well systems.

Volunteers of America
425-259-3191
Volunteers of America can assist people in need of housing, food, clothing, or mental health services.

Resources

- Cleanup guidance

- Recovery assistance
  - State: www.emd.wa.gov/
  - County (Department of Emergency Management): dem@snoco.org, 425-388-5060
For more information, please contact the following Snohomish County departments:

Emergency Management (DEM)
425-388-5060 | 800-562-4367, ext. 5060

Planning and Development Services (PDS)
425-388-3311 | 800-562-4367, ext. 3311

Public Works
Road Maintenance Division
425-388-7500 | 800-562-4367, ext. 7500

Solid Waste Division
425-388-3425 | 800-562-4367, ext. 3425

Surface Water Management Division
425-388-3464 | 800-562-4367, ext. 3464
Title VI and Americans with Disabilities Act (ADA) Information

It is Snohomish County's policy to assure that no person shall on the grounds of race, color, national origin, or sex, as provided by Title VI of the Civil Rights Act of 1964, as amended, be excluded from participation in, be denied the benefits of, or otherwise be discriminated against under any County sponsored program or activity. For questions regarding Snohomish County Public Works' Title VI Program or for interpreter or translation services for non-English speakers, or otherwise making materials available in an alternate format, contact the Department Title VI Coordinator via email at spw-titlevi@snoco.org or phone 425-388-6660. Hearing/speech impaired may call 711.

Información sobre el Titulo VI y sobre la Ley de Americanos con Discapacidades (ADA por sus siglas en inglés)

Es la política del Condado de Snohomish asegurar que ninguna persona sea excluida de participar, se le nieguen beneficios o se le discrimine de alguna otra manera en cualquier programa o actividad patrocinada por el Condado de Snohomish en razón de raza, color, país de origen o género, conforme al Título VI de la Enmienda a la Ley de Derechos Civiles de 1964. Comuníquese con el Department Title VI Coordinator (Coordinador del Título VI del Departamento) al correo electrónico spw-titlevi@snoco.org, o al teléfono 425-388-6660 si tiene preguntas referentes al Snohomish County Public Works’ Title VI Program (Programa del Título VI de Obras Públicas del Condado de Snohomish), o para servicios de interpretación o traducción para los no angloparlantes, o para pedir que los materiales se hagan disponibles en un formato alternativo. Los que tienen necesidades comunicativas especiales pueden llamar al 711.

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