

AFTER COASTAL FLOOD DAMAGE

Homeowner recovery, insurance and repair checklist | Newport Beach and Coastal Orange County

1. Before reentering

- ☐ Wait until authorities indicate access is safe.
- ☐ Check from outside for structural damage, unstable surfaces and exposed wiring.
- ☐ Do not enter a building that appears structurally unsafe.
- ☐ If you smell gas, leave and call the utility or emergency services.
- ☐ Avoid standing water near electrical equipment.
- ☐ Wear sturdy boots, gloves and suitable protective equipment.
- ☐ Keep children and pets away from damaged or contaminated areas.
- ☐ Request professional evaluation for suspected structural or electrical hazards.

2. Document damage and contact insurers

- ☐ Photograph and video each affected room before cleanup.
- ☐ Record waterlines, damaged walls, flooring, cabinets and appliances.
- ☐ List damaged furniture, electronics and personal property.
- ☐ Document vehicles, garages, pools and outdoor equipment separately.
- ☐ Photograph seawalls, docks and waterfront improvements only from safe locations.
- ☐ Contact insurers promptly; record claim numbers and adjuster information.
- ☐ Ask which policies may apply and what exclusions or deductibles matter.
- ☐ Keep a log of insurer, adjuster and contractor conversations.
- ☐ Save receipts for cleanup, temporary repairs and other expenses.
- ☐ Ask the insurer what documentation is needed before disposing of items.

3. Electrical, gas and mechanical safety

- