

## INFORMATION FOR HOMEOWNERS IMPACTED BY THE FLOOD OF JULY 29, 2013

As the cleanup from the flood of July 29, 2013, is nearing the end, and the recovery and reconstruction process begin, following are some tips to consider:

1. If you haven't contacted your insurance company, do so. Unless you had flood insurance, your loss will probably not be covered under your homeowner's policy. If you get a denial, get your denial in writing along with the reason for the denial. Save the denial letter for documentation purposes.
2. Keep all of your receipts from the flood. This includes all receipts from cleanup contractors, cleanup equipment rental, fan and dehumidifier rental, any labor you paid to assist in the cleanup.
3. If you were displaced from your home, keep any receipts for housing.
4. In rebuilding, keep all of your receipts for building materials, contractors and construction labor.
5. The expenses in items 2, 3, and 4 may be tax deductible. Consult your tax advisor now to assist you what property and casualty losses may be deductible and any other documentation you may need for these expenses.
6. If your home's electric system was underwater, have it inspected by a licensed electrician for any potential damage. A list of licensed electricians in Lindsborg is available at City Hall. 785-227-3355.
7. Visit with your lender to discuss options that may be available to you. Inform them of the loss you have incurred. Several lenders in town have developed flexible loan programs designed specifically for victims of the flood.
8. Building permits and inspections are required for work on a home's electric and/or plumbing system. Permits are also required for any structural work. All fees for building permits and inspections are being waived for all property owners whose homes were damaged by the flood. For a building permit, contact the office of the Public Works Director at 785-227-3428.



**City of Lindsborg**