

KOVELS®

AFTER THE FLOOD: *How to rescue your antiques and collectibles and minimize your losses*

First Steps – What You Will Need

This is when it's good to have a team at work. Ask your friends to help make phone calls and follow-up while you are busy elsewhere. Have everyone write things down so nothing is forgotten. Also, start keeping receipts of any expenses. They may be reimbursed by the insurance company or of use if you claim losses on your Federal Income Tax return.

- **Get your insurance policy and important papers.** Copies of insurance and home maintenance policies will also be at your insurance company's offices.
- **Make long-term living arrangements.** Bunking with a friend is great for the first day or two, but you will likely be out of your home for weeks or even months while repairs are made. Once you have learned what your options are, start shopping for a comfortable hotel or apartment. Long-term rental in a hotel or motel can often be negotiated. Your insurance may make suggestions or even make the reservations and be billed directly. If you have no insurance money, check with local relief agencies, such as the Red Cross or the Salvation Army. Religious institutions or civic groups like the Lion's Club or Rotary may also be able to assist you. If necessary, check with your state's department of social services or FEMA. Someone will be able to find you food, clothing and shelter for at least a few days and then you can plan for the long term.
- **Once you can get out, go shopping.** You'll need the basics—some changes of clothing and personal items such as toothbrushes and cosmetics. Pick up prescription medicine at the pharmacy. Buy or borrow a special wardrobe to wear to the flooded house. Anything you wear may get damaged, need to be washed frequently, or even discarded eventually. Wear shoes with thick soles to avoid injury from broken glass, rough floors, exposed nails, and other debris. You'll also need a flashlight, large and small plastic bags, and a pen and notebook. You will want to photograph the extent of the damage. A digital camera, video camera, and a voice recorder or your cell phone would all be handy over the next few weeks.

Once You Can Go Into Your Home, “What Do I Do First?”

Be Sure Your House Is Safe to Re-enter.

Follow all safety rules and get permission to enter from the police, electric company or other professional. Write down the date and names of everyone who tells you what you can do. Be sure to wear rubber boots and gloves, wash hands frequently, and cover open cuts so contaminated water doesn't cause infections.

Do not walk into water until you are sure the power is off. If you must turn off the power yourself, wear rubber boots and dry rubber gloves. Stand on a wooden chair or ladder and use a broom handle to flip the main switch.

Inventory Your Belongings. Take Photos or Video of Absolutely Everything.

Go into your home armed with your cell phone or a camera, pen, paper, flashlight, perhaps a laptop computer and plastic bags. Go through the house room by room and list, photograph or video the floor, window coverings, furniture, pictures, decorative items, photos—anything that you can see. Look in closets and open cabinets and drawers. Keep each room separate. Make notes on description and condition. Small items, like cups and saucers or napkin rings, should be carefully recorded, one at a time if possible. It's time to make an inventory of everything in the house. That means everything from half-used bottles of aspirin to the number of cans of peas in the pantry. Don't throw anything away. Keep each room separate. Don't forget to open the refrigerator and freezer in the kitchen. The freezer and refrigerator will have been turned off for days so nothing inside will be safe to eat. List them, then get permission or take photos and get rid of them before the smell becomes unbearable. Pantry items in cardboard boxes or bags attract rodents and disease and must be discarded. The outside of canned and bottled food must be disinfected. Everything, even the food in the freezer, could be worth money to you in the settlement with the insurance company or on a claim of losses with the Internal Revenue Service.

If the insurance company will pay for a remediation or cleaning service, they should inventory everything they deem to be unsalvageable. However, they will not know about items that were completely destroyed or stolen. You will need to determine what was in the flooded house and if anything is missing from the house.

To this listing you will later add actual cost, replacement cost, and any notes to prove ownership and value. It can be worth money in a settlement with the insurance company or on a claim of losses with the Internal Revenue Service. The loss-adjuster will be able to calculate the depreciation, but you will need to know the replacement cost and age of the item.

Think Like a Thief.

