

TIPS ON NEXT STEPS from Kelly Hanna (who's been flooded twice before):

Other than dealing with the anxiety of dealing with a flooded home, things that you need to put into action immediately are:

Call your insurance agent immediately and report the flood event and get your claim number. Keep that claim number in a safe place. Be sure to get permission to remove carpet, flooring, etc. if you get any hesitancy from your agent, mention the word mold and that usually gets you permission rather quickly. You need to get that out and to the curb as soon as possible.

Contact a water restoration company immediately. They will remove your flooring, but it's at a premium price. If you can get friends/family to help you get it out, it is better as far as mold goes. We have used Servpro in the past and they were approved by our insurance company. One thing that they now require is the homeowner has to front the money and wait to be reimbursed by the insurance company. Depending on the size of your home, it can cost thousands of dollars.

Find a contractor that you trust and ask him to come out as soon as possible. It is imperative that you start looking immediately, as time is of the essence in securing one. Be sure to take pictures of everything. And then take more pictures. You will never be able to remember all the things that you had to throw out when it comes to filling out the contents portion of your claim. This includes paper towels, toilet paper, food in your refrigerator/freezer, etc. Try to take a picture of brand names of rugs, furniture, bedding, etc. You will need to list it on your contents claim. Be prepared for the insurance company to ask you to supply pictures. You cannot have too many pictures. I'm stressing that for a reason. Anything that touches water needs to be replaced. Stand your ground on this.

Your insurance company will have an adjuster contact you within 24 hours. Once you talk to him/her, they will make an appointment to come assess your property. They will give you FEMA information and also their contact information. Be sure to get his/her cell phone!!! You will have questions and you can call/text the adjuster personally. They will make another appointment to come back and measure your entire property, inside and out, and have to get you back your Proof of Loss within two weeks. This is why you want to have your contractor come out and give you an estimate of what your costs will be for getting your home back in order. Time is of the essence.

Proof of Loss - you will get one for the building portion first. It will have each room detailed with what the insurance company thinks should be replaced. It is very detailed and allows the homeowner to see exactly what they are being paid for each room. The homeowner will then need to get their contents claim to the adjuster so he/she can get it approved and allows the homeowner to know what the budget is for replacing contents lost due to the flood event.

Beware - one thing flood policies do not reimburse you for is room and board. Be sure to keep receipts for every meal you eat out due to not having a working kitchen, and if you have to stay in a hotel or rent an apartment while your home is being repaired, keep all those receipts. Give them to your accountant with your end-of-year information.

Be prepared to be out of your home for six months. It's a slow process and you want things done right.