

What do do when your house floods based on my experience in 2009, 2015 and 2016

1. Ensure physical safety - everything else can be replaced - you can't
2. You are in a marathon now, not a sprint - everything will take much, much longer than you want it to. You will be dealing with the federal government (national flood) and they move at their own pace
3. Take pictures - lots of pictures. Establish how high the water was inside and outside of your house. You need to prove how deep the water was as part of your flood claim. Use a yardstick or ruler on the outside of your house to establish the high water mark.
4. File your claim immediately - get in line for adjustors, etc
5. Flood insurance will not reimburse you for loss of use, so any hotel or lodging expenses will be out of pocket
6. Save all receipts - all of them
7. Order a POD or storage container as they will sell out fast
8. As soon as the water recedes, start mitigating the damage. Shopvac out what water you can, remove the wet carpets, remove the baseboards and start removing wet sheetrock. Cut a line about 2 feet up the wall. The straighter you cut, the easier the rebuild will be. Bag debris/insulation etc and take it outside. Save a square of ruined carpet and ruined carpet pad for the insurance to verify replacement value - if you have multiple carpets, save multiple samples. - Your goal is to get anything wet out of your house so it can begin to dry. Don't worry about removing glue down hardwoods, let the contractor handle that during the rebuild
9. Take pictures of any damage you see, wet sheetrock, wet carpet, wet furniture, anything you want to claim - document. For contents, document individual items - each shirt, book, etc needs to be enumerated and documented for the claim - if you say 20 books on your claim, you need a photograph where 20 books can be individually accounted for - be exact and over detailed
10. We are expecting more rain so don't put flood debris where it can float away, block a drain and cause more trouble
11. Be very careful about hiring "the experts" companies will bring in fans, etc and eat up a lot of your claim check by "drying" your house - once the walls are open, the studs will dry in time. Every dime you spend renting expensive blowers is money you can't use towards granite countertops or tile upgrades when you rebuild. Fans, your air conditioner a dehumidifier from Home Depot will do the job. You can spray the studs with bleach as they dry out. We saved \$10K each claim by doing the work ourselves in our three floods.
12. Be careful hiring contractors - ask for multiple references, ensure they use sub-contractors they know - they will be busy and be prepared to wait
13. Plastic storage tubs work better than cardboard boxes for storage of your undamaged stuff
14. Be nice to the adjustor - he or she will be valuing your loss and establishing the rebuild - every dollar counts, so be a pleasant memory for the adjustor, rather than "that" person

15. No matter who your insurance company is, all flood claims go through the federal government, all money comes through FEMA, so the time between the adjuster visiting your house and you getting money takes weeks/months - be patient - it is challenging and horrible waiting, but you are dealing with the government and all the other claims that are in flight as well.
16. Your first estimate will likely be less than you expect, so work with your contractor to file a supplement for things that were missed. Be wary of working with 3rd party arbitrators as they will take a %age of your total claim, not just any extra they get you in the supplement.
17. Accept help when offered and be specific - if someone asks "what can I do?" tell them something specific - I need candles, contractor bags, sandwiches - be grateful of those that reach out and be honest with what you need.
18. You will get through this, it is a struggle, but you will get through it. Lean on your faith, your friends and family.