



5 MINUTE GUIDE

Floods

This is a brief guide to dealing with a flooding disaster but you can follow links to our deeper guides for additional advice.

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Flooding damage accounts for a good chunk of natural disasters in the US, on the order of several billion dollars each year. But most home insurance policies don't cover flood damage, meaning about half of national flood damage each year isn't covered by standard policies.

This means most Americans are underinsured when it comes to the aftermath of a flood, but there are ways to prepare and reduce losses. There are also ways to rebuild after a flood without insurance when the waters finally subside.

What to do when returning home after a flood

Once your local agencies have given you the ok to return, check for any structural damage outside your home before entering, and take photos and video of any damage you see inside and out to later share with insurance and disaster adjusters. Document any wind damage on your roof or foundation, since it can allow floodwaters in but is covered by most home insurance.

Take special care around any standing water, making sure your electricity is shut off to prevent dangerous situations (you may want to hire an electrician to inspect and check your home before entering).

Mitigate further damage by removing all standing water and ventilating your home to prevent mold production. Use a sharpie to denote high water marks inside your home for adjusters to review later and keep large samples of carpets and drywall affected before removing all wet materials from your home. Leave electrical inspections, structural assessments, sewage cleanup, mold remediation, and major repairs to professionals. Keep receipts for anyone you hire for insurance or FEMA claims, ensuring adjusters see the damage before extensive cleanup.

READ MORE

 [A checklist for returning home after a flood](#)

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Applying for aid after a flood

If you have flood insurance (less than 5% of Americans are covered), start by contacting your insurance agent. For most other homeowners, if your region has been declared a federal disaster area you can request assistance from FEMA. Create an account on [DisasterAssistance.gov](https://www.disasterassistance.gov) to start an application. Create an [inventory spreadsheet](#) of all your damaged items with approximate purchase costs that you can upload along with any photos of damage.

Schedule a home inspection to fully ascertain the damage. You may want to pursue [securing an SBA loan to cover construction costs](#) in the absence of adequate insurance. Also check into [pausing your mortgage](#) to help cover temporary clean-up costs while you begin researching contractors for repairs and remediation.

READ MORE


 [How to apply for aid after a flood](#)

Hiring contractors for post-flood cleanup

Choosing a reliable contractor for flood repairs is crucial. Contact local building departments, family, friends, or local restoration companies for recommendations. Verify their state license, look them up on state agency sites to see if they have any complaints, and make sure they have insurance. Get estimates from 2-3 contractors, and ask for customer references.

Ensure they specialize in flood cleanup and mold removal. Scrutinize contracts for start and completion dates, and make sure payment schedules are tied to completed stages (no more than 30% upfront). Make sure that contracts include a detailed warranty and that all permits are acquired and work is approved before final payments.

READ MORE

 [How to hire contractors for post-flood cleanup](#)

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