This article is intended to help in case of a minor flood or water leak, not in case of floods caused by nature. The main rule is – do not panic and follow the steps below.

1. **Turn off the main water valve to the house** (usually located in the garage) because if you don’t know what’s causing the water on the floor or a wet spot on the drywall, the first step is to eliminate the leak in your plumbing.

   The most common causes of the water damage are:
   - burst pipe (plumbing or conditioner)
   - burst water heater
   - broken valve
   - roof leak
   - sewer back up
   - improperly sealed tile in the shower
   - improperly installed/sealed windows
   - cracks in stucco

2. **Turn off the electricity** but be careful and search for professional help if the area around your main electrical panel is flooded.

3. **In case of a gas-powered water heater leak** - turn off the gas line to the heater.

4. **Document water damage** – pictures, videos etc.

5. **Relocate your belongings**, and move the furniture from the flooded area, then start cleaning the area. It’s always a good idea to purchase a wet/dry vacuum cleaner in advance just for that purpose. In case of sewage back up, protect yourself from the bacteria by wearing waterproof gloves, rain boots etc.

6. **Contact your insurance.**
   When floods or leaks happen a lot of homeowners call the plumbers or water damage restoration business in order to fix the issue ASAP, as a result they end up with a large bill not covered by insurance. Contact your insurance first to establish if the damage repair is covered by your policy and what are the terms.
   Most sudden damages should be covered by insurance while gradual damages (broken valves or roof leaks due to poor maintenance) are not covered.
   If you are covered than insurance will most likely follow the standard procedure and will send their plumber and water damage restoration (WDR) business. Plumber will fix the cause of water damage. The WDR business will take several samples of your drywall, joint compound, mortar, etc. from the damaged area and send it to the lab for an expedite asbestos testing required per CA law.
The average charge for that test only in San Diego is $600.00-$1000.00. The WDR business won’t proceed further until the test results are received. Positive test to asbestos would require a special trained team to remove and properly dispose damaged materials. Otherwise the WDR business will proceed to remove all wet drywall, baseboards, door’s moldings, flooring, etc., and dry out the area with the blowers. After everything is dry, you can proceed with the new drywall installation and repair. Please make sure that you keep the sample of the removed drywall for the paint color match if needed, sample of the tile, baseboard etc. We’ve seen cases when the planks of 100% waterproof and mold resistant vinyl flooring was removed and thrown away by the WDR business instead of removing or lifting, drying it out and putting it back. Make sure that the drywall cuts are straight and all the nails are removed alongside with the damaged drywall. Controlling WDR business actions is essential. It’s your house after all and you might end up paying to the drywall repair business for something that must have been done by the WDR business and was a part of the removal cost.

7. Water damage is not covered by insurance. What to do? Follow these steps 1-5. Establish the cause of the water damage and eliminate it. Yes, you’ll pay out of your pocket but you can find a business that would fix it for less than an insurance subcontractor. Obtaining several opinions on whether or not your drywall needs to be removed is always an option. Does wet drywall always have to be removed? Drywall is a sturdy material. If it’s exposed to a leak for a long time, it becomes soft and loses its structural strength. In case of a small leak that caught and dried out fast the drywall removal might not be necessary. The discoloration does not indicate the damaged or molded drywall. It can be fixed by the simple cosmetic repair. If there is insulation behind the drywall, it would retain the moisture longer and might cause the mold to grow. In case of floods the soaked drywall must be removed. Drywall gets molded or damaged after a long term undiscovered or neglected leaks and must be replaced. We also often see mold growing on the wooden studs or on the insulation behind the drywall especially in the areas exposed to the humidity (bathrooms, kitchens). In case of a small leak that was dried out fast, we would suggest a small cut out that is easy to repair to check for the mold.