

Advice from a Couple of Floodies

(Last Updated: 8/29/17 at 1:24 p.m.)

1. A few introductory notes:

- This document is a work-in-progress. We wanted to get the information out there as quickly as possible for people, but we will continue to update it as we remember additional tips that may be helpful (the last time it was updated will be at the top of the document).
- We're also publishing it as a much rougher draft than anticipated because we're being bombarded with questions and people need info ASAP – so please excuse the writing, organization, and possible duplicate information until we can clean it up some. This was written by two different people simultaneously and then consolidated, so may have some overlap and may not be organized in the most sensible format. Working on that...hopefully it will be in better shape soon.
- We have made this a shared Google doc, but it's only editable by us – that being said, if you have information you'd like to add, please let us know and we will add a "comment" section at the end with your pointers (the more the merrier!)
- If you have questions that aren't answered by this, please feel free to reach out to us and we will try to answer them if possible. We will incorporate the answers into the document if we think others may have the same question and benefit from the additional information.
- Hopefully soon we will make it more tech-savvy and interactive

2. Disclaimers:

- There are so many decision points throughout the flood recovery process and so many directions you can go. There is no "one way" to do things – which for me, added to the confusion and frustration of the process. But I mention this to say that these are just suggestions based on our personal experiences, they are not objective "rules," so ultimately it is up to you to make the decisions that you feel are best for your situation.
- We were lucky to flood under one foot each time – we do not have experience flooding at the levels of several feet that many people are experiencing with Harvey and therefore we can't speak to the mechanical and electrical issues that come with that. But most/several parts of the process are the same regardless, so hopefully this still helps.
- I think this is obvious and doesn't need to be said, but since this information is in writing... we are not experts on the subject, we just have some personal experience that we want to share in case it is helpful to others, but we do not want to be held accountable/liable for any part of others' recoveries.
- There is endless advice and we are sure to have left out things that could be helpful, so please also seek out other resources. One in particular that I have found helpful is the Facebook group "Houston Flood 2015 & Beyond: Support & Resource Group" which unfortunately started in 2015 then re-emerged in 2016 and now again in 2017 🙏 People are constantly asking questions and receiving multiple answers (which is always helpful to see different perspectives/ideas), sharing information, etc.

3. A few tips if you don't have flood insurance:

- Most importantly, apply for FEMA (more info on the FEMA process later in the document)
- Unfortunately, you have to follow basically the same remediation process regardless, but try to find ways to save money:
 - If you can stay with friends or family while you're displaced (rather than renting an apartment or hotel), do that
 - Do the demolition work (removing drywall and insulation) yourself – more info on how to do that later in document

- If you have hardwood floors, trying to salvage them (more info later) – we found that to be the single most expensive part of the recovery

4. First steps (can be done while water is in the house):

- Call your insurance company to file a claim ASAP so you can “get in line”
- Register with FEMA at www.disasterassistance.gov ASAP to “get in line” – this is ESPECIALLY important for those without flood insurance, as they will provide assistance. However, FEMA will also assist where there are “gaps” for those with flood insurance, such as temporary housing. Note that people are only eligible for FEMA if the event is declared a national disaster (which of course Harvey is)
- Call your car insurance company to file a claim if your car is flooded
- TAKE PICTURES (and video) – this is going to be an ongoing theme throughout the entire flood and recovery process and cannot be overemphasized. During this particular phase....
 - Take pictures of every room that has water in it
 - Try to be sure to get pictures when the water is at its highest point
 - Once the water has receded, try to get a picture of the water line with a measuring tape up against it to show how high the water reached
 - If you’re able to have a date stamp on your pictures, that is ideal. Basically the more documentation, the better
- If applicable, start thinking about temporary housing (especially if it’s a wide spread event that will affect/have you “competing” with many):
 - Make a hotel reservation for the next few nights (or arrange housing with family/friend)
 - Research extended stay hotels and apartments that allow short term leases and make reservation – you could easily be out of your home for 6 months (with a likely minimum of 3 months), but if you can start with a month and add on as you go, might as well do that
 - Reserve a storage unit
 - Schedule movers (if you’re willing to pay for the luxury) to come for as soon as you expect the water to recede and after you will have had time to take pictures of and remove ruined belongings. We love 3 Men Movers.
 - Reserve a rental car if your car flooded
 - Call cable/internet company to suspend service (they can place a hold on your account so that you’re either not paying, or just paying a small (\$5-10) fee while you’re not living there and using the services)

