



## BBB Tip: Preparing for and recovering from flooding

After a storm, many homeowners have to deal with flood damage. Quick action can minimize disastrous effects on businesses and homes. According to [FEMA](#), just one inch of water in a home can cost more than \$25,000 in damage. The Better Business Bureau urges all homeowners to take care when [choosing businesses and contractors](#) to help with the cleanup work.

### **Water damage restoration: What to do when your house is flooded**

To help property owners navigate the recovery and restoration process, BBB offers these tips:

**Check your insurance policy** – Flood damage is not covered by standard homeowners or renters insurance policies. In some high-risk flood areas, home and business owners may be required by law to carry flood insurance. To learn more about your state's requirements check with your Insurance Commissioner.

**Repairing the damage** – Don't make any permanent changes to your property until you get approval from your insurance provider. They may not fully reimburse you for repairs made without their permission. Take photos of the storm damage to show your insurance company.

**Get multiple opinions** – Shop around and get at least three different estimates before deciding on a contractor. Make sure the estimates are broken down the same way. Watch out for high-pressure sales tactics and less than trustworthy businesses — research company profiles at [BBB.org](#) to find reputable contractors. You can find more helpful tips on choosing a reliable contractor [here](#).

**Ask for proof of liability, workers compensation, and licensing** – Verify the contractor has the correct license to do work in your state. This protects you in case something happens while working on your property.

**Get everything in writing** – Demand a written contract from anyone you hire. Clearly written, detailed proposals that are broken down into separate line items are a good sign that the contractor is being thorough and has prepared an accurate estimate. The following is a partial list of things your estimate or proposal should include:

- The type of material being used, manufacturer, and color
- Scope of work to be done, including material and labor costs
- Who is responsible for repairing/replacing exterior landscape or interior finishes that are damaged during the course of the work? Make sure that your contract



contains language addressing who is responsible for any damage that occurs due to the job.

- Approximate starting and completion dates
- Payment procedures
- Length of warranty and what is covered, e.g., workmanship, water leakage, etc.
- Who will haul away the old materials and project waste? Is there an extra charge for this service?

## Beware of scams

It is also wise to be on the lookout for scammers who are seeking to take advantage of an owners haste to repair the damage. Here are a few red flags to be wary of:

- **Door-to-door workers who claim to have leftover materials.** If salespeople go door-to-door, check to see if your community requires them to have solicitation permits and ask for identification. Avoid agreeing to front porch sales pitches. Instead, take your time to research the business before contacting them to pursue further details and agreements.
- **A contractor who shows up unannounced and claims your home is unsafe.** If you are concerned about possible structural damage in your home, have an engineer, architect, or building official inspect it. While most roofing contractors abide by the law, be careful allowing someone you do not know to inspect your roof. An unethical contractor may actually create damage to get work.
- **Never pay in full for all repairs in advance.** Avoid paying with cash and instead use a credit card if possible as it may provide you additional protection if there's a problem. While many companies may ask for a deposit, BBB suggests that no more than one-third of the job be paid up front. Be sure the contract specifies the schedule for releasing payments to the contractor. The final payment should be made only after the work is complete and all subcontractors have been paid.
- **Businesses without local addresses.** When looking for a reputable business that can help with the cleanup, start by visiting [org](http://org). If a company doesn't have a permanent place of business, this may be cause for concern. Always ask for references and verify them independently.

You can find more information on home improvement scams [here](#). Go to [BBB Scam Tracker](#) to see if others have reported a scam, or to report a scam yourself.

## Flood preparedness: How to prepare for a flood disaster



If you haven't been affected by storm damage, you should still prepare in case of future disasters. Here are some simple steps that businesses and homeowners can take to reduce the impact of natural disasters:

- **Take pictures/video of your business or home** as a point of reference in the event of an emergency.
- **Back up critical digital files** on a portable external hard drive and store it away from the office.
- **Properly anchor fuel and propane tanks**, so they don't float away in case of flooding. Also, ensure you keep your fuel levels full ahead of storms.
- **Have copies of your insurance policies** on hand and have an electronic version available.
- **Collect family photos** and other mementos in a centralized and easily accessible area, preferably in a watertight container.
- **Keep medicines together** in a waterproof container.
- **Prepare an emergency kit** with a change of clothes, weather appropriate footwear, flashlight, water, and battery or crank operated radio to monitor the weather without electricity.
- **Discuss your emergency plan** with your family. Designate a "safe place" inside if you have to take shelter and a meeting place outside in case you have to evacuate.