Call the insurance company. In normal situations, a good adjusting company will come in your home and start an inventory. The insurance company will also arrange for special care for items like art and clothes. In a major disaster situation, you may be left to do this on your own, or it may be weeks.

Get permission to remove the most valuable items in the house. This probably means all silver, jewelry, guns, coin collections, paintings, valuable rugs and other art and antiques, etc. You may have to wait until the insurance adjuster arrives or you are given permission.

What to save first? Rescue the things that are undamaged first, not the items that are soaked.

Write down everything you are taking out of the house. Put important papers in zip-lock bags and if wet put them in a working freezer to be treated later.

Try to make sure the house is secure before leaving.

Make plans to remove and store breakable items and valuable artwork.

Collect Your Personal Items.

This includes personal papers (especially insurance records), address books, business papers, tax records, necessary medicine, glasses, hearing aids or other medical items, credit cards, passports, social security cards, bank records, family pictures, jewelry, silver, and small pieces of art or objects from your collection. Don't take anything that might be damaged without the insurance company knowing first. This could make claiming it later more complex. Things that aren't valuable or necessary should be left or discarded.

Salvage Clothing, Linens, and Rugs.

You will want to remove your draperies and valuable rugs as soon as possible. But do not do it before the adjuster has visited the house unless you have photographs and the insurance agent's permission. Room-sized rugs may have to wait until a cleaning expert can send a crew to remove them. Most draperies can't be restored.

If you use a "remediation" company, a firm that specializes in cleanup and removing contaminants after a fire, flood or other disaster, let them make the decisions about what is salvageable or not. Their decision is less likely to be disputed by the insurance company, however the homeowner should still have the final say. Instruct the people doing the cleanup not to throw out anything until you have reviewed it (with the exception of food items). Otherwise a few sentimental items or other things you value may be thrown out. Stuffed animals and pillows should be discarded. Make sure the remediation company compiles a list of every item that is destroyed.

Don't Forget the Outside.

Don't forget to photograph and list any damage to siding, brick, shutters, porches, and walkways. Also, examine your shrubbery, any nearby trees, and the condition of your lawn.

Be Sure to Keep All Bills.

Keep anything connected with clean up, restoration, and moving back in. Many will be covered by homeowners, flood, or fine arts insurance. It will take time and a lot of effort. Keep a record of every letter, every visit, and every call about the disaster. You may be asked for the same information several times. And you may have to complain many times.

How to Rescue Your Antiques and Collectibles

Flood damage lasts a long time. The first stages are to get rid of the water as soon as possible, clean up what you can, dry the salvaged items, and try to store the undamaged things. Once the rooms are cleaned, painted, and restored, it is time to treat the stored collectibles before you use them.

Packing and Saving Damaged Collectibles

While cleanup and reconstruction takes place after a flood, you may have to pack up and store your belongings, either at a friend's home, in a locked storage pod on your property, or at a commercial storage facility. Here are a few tips to remember when storing your antiques and collectibles.

If you're storing things at a friend's, make sure the storage area is dry and adequately heated and cooled.

If you're sending things to a storage facility, make sure it has heat and air conditioning, fire and water protection, insurance, and a security system that includes a computerized inventory.

Make a list of everything in each box as it is packed so if it is lost or damaged you have a record. Note the condition of the pieces.

A cooperative friend or relative may be willing to house your valuables and help with their cleanup. Maybe they can store some in their garage. It would be helpful for salvage purposes to have a place to clean and air out certain items that don't need specialized care. Write down who is caring for your collection. With all that's going on, you may forget!

Get permission to remove special items for care.

Mold Removal

Mold is a priority. Dry everything as quickly as you can. If you take items to air out at the home of a friend, relative, or a storage locker write down where it is. With all that's going on, you may forget!

If possible, remove mold outdoors rather than in an enclosed space.

To salvage materials, it is important to reduce the humidity where they are stored, but don't turn up the heat. Additional heat will actually cause the mold to grow faster.