Note that many of the temporary housing/storage will NOT be covered by flood insurance, so they are expenses you should only take on if you are willing and able. FEMA should cover a SMALL portion (maybe \$1-2k) of temporary housing expenses, but don’t quote me on that

5. Once water has receded (remediation):

- Important: water that was in your house was probably contaminated, so be careful when handling anything that touched the water. Wear gloves and wash off thoroughly if you accidentally get the nasty water on you.
- It is time to remediate! Note that if you google flood remediation, many companies specializing in the process will come up (Serve Pro, etc). We elected NOT to use them but of course it is your choice. See section 11 “Flood Remediation Industry” for more info on why (and the flood industry in general). Note that these companies’ remediation packages (JUST demolition/drying out) can easily be \$20k. Also, if you’d like to use them but they are unable to get to your house within 24-48 hours after the water recedes, you probably don’t have a choice and will need to begin remediation yourself.
- I think it is SO MUCH EASIER to move your belongings out BEFORE remediation.

- In this case, your first step is to take pictures of EVERYTHING that touched water before you move it out (especially important for insurance/less important for FEMA but might as well)
- If you only got a few inches of water and some things may be salvageable, make sure to clean them thoroughly before they are moved into storage
- Throw away what can't be saved (but take pic first!)
- Move everything else into storage (or upstairs or wherever you will temporarily keep it)
- If you are keeping belongings in the vicinity of where you'll be cutting out the sheetrock, move them to the center of rooms and COVER them with plastic. The sheetrock removal can create a mess (especially if a drill is used) and will leave everything covered in dust.
- Remove sheetrock and insulation within 24-48 hours, as well as other things that have potential to mold (carpet, certain materials of cabinetry—especially if there's sheetrock/insulation behind it, etc). THIS IS PROBABLY THE MOST IMPORTANT STEP IN THE ENTIRE REMEDIATION PROCESS.
 - Make sure it is removed ABOVE the moisture line, which is different from the water line (because moisture will wick up the sheetrock). It makes the most sense to remove it in 4 ft increments because that is how wide the panels are, so it makes replacing them easier (and can be cheaper since there will be less labor than cutting sheetrock at various sizes). If you flooded multiple inches, I would remove at 4 ft; if you flooded multiple feet, I would remove 8 ft
 - This is very straightforward and doesn't need more explanation if you've hired someone to do it, but if you do it yourself either to save money or because you don't have a choice (can't find someone who is available in next 24-48 hours), see more info under section 9 "More detail/personal experience on demolition/remediation (including DIY tips)"
- Remove any floors that may produce mold (such as carpet) within the same 24-48 hour timeframe. We only had hardwood floors and tile, so don't have much advice on this. Hardwood floors may need to be removed (or at least dried out) and tiles need to at least be cleaned, but that can be addressed later – not as immediate of a priority. More info on hardwood floors under section 9
- Open kitchen and bathroom cabinets to let them air out and remove toe kick from bottom. Depending on the material of the cabinets and extent of flooding (amount of water and duration in the house), you will either have to remove the cabinets (eventually, probably not necessary in the first 24-48 hour period) or you may be able to save them. See more info under section 9
- Clean/sanitize studs (wooden beams inside walls), tile floors and whatever else you think may need it with Odoban or a similar product. You want to kill any bacteria from the nasty water and prevent mold growth.
- Dry out your house using dehumidifiers and fans. This is another point where you can choose the avenue best for you – a company (if available) can come dry out your house in 3 days or so. I'm trying to remember the ballpark estimates we got for that – maybe \$5k? We opted to run dehumidifiers (a combination of borrowed, rented and bought) ourselves, but in this case it will take much longer (since they are not industrial strength). We ran dehumidifiers for 3 months after the first flood (since we salvaged our wood floors) and 4-6 weeks after the second flood.
 - I don't know the magic number for how long to run dehumidifiers, but I would recommend testing the moisture (in the walls, and flooring—or subflooring if you've removed the flooring) as an indicator of when they're dried out. You definitely don't want to begin rebuilding prematurely (with moisture still trapped in the structure) – that could cause major issues later.

