Help! My Basement Is Flooded

This is not the time to go with the flow. You need to act right now.

By **Geoff Williams** Contributor

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(GETTY IMAGES)

A BASEMENT CAN BE almost anything in a house: a man cave, family hangout or an entertainment room. Or maybe it serves as a storage or junk room. What you probably don't want is your basement to be an indoor swimming pool.

But it happens, all too often. According to the National Flood Insurance Program, which falls under the purview of the U.S. Department of Homeland Security, floods are the No. 1 natural disaster in the U.S.

From 2011 to 2015, the average flood claim ran north of $46,000, and naturally a lot of basements get swamped. That doesn't, however, mean you're going to pay that much. Numbers are all over the map, but CostHelper.com estimates that most homeowners pay anywhere from $500 to $10,000 to restore damage to waterlogged basements. CostOwl.com suggests $1,000 to $10,000. AngiesList.com suggests up to $10,000 for a minor flood but as much as $50,000 if the flooding is substantial.

So if a basement flood is happening to your most valuable asset, your home, and you're overwhelmed, keep several things in mind.

[See: Your Month-to-Month Guide to Savings.]

Be aware of electricity. If the flooding has just started, and you can get to your power box safely (that is, if you can stay dry), then shut the power off to the basement, says Sacha Ferrandi, founder of Source Capital Lending, Inc., a San Diego-based mortgage lending company that has worked with many clients on renovations after a flooding event.

"You do not want to ruin your electrical appliances, start a fire from short circuiting or get electrocuted," she says.

Once that's done, if it's safe, then Ferrandi suggests getting boots and trying to rescue any low-to-the-ground belongings you wouldn't want ruined, like boxes of photographs.

Now, if you can't get to the power box safely because water is everywhere, then don't go down there, says James Howard, an adjunct professor at the University of Maryland University College in Adelphi, Maryland.

Howard has written a book about floods called "Socioeconomic Effects of the National Flood Insurance Program," but he also became something of an expert on coping with basement floods when he had one in 2009.

It wasn't a typical scenario.

"We had a dryer fire," he says.

The flooding came later, after the firemen naturally used hoses to put the fire out.

Anyway, be cognizant of your power box.

"Water is a great carrier for electricity, and if your breaker box is under water, you have a serious risk of electrocuting yourself," Howard says.

Look out for any sewage. Maybe your basement isn't flooding due to a fire crew or an actual flood. Maybe you have sewer issues.

"If there's a wastewater backup through the sump pump, you have a serious risk of very bad things in the water causing infection and disease," Howard says. "If you have to touch the water, make sure you thoroughly wash up afterwards."

[See: How to Live on $13,000 a Year.]

Call your insurance agent. Even if you don't have flood insurance and thus are not covered, contact your agent, who can point you toward cleanup resources, Ferrandi says.

"Each insurance company has its own protocol and will provide you with the necessary contacts to deal with the problem effectively," she says.

Howard also points out that you might not *think* you're covered but actually are. To get help after a flood from Mother Nature, you need insurance through the National Flood Insurance Program, but Howard says, "If your basement is full of water due to a sump pump failure, that may be covered under your homeowners policy."

So it can't hurt to check. And if you have insurance, Ferrandi cautions that you make sure any expenses you take on are actually covered by your policy.

"We have seen owners hire cleaning companies and drain experts only to find out that the particular business was not covered, leaving the homeowner stuck with the bill," she says.

Start cleaning as soon as possible. This isn't something you can put off until your schedule clears.

"The longer the water sits, the worse the damage gets," says Adam Webster, founder and president of the Phoenix-based damage restoration and repair company, Rocky Mountain Restoration.

If your insurance won't help you, and you can't afford to hire a water damage restoration business, Webster says some home improvement stores rent professional drying equipment. If there's sewage throughout your basement, Webster advises wearing protective gear, like gloves and boots.

[See: 10 Oddly Practical Things You Can Rent.]

He notes that the Environmental Protection Agency has a flood booklet online that's worth checking out, with advice on cleaning up after a flood.

"Again, the most important thing is to act fast. Remove any standing water and increase air flow to the affected areas," Webster says.

And, of course, he strongly recommends hiring a damage restoration company.

"They will have the proper tools to measure the humidity and moisture content in the home and be able to return it to pre-loss condition," Webster says.

No, really, start cleaning now. Jonas Sickler, marketing director for ConsumerSafety.org, a consumer safety and recall website, points out that if you don't act fast, your insurance company may reduce what it's willing to pay for.

"They will say more damage was done by taking too long," Sickler says.

In fact, Sickler says many insurance companies will have your flood damage cleaned up within a day.

"They don't mess around with health hazards," Sickler says. "Many [insurance] companies will even pay the contractors directly, so you don't need to pay up[illegible]nt."

And there are good reasons for moving fast. Even if you don't wind up breathing in mold, Sickler says that water a few inches off the basement floor can still soak into walls farther up the flood line. If you need to remove drywall, Sickler advises moving it at least 1 foot *above* the flood line.

Sickler also recommends getting a professional to clear out your basement, but if you can't, he says that wet carpet should be among the first things to go, and that you'll then want to sanitize the area as much as possible, to prevent mold and mildew and to kill bacteria. And, of course, dry the area thoroughly, he adds.

Geoff Williams, Contributor

Geoff Williams has been a contributor to U.S. News and World Report since 2013, writing about ... **READ MORE »**

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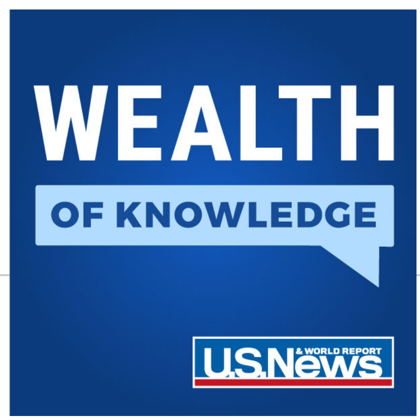

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