Turn on the Fans

If water damage is extensive and you have electricity, you'll want to borrow or rent fans to run in the house. Some fire departments have industrial fans for this purpose, or your insurance company may supply them. Cleaning companies that specialize in disaster cleanup have fans available. Central air conditioning is also a big help. It will remove humidity from the air and keep mold growth at bay. Seal your windows with plastic sheeting if they are broken and you want to run the air conditioning or dehumidifiers. Open the windows if the weather is suitable. Do not turn on the heat unless it is absolutely necessary, for example to keep pipes from freezing.

Remove any standing water. Some cleaning companies have special equipment. If the problem is not too

bad, a wet/dry vacuum can be used.

Prioritize your salvage.

It's Cleanup Time

Running water is a plus for cleanup. You're also going to need a lot of clean, dry rags, so laundry facilities are a bonus. Remember, you'll need to keep items in storage while your home is repaired. If friends offer assistance, take it. You may want to do your cleanup at their house, then find a storage site for long-term use.

Scrub walls and floors with a mixture of one cup bleach to a gallon of water. Wear gloves, open the windows and run the fans. Remove and discard all soaked drywall and wash the studs with the bleach solution.

Restoration/Rescue Tips

MONEY

Bills

If money has been damaged place remnants or soggy clumps of dollar bills in a plastic bag. If half or more of a bill is intact, the Federal Reserve Bank will replace it. Perhaps your local branch bank will help you. If not, go to the closest Federal Reserve Bank or mail the money first-class registered mail, return receipt requested, to:

Department of Treasury
Bureau of Engraving and Printing
Office of Currency Standards
P.O. Box 37048
Washington, DC 20013

Checkbook and Credit cards

You're going to need some money right away. If you lost your checkbook and credit cards in the flood, talk to your bank, family or friends about a short-term loan.

Bank loan

If your house or your damaged collection is part of the collateral on a bank loan, you should notify the bank.

Taxes

Apply for lower real estate taxes based on the value of the damaged house.

Call the Internal Revenue Service and ask for a copy of Publication 547. It has tax information on "Casualties, Disasters, and Thefts."

PAPER, BOOKS

If you can't dry valuable paper items and books within 48 hours, wrap them in plastic and freeze them. This will not kill the mold but will stop further growth until you have a chance to dry and clean the materials or send them to a paper restoration specialist.

Books and papers that have mold or mildew should be given immediate first-aid treatment in the form of a good airing, preferably outdoors. Spread the pages out, and briefly expose them to direct sunlight. Sunlight may cause print to fade, so don't keep pages in the sun for long. When the book is thoroughly dry, you may gently vacuum or brush away the mold using a soft-bristled brush or slightly damp cloth. Brush away from you, and be sure to do this outdoors.

Books and paper may look wrinkled and free of mold if they had little water damage. But check carefully. Sometimes the inside of a book may still be damp or slightly moldy.

UPHOLSTERED FURNITURE

- Upholstered furniture and mattresses do not weather wetness well.
- Discard any soaked mattresses.
- If an upholstered item is not an antique or especially valuable, you may want to discard it. If it is an antique, focus on saving the frame. Remove the upholstery and treat the wood.
- Upholstery can't be disinfected or cleaned enough to avoid mold or diseases.

WOOD FURNITURE

- Dry everything as quickly as you can.
- Treat veneered wood first. It warps quickly and easily. If it threatens to warp, cover the item with wax paper and place weights on top.
- Remove drawers from wood furniture. Let them dry thoroughly to reduce sticking and warping.
- Place plastic under furniture legs to prevent colors bleeding from floor to furniture or vice versa.
- Wipe wood and other hard surfaces with a rag soaked in a mixture of Borax, vinegar and hot water. Use 2 tablespoons Borax, ¼ cup white vinegar and 2 cups of warm water.
- Be sure to dry all wood thoroughly to avoid decay and mold.
- For painted wood, air-dry the piece before removing dirt. A blow dryer used on the cool setting can help.
- Don't dry wood furniture in the sun. The wood will warp.
- Check wood pieces for damage—warped or missing veneer or hardware. Save any bits and pieces and store them in a bag in a drawer so they can be part of the restoration.