- Mold testing – we did this before rebuilding for peace of mind. Note that mold companies can be kind of scammy, so try to find a friend (or friend of a friend) in the industry who you can trust

6. Documentation:

**I cannot emphasize this aspect of the process enough. So important for insurance purposes, or for FEMA (you can be audited in the future if you get a grant), or for future house sale efforts to prove you remediated properly, etc. The more accurately and more organized you document things while they're happening, the less trouble it will be in the future if/when needed (once you've forgotten everything!). Trust me, you will be SO glad you did it.

- Pictures – as mentioned earlier, this is SO important at every step of the process. Take pictures/video of:
 - Water in the house – every room
 - Water at its highest point (and/or after the fact with measuring tape against water line)
 - Personal property:
 - EVERY SINGLE THING that got wet and you may want to claim for your personal property loss – and most people recommend doing this for everything no matter how small
 - For appliances/electronics, take pics of model/serial numbers
 - For furniture and valuables, I
 - Demolition – make sure to have pictures showing drywall/insulation and floors removed (and anything else you think may be important to prove was done)
 - Renovation – take pictures throughout renovation process. This probably isn't quite as important as the others, since if you have pictures of the demolition and your house is rebuilt, that is probably proof enough...but can't hurt
- Receipts/expenses:
 - Save all receipts from anything flood-related. Scan copies and save them in a folder on your computer and/or save the physical copies together in an organized fashion somewhere safe (and flood proof!) so they are easy to find/access in the future if needed
 - Download credit/debit card statements that include any flood-related expenses and PDF/save them in the folder as well – this is one more layer of proof in case receipts are misplaced – and it's important to do in "real time" since if it comes up in the future, you may not be able to access old statements online anymore
 - Create a spreadsheet that organizes all flood-related expenses at a high level. I cannot tell you how helpful this has been as a quick reference/guide. Ours had the following columns: "Description" (the service or thing purchased), "Paid to" (contractor, store, etc), "Date of Payment", "Form of Payment" (check – including check number, credit card – specify which one, etc), "Amount"

7. High level overview of insurance process:

- Begins with filing a claim (do that ASAP – as in, once water starts coming into your house, regardless of what time of day/night it is)
- An adjuster should call you and schedule a time to come assess your damage (ideally before you start the remediation process / while your place is still set up the way it was pre-flood, but more likely it will already be empty and in the demolition process – hence the importance of pictures)
- Personal property list - you'll need to list any/all property that got wet and that you want to be covered by insurance. I found a spreadsheet to be most helpful and that's what I submitted to insurance. The columns I used were "Room" (room of house that item was in), "Item", "Date Acquired" and "Estimated Value." I believe each of those fields is required besides "Room" (that was just for personal organization).

- PICTURES of personal property to accompany this list is crucial, as emphasized throughout this document.
- If you have receipts for any of your property (that proves the value), that is very helpful
- Model/serial numbers for appliances or electronics are helpful in estimating the value (because you can likely find it online)
- You may need to find “comps” online for various things to support the estimated value that you list - for example, if you list an antique French farm table as valued at \$3,000, you probably will need to find several similar tables/”comps” online to send to the insurance company as justification for claiming that amount
- The adjuster will work on your claim and eventually send you “Proof of Loss” paperwork including the claim amount they came up with (which you will sign and they will release the funds). **THIS MAY NOT HAPPEN FOR MONTHS AFTER YOU FILE YOUR CLAIM** (it took exactly 2 months in our case).

And that is where things can either be very straightforward or much more complicated, which I will expand on below, but want to continue the high level summary of the insurance process

- Insurance money/payout process:
 - For your personal property amount, insurance will make a check out to you and that’s that – very straightforward
 - For the amount that is allocated towards home repairs, that will be a check made out to you AND your mortgage company (if you don’t have a mortgage, I’m assuming it is just made out to you and is straightforward like the personal property side of things)
 - Your mortgage company will then release funds in installments – note the checks will be made out to you AND your contractor (I’ll expand on this more below). Also note that I’m not sure how different mortgage companies handle the process, but I’m assuming they’re all somewhat similar (our experience is with Chase FYI). The process went like this:
 - Fill out some paperwork (including a lot of info about your contractor – repair estimates, their employee ID # and tax info, etc) and upon receipt of this information, the mortgage company immediately issues a check (to you and your contractor) for the first \$20k
 - Once repairs are 50% finished, schedule an inspection (instructions will be given to you by mortgage company) and assuming that goes well, 50% of the remaining funds will be released – again, in the form of a check to you and your contractor
 - Once repairs are 90% finished, schedule another inspection and the same thing – the other half of the remaining funds will be issued

