



MISSISSIPPI STATE FIRE MARSHAL

MIKE CHANEY
State Fire Marshal

PRESS RELEASE

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State Fire Marshal Urges Caution in Returning to Flooded Homes

March 14-20 National Flood Safety Awareness Week

Jackson, MS – While the flood waters are slowly beginning to recede, homeowners will be anxious to return to their homes to determine the extent of any damage. Commissioner of Insurance and State Fire Marshal Mike Chaney wants to remind Mississippians that when returning to your homes please proceed with caution to avoid any risk of personal injury. Homeowners are encouraged to consider the safety guidelines that are offered below before beginning the recovery process of their property.

As part of National Flood Safety Awareness week, March 13-19, Chaney also stated that now is a good time for those unaffected by flooding to check their flood policies and to create a home inventory.

“As little as 1 inch of water in a home can cause up to ten-thousand dollars in damage and as little as 6 inches of running water can wash a car off the road. Make sure to put safety first if you are in a flood, and also make sure you are covered by a flood policy if you live in a flood zone,” Chaney said.

The State Fire Marshal’s Office asks citizens to consider the following safety guidelines when returning to assess damage from flood waters.

- Take pictures of any damages before you repair both inside and outside. If possible, make temporary repairs to your property to prevent further losses. Be aware that if your home or business is located within a Special Flood Hazard area or is in a flood zone that begins with the letter ‘A’ or ‘V’, you must have a permit before you being certain repair or reconstruction work. If you begin work without a permit, you may be fined. If you are not

sure of your flood zone, contact your community's floodplain administrator or building department.

- Hire licensed and reputable contractors for repair work. Call the Mississippi State Board of Contractors at 1-800-880-6161 or visit their website at <http://www.msdoc.us/> to determine if a contractor is properly licensed.
- If you have not suffered damage there is still time to prepare for the next round of storms as we continue in severe weather season.
- Anyone returning to flood-damaged areas should use extreme caution when re-entering flooded properties. Be careful of escaping natural gas, live electrical wires and collapses.

For manufactured or factory-built homes:

- Examine the overall exterior appearance for any signs that flood waters may have caused movement or settlement to occur.
- Look for obvious signs such as the building not being level, the bottom skirting missing, block support piers missing, loose tie down straps, or the building being completely off the foundation.
- If any of these conditions are present, **Do Not Enter the Home**.
- Immediately contact a licensed installer in your area to assist with stabilizing your home.

For all types of housing:

- If the fuel system (propane or natural gas) for your home was not removed prior to the flood and the fuel container or metering device appears to have been displaced by the flood waters, contact your fuel source provider to inspect and disconnect the tank or meter from the supply lines.
- Flooding in the interior of a home can cause issues with the heating/cooling systems, the plumbing systems and the electrical systems. It is essential that these systems be evaluated by licensed heating/cooling contractors, plumbers and electricians for possible damages before any utility service is restored.

A National Association of Insurance Commissioner's national survey found a significant lack of preparedness among consumers in documenting their belongings. A home inventory is important for a number of reasons. It can help you determine the types and level of coverage you need before disaster strikes. Creating a home inventory is as easy as taking photos or videos of belongings with a cell phone and emailing them to yourself or use the **MyHome Scr.APP.book** app from the NAIC.

After a major loss, the home inventory can assist you in filing a claim. For additional information on disaster preparedness or flood insurance visit the Preparedness page of the MID website at www.mid.ms.gov or follow the department on Twitter @MSInsuranceDept.