



Flood Recovery Tips for Home Owners

Important Steps to Take When Recovering from Disaster

Hurricanes can bring devastating flood waters that damage homes. After the flood waters recede, residents will be eager to return to their homes to assess the damage and determine their next steps.

Former NAHB Remodelers Chair Dan Bawden, president of Legal Eagle Contractors in Houston, has some answers to home owners' frequently asked questions.

How can I find out if I have flood insurance, and who to call?

Call your homeowner's insurance company or your mortgage company. They can tell you how to contact your flood insurance company – and you should contact them as soon as you can.

Should I wait to hire a general contractor/remodeler?

No. Interview remodelers now, pick one and ask to get on his or her list. An accurate estimate for repairs cannot be given until the tearout/dryout stages are complete.

What things are important to document with pictures for insurance purposes?

Document all damaged surfaces and contents *before* you do any remediation.

You cannot take too many photos. Specifically, take pictures of the water level at its highest (or the high-water line), both inside in all rooms, and outside your home. Take photos of damaged furniture, where the water line got to on all appliances, including the washer, dryer and water heater. Document what floor material you have in each room. Take photos of all lower cabinets and document the type of countertop each has. Take pictures of your vehicles and any flooded outdoor structures.

Who should remove the wet stuff from inside my home?

If you can cut the carpet into small pieces and lug it out to the curb yourself, do so. Do the same with soggy furniture pieces, clothing and items you can manage. It may be there for a few weeks and kill your grass, but this gets it out of your house and you don't need to rent a commercial dumpster. Do not remove the sheetrock and insulation yourself: You may remove more than is necessary, and this adds cost when it's time to rebuild.

Handling these materials also puts your skin in too much contact with the toxic floodwater. This water wicks up into the insulation in your outside walls. If the mold has started to appear inside or outside the walls, use of a respirator mask (a real one, not the paper ones) and gloves are a *must*.

If you cannot manage to do this removal work on your own and have no church or other volunteer group to help you, keep the air conditioning running as cold as possible and wait for the remediation company.

Your home's central air conditioning system can reduce the humidity level to about 45%. This is not enough to dry out wet surfaces such as the slab and lower walls. It just helps. The dehumidification machines the pros use reduce humidity levels to 15% to 17%.

How do I find a water remediation company?

Ask your homeowners insurance agent for a list of names. If you do an internet search, always check to see if they are members of the BBB and check their reviews on Google before signing a contract. Also, ask to have the company's general liability insurance company email you a copy of the insurance certificate with your name placed as the loss payee at the bottom left. If it can't do this, pass it by.

Is my homeowners insurance going to pay for any of this?

Only for non-flood related damage – such as structural or roof damage. If flood water rose from below and that water also actively flowed through your home, there may be structural damage to the framing. You will have to hire an engineer to prove the cause of the damage, as insurance companies are fighting to deny coverage wherever they can.

When do I have to replace electrical outlets and switches? What about the wires in the wall that got wet?

If the water reached your outlets, typically at about 14 inches off the floor, they all need to be replaced. Same with switches: A licensed electrician should look over your system after a flood, including the wiring, all devices, and breaker box. Unless your wiring shows signs of damage, it usually does not need to be replaced. My clients will often update the wiring by adding grounded wire while the walls are open.

I was thinking of doing some updating and remodeling soon anyway. Is now a good time to do that or will it mess up my insurance claim?

Your insurance settlement is supposed to put your home back where it was before the flood, but it won't. Once you find out what your settlement is, doing more extensive remodeling will not affect the settlement. The insurance company will not write you any checks if you do not actually spend the money to rebuild your home. It may require an affidavit from you and your contractor that the work was completed.

I have men coming to my door offering to remove the carpet and sheetrock. How do I know if they are pros? What questions should I ask?

Professional remediators should not be knocking at your door. Hiring an unsolicited contractor puts you at very high risk that the work will not be done properly, or worse.

The remediators want most of the money up front. What should I do?

Most professionals are going to bill the insurance company, so you don't have to worry about paying them. If you hire a non-pro, be very careful. Do not pay more than 10% up front. They do not need "materials money" to do tear-out and remediation. They should be using equipment they already have.