**Okay so here is how this can be straightforward or much more complicated:

- The straightforward route is that you wait for the proof of loss and insurance check to make any decisions about spending (which overall is fine EXCEPT for sheetrock/insulation removal and anything else that would SURELY cause a mold problem if not remediated immediately—you must do that before getting your insurance check). The obvious downside to wait for the check before renovating is that you will be displaced months before even BEGINNING to make progress on your house
- The more complicated route (which we decided to take, especially since it was our second flood and we wanted the process to go as quickly as possible) is remediating and repairing (and therefore making spending decisions) BEFORE receiving our proof of loss and knowing how much we’d get from insurance. A couple important things about this route:

- Obviously it requires the means to do so – using personal funds that you can replenish once you receive insurance money
- You are also taking on some risk by making decisions without complete information. Obviously you don't want to end up in a situation where you have spent much more than you end up getting from insurance. If you are using an honest contractor who you think charges fair prices and you are restoring your home to a similar condition that is was pre-flood (rather than making fancy upgrades), the risk is of overspending is probably pretty low.
- The logistics/flow of insurance funds are also more complicated in this situation since the checks are made out to you and your contractor. Ultimately I believe the intention is for you to sign the check over to the contractor for the work to be done (which would be the case if you wait for the claim before starting the work – the “straightforward route” mentioned above). But in this case you've already done some or all of the work and likely paid the contractor, in which case you want to deposit the check into your personal account. This can be done by having the contractor sign the check over to you. However, this has the potential to get complicated because...

[I'm realizing this section is getting really long and complicated and will probably need some attention and editing, so I'll come back to it later... We're trying to get this out ASAP and this is more relevant later in the process. So to be continued/check back...]

8. High level overview of FEMA process:

- Register/apply for assistance at www.disasterassistance.gov
- Adjuster will call you and set up a time to come assess damage
- Difference from above in terms of personal property – you do not need to make a list. My understanding is that FEMA uses standard amounts based on various factors (square footage, etc) to determine a personal property loss amount
- You will receive phone calls and letters informing you of your assistance details – amounts and form of assistance
 - I believe in most cases there are two forms that most people will receive: 1) a grant and 2) eligibility to apply for a low interest rate loan through the SBA
 - The loan amount for which you're eligible to apply will be the difference between total loss amount (as determined by FEMA) and the grant amount. You can take as much or as little as you want of this amount
 - Note that there are various rules depending on how much you take – for example, over \$25k requires a lien on your house. I believe that over a certain amount (not sure what) requires that you submit receipts/proof of purchase for everything. (note that while you may not need to submit them for lower amounts, I would encourage you to save all receipts regardless because you can be audited (within 3 years I believe?) if you accept FEMA assistance
- The grant will be direct deposited into your bank account, likely soon after you are informed of the amount (I believe it was 10 days later for us). This is money that you do not have to pay back, but remember to keep receipts in case of audit
- If you take out a loan, you'll have to do a bunch of extra paperwork through the SBA for that. A case officer will be assigned to you and you will likely have an appointment scheduled with them to go over things in person.
- I can't remember all the details related to the FEMA process, but that's the general gist...

9. More detail/personal experience on demolition/remediation (including DIY tips):

Drywall and insulation

When we didn't have insurance, we completed much of the demolition ourselves since it doesn't take more expertise than a youtube video will get you, and it can be very expensive professionally. We learned it's best to remove walls asap (within 48 hours). We removed the baseboards (shoe molding) and quarter round with pry bars and hammer claws. Don't worry about damaging the drywall using it as a fulcrum, you'll tear it out also. Be careful of the sharp, long brads and nails that stick out of the removed boards.

We next removed the drywall. Drywall is dehydrated gypsum plaster sandwiched between heavy paper. The important point is that it soaks up moisture that weakens its structure and is a good growth medium for mold. Make sure to remove it well above the moisture line (which is different from/higher than the water line - the moisture wicks up). When we flooded 5 inches for only a couple hours, some people told us to cut the drywall 4 ft up from the floor, saying the strength and rigidity were compromised and mold would grow. We took the calculated risk to cut only at 2 ft. Also, because drywall is mostly sold in 4 ft by 8 ft panels, it doesn't make economic sense to cut certain measurements, like 3 ft, and be left with a 1 ft strip you have to just throw away. It is less work and probably similar cost to take out 4 ft instead of 2 ft, so you might as well tear out the whole panel.