If your wood develops white spots or a film from being soaked, rub the surface with a clean cloth soaked in a solution of ½ cup ammonia and ½ cup water. Wipe dry and polish with wax. If that doesn't work, rub the surface with a cloth soaked in a solution of ½ cup turpentine and ½ cup linseed oil. Careful! Turpentine is combustible. You can also use a 4/0 steel wool pad dipped in liquid polishing wax on white spots and film. Wipe with a soft cloth and buff when finished.

FABRICS

- Mold is the first priority. Dry everything as quickly as you can.
- Don't dry fabrics in the sun. Fabrics will fade.
- Wash fabrics that can take this treatment in a mixture of Borax and hot water.

CLEANING SILVER

If your silver has hollow spaces (like hollow-handled flatware), shake it to see if water has penetrated. If you don't hear a swish, you can clean it yourself, but if you do hear swishing, you'll need to contact a professional restorer.

To clean your silver, wash it with a phosphate-free detergent before polishing. If the piece has porous attachments, such as wooden handles, don't soak it but clean it with a hand sanitizer before polishing.

To sterilize solid sterling silver (but not plated silver, silver coated with lacquer or silver with hollow spaces), place it in almost-boiling water in a Pyrex or stainless pot for 10 minutes, a short cycle in the dishwasher without detergent, or cleaned with hand sanitizer.

CERAMICS AND GLASS

Examine the stored pieces. If newspaper was used for packing, it should be removed. The printer's ink will eventually stain ceramics.

Wash pieces with a phosphate-free detergent. Most dishwasher and dish detergents are okay. Read the label.

Dinner dishes and glassware must be disinfected. No matter how clean the dishes look, you should sanitize them if they were in or near flood waters. The easiest way is to wash them in the dishwasher. Sometimes it takes two cycles to clean off mud. Don't worry about the regular rules concerning overglaze decoration and gilding. One or two washes will not do noticeable damage.

If your collectibles were in muddy water, just rinse off the dirt with clean running water, one piece at a time. Do not scrub. It will embed the dirt or scratch glass or ceramics. Dry with a soft cloth.

Particles of dirt and broken glass will scratch your collectibles. Rinse your pieces well and be sure to use clean cloths to dry.

Watch for ceramic and glass items that may be broken. Place any loose pieces in a plastic bag. Mark it so you remember where it came from! If you don't get to the repair soon, remember to watch for mold growth in the bags. We were once asked to appraise the value of broken dishes thrown from an attic fire. It was a big jigsaw puzzle but we were able to piece together enough pieces) to get some idea of how many sets of dishes were stored in the attic.

ELECTRICAL APPLIANCES, LAMPS

- Check the wiring on any electrical things that might have been water-soaked.
- Lamps can be rewired but many new electronics will probably be impossible to fix.

RUGS AND CARPETING

Check with professional carpet cleaners to see if carpeting can be saved. It is likely it will have to be torn up and discarded. If the problem is not too severe, a wet/dry vacuum may be helpful.

Oriental rugs can usually be saved but require a specialist.

Throw rugs can be cleaned in a washing machine.

ART AND PAINTINGS

Art and damp environments don't mix.

Oil paintings, prints, photographs and books should be removed as soon as possible. The adjuster may recommend an expert to help.

Paper items like photographs and prints must be taken out of the frames and dried to avoid mold stains. Often all that is required is to open the frame, dry the art and re-mat the piece to save it. This pays for a print worth \$1,000, but may not be worthwhile for a reproduction of a painting.

You may want to care for photographs you framed at home by yourself.

REMEMBER

- Write down everything you are taking out of the house. Your insurance adjuster will need this information.
- Leave behind anything that will not be damaged further by being left unattended.
- Do not start to clean up until the adjuster has seen the house, if possible.
- Do not discard damaged goods until after an inventory is made.
- If you have the stamina or the help, photograph each room of the house as soon as possible.
- Always make sure the house is secure before leaving.
- Save your shopping and cleaning receipts.

For information about all types of disasters see ***Kovels Dealing with Disasters*** special report

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