Further, the bulk of the work takes place in less than a week. Then there are only dehumidifying machines running for a few days after that. Ask to pay on completion. If they are unwilling, offer 40% when the drywall has been removed and mildewcide applied. Pay the final 50% on completion, which is when the home has been checked with a moisture meter and determined to be dry. This testing should be done when the fans and dehumidifiers are being removed. Your home should be swept clean by the remediators, and all trash hauled off or placed out front of the home before you release the final payment.

What is the proper procedure for effective, professional remediation?

The extent of removal depends on the height and duration of the floodwaters. Someone who had only one inch of water come in may be able to keep all their cabinets. Someone who got six feet will not be able to salvage anything.

Here is a summary of what a professional remediator will typically do:

- After photographing it all, remove wet flooring (including the “screeds” or strips of wood under wood floors), furniture, clothing, appliances that sit on the floor, and cabinets if the water rose above three inches.
- Remove baseboards, all wet insulation, drywall to 2 feet, 4 feet or 8 feet, depending on the water height. If doors and trim (like door trim and window sills) got saturated, they should be removed too.
- After the walls are opened and the slab cleaned up, apply mildewcide to all exposed surfaces in the walls, and all framing that got wet.
- Install and monitor commercial dehumidifiers: at least three for homes 2,000 square feet or less.
- Install high-velocity air mover floor fans: at least six for homes 2,000 square feet or less.
- If the home had mildew growth in the walls, the open walls will need to be sprayed with a special primer.

I have no idea what the remediation cost will be. Are there any rules of thumb?

The extent of damage varies depending on the depth of the water in the home. A 2,000 square foot home that had 3 feet of water in it could cost between \$15,000 to \$20,000 for the remediation process. This does not cover any of the “build-back” costs.

Will my flood insurance pay for all the remediation costs?

Usually, but not always. Flood insurance allows reimbursement for a certain set of activities: Removal and replacement of your kitchen and bath countertops is not covered, even though removal of your soggy lower cabinets is covered.

Will my flood insurance pay for all the cost to put my home back together?

Unfortunately, no. Flood insurance will only pay about 50% of the real cost to restore your home. If you don't have the cash, you will have to borrow it. You may decide to sell the home after the remediation.

I can't afford to repair my home. Should I walk away without doing the remediation and sell it as is?

You must remove all the wet surfaces and dry out the home, or it will severely hurt the market value, even if you think it is a tear-down.

What questions should I ask to screen out bad contractors? What are the red flags?

- Are they members of a professional trade organization, such as the local home builders association or the National Association of the Remodeling industry? Call references and confirm that they have done this type of work (in your part of town) before. Avoid all out-of-town contractors.
- Are they listed as BBB members? Check their rating. If they don't show up at all, that is a red flag. If they have no reviews (Google, Yelp, Houzz, etc.), that is a red flag. Pass them by. All legitimate contractors have at least these trappings of professionalism.
- Do they have a general liability insurance policy in place? Have the insurance company send you proof of insurance. Do *not* take the insurance certificate directly from the contractor: They are easily forged.

The remediation crew is going to be working all over my home at once. How do I protect my valuables?

On regular remodels, you can change the locks on one bedroom door and keep your jewelry, guns, cash and expensive collectibles in there. Not so with flood remediation. The best idea is to box those items up and take them to the home of a family member or friend until your home is repaired. Do this before the remediators arrive. I've heard several stories of big-name remediation crews who stole jewelry and cash while onsite.

Is my mortgage company involved in this?

Yes. If you have a mortgage, your flood insurance company will probably mail you a check (or series of checks) that require both your signature and the mortgage company's signoff. Often the mortgage company is slow to cut checks during the work. Contractors cannot wait weeks to get paid, as they typically pay their workers every week. You may be asked to pay for work as it progresses and get reimbursed when the check arrives later.

What do I do after I get the house dried out?

Find a professional local remodeling contractor, rather than your remediator, to do the construction. If you can find one with a national certification in remodeling, your chances of having a good experience are even higher. Use the trade organization websites listed above, and call contractor's references before the contractor comes out to your home.

What questions should I ask of a contractor's references?

- What was the communication like? Could you get your contractor on the phone if you needed him or her?
- Did you get a weekly schedule?
- How neat was the jobsite kept? Did they broom clean the job every day? Did they use any dust removal machines?
- Do you feel like you got a good value for the price paid?
- What were the workmen like? How comfortable were you having them in your home? Were they friendly and polite?
- Was there always a person who spoke your language on the job in case you had an important question?
- Did they have a fixed place of business or did they "work out of the back of their truck"?