To remove drywall, we found it most useful to use a drywall handsaw or box cutter/utility knife, two manual tools as opposed to power tools--a Dremel or circular saw. The drywall saw wasn't the easiest to keep straight, left a rough cut, and was easy to thrust too deep (which could be a safety risk near electrical wires by studs), but had better leverage than the box cutter and was fast. Also the rough cut can be sanded even and dressed up when taped and floated.

The box cutter, Dremel, and circular saw can all be set for the depth of the cut (a lot of drywall is around a ½ inch thick). The box cutter gives you the least leverage and the smallest cut, which is difficult, but you can cut the heavy paper and snap the drywall off. The Dremel is hard to keep straight, which will be necessary for mounting the replacement drywall panels. The circular saw is fast and easy to keep in a straight line, but covers the whole house in a fog of dust, requiring safety breathing masks and eyewear, and really wasn't a good option. Also the dust is a safety hazard. I would recommend you not use a circular saw.

To measure your cut, use a Straight-Line Chalk Reel all around the house (very easy!) measuring up from the base of the panel.

Remove any wet insulation. Be sure to wear gloves, a breathing mask, and safety glasses since fiberglass insulation irritates your eyes, skin, and lungs. Cut the heavy paper mounting the insulation with a utility knife or box cutter and throw away the wet insulation into trash bags.

Make sure to remove all the drywall screws in the studs once the walls and insulation are out. The new drywall can't go up while screws are still in, and you'll need the studs flush.

Measuring

Home construction isn't rocket science and your perfect measurements and geometric theory often doesn't jibe when you go to install something. When measuring drywall panels, cut them big and in place, so you can have extra material to account for slopes in the house or other flaws.

Hardwood Floors

If you have wood floors and water didn't sit in your house too long, you can try to dry out your floors. With conventional dehumidifiers and fans, this will take several weeks and can drag out the process a lot. The benefit is that it's cheaper to dry the floors, sand level, and refinish. The cost is mainly time and some may worry about mold beneath the floors. I'd recommend only trying to salvage the floors if you don't have insurance and money is an issue.

We kept our most of our floors the first flood, and we removed boards here and there in order to open up gaps to dry out. We removed the wood floors in one room (to see what was under and make sure we didn't think keeping the wood floors was creating a mold problem underneath) and replaced it with

some recycled planks and some new. (The contractor knew a guy who had a recycled lumber yard-- if you can find one, this is a great option and you can't even a difference after finished.) Since we had insurance for the second flood, we replaced our floors. We had a company that restores remove the floors (for free, since they wanted the wood! We will try to find the contact info and add it here soon) and then had a floor guy put in new wood floors, stain and finish them.

Wood floors add resale value to the house, but also are among the most expensive and one of the more time-consuming aspects to remediate. Consider that these once-in-a-century or greater floods have been happening annually when deciding to replace wood floors. There are tile and other surfaces that are easier to remediate after floods, if you think you may flood again. If you want to demolish your hardwood floors yourself, it's a lot of work with crowbars and pry bars, but possible. Get knee pads and puncture-resistant gloves because you'll be working low with a lot of flood-rusted nails. You may be able to call a lumber yard to recycle your old planks.

Cabinets

Remove the toe kick, the thin strip along the front of the cabinets, to let the water drain from the cabinets. Also, if there is a thin piece backing any exposed-back cabinets, you can pry this off and remove to drain.

If made of particleboard, your cabinets will swell with the flood water and have to be replaced. If they're made of denser plywood or lumber, you may be able to keep them.

After removing all contents, to remove cabinets from the wall find the screws anchoring them into the studs and unscrew wall cabinets while someone else holds to make sure they don't fall. For floor cabinets, you'll need to remove the countertop. The countertop is glued on and usually very heavy. We paid contractors to saw the sink out and remove countertops.

Tool Rentals

Home Depot and Lowes have tool rental centers that are great for lots of specialized one-use tools like nail guns (you have to buy nails/brads), power washers, dehumidifiers, fans, chainsaws, reciprocating saws, sanders, and rental trucks.

Renovating (Good Opportunity) and Rebuilding

For renovating and rebuilding, we mostly used contractors and it requires more expertise than demolition. You can hang drywall yourself, but a professional should tape and float it. You can install pre-fabricated cabinets, if you buy those from Home Depot or Lowes, but for higher-end cabinets you need a professional. We also used professionals or experts in the family for plumbing, electrical, tile and counter work.

While your walls are out, it's a great time to renovate electrical and plumbing work. If you have lead, copper, or steel pipes, you can update to code them with PVC. And you can document it for when you sell your house and have to check that box on the seller's disclosure form. Putting in french or sliding glass doors to the backyard where there's now a wall is shockingly easy and fast (for professionals). Look into cabinet storage solutions. Many are expensive, but IKEA has a great cheap solution called a [UTRUSTA](#), that's better than a lazy susan or a plain deep corner cabinet.

Note that while it is a great opportunity to make some changes or upgrades, insurance only covers the expense to restore your house to its previous condition, so that is very much a personal choice and should be based on your financial ability

Contractors

Don't pay the contractor all up front. Negotiate a sizeable portion of the payment due upon completion. This incentivizes the contractor to get your job done in a reasonable time, allows you more room to negotiate issues you're not happy with at the end, and also doesn't put as much risk on your shoulders, should the contractor quit or not complete the work to your liking.

10. Mental health:

- To set realistic expectations, know that you are going to be dealing with this for MONTHS. It's sad but true and probably best to know that now.
- The more you can find the silver lining and/or humor in things, the better your experience will be. Your attitude makes SUCH a difference to your mental health throughout all of this.
- Be prepared for a LOT of teamwork with your significant other. There are COUNTLESS decisions, big and small, and countless opportunities to disagree. Just saying – it will take a lot of work and be incredibly frustrating at times, but ultimately it will likely (hopefully) bring you closer together...as cheesy as that sounds ;)
- Seek professional help if needed

11. Flood Remediation Industry

It's really confusing what to do after a flood and how best to remediate your house. We would talk to some people who said certain things were inconsequential, and then other people terrified us that black mold would overtake our house and everything would become toxic and devalued. From flooding twice and talking to lots of experts, this is our best understanding of one cause for so much confusion about how to remediate and what's necessary and unnecessary.

The way it works is that flood remediation companies generally get paid by flood insurance providers. The funds are distributed to the homeowner through the mortgage holder who disburses them to the remediating company or general contractor overseeing the remediation. In cases where the homeowner has insurance, she may not ever have to pay money directly to remediating companies or contractors.

The important thing is that this set-up results in remediation companies advising you to take the nuclear, most-expensive, most-invasive option almost every time. Add to that the threat of toxic mold and somewhat media hype, the risk to the value of the home, and general contractors also may advise you to take the nuclear option to cover their own liability.

Here's an article that's useful about the threats and understanding on mold in

homes: <https://www.aiha.org/publications-and-resources/TopicsofInterest/Hazards/Pages/Facts-About-Mold.aspx>

Contractors and flood specialists admitted to us that in homes of a certain age, in very humid Houston, trace amounts of mold in the insulation of exterior walls occurs very commonly. In fact we found existing small patches of mold trapped in walls which didn't appear to have grown for a long time (dried out looking, limited patch). However, we fully remediated our house in areas that we feared would grow mold, where flood water had accessed. Still, there were some cases where we didn't take the nuclear option.

Take-home point is that many experts will tell you to totally gut your house and start from scratch. If you have the money and can do this, it can be worthwhile. But, it's not the only method and may not be possible for people without the money. Certain areas may not require such invasive, expensive remediation and it's worth finding out what your options are from a contractor or expert who has done more than just the nuclear option. I don't think the average remediating professional has owned a home that flooded, decided to take a moderate approach, and 12 months later tested the air quality for mold contamination against a control.

12. FYI – Our Flood History

We bought a 1950s home in 2014. It flooded twice. On the Memorial Day floods in '15 we got about 7" in the house, and on the Tax Day floods in '16 we got about 5". We sold it in '17, closing right before Harvey. We understand it flooded again, though we don't know how high the water got in the house. The first time it flooded, we didn't have insurance (it isn't located in a "floodplain," though that distinction at this point seems pretty pointless). We paid to remediate through our funds, those of family and friends, and FEMA grants/loans.

The second time we flooded, we had insurance. In both cases, we didn't use professional remediating companies, though we spoke with several. We performed much of the demolition ourselves with family and friends, then coordinated a few contractors to remediate our walls, wood floors, bathroom cabinets, and renovate our kitchen, installing new cabinets and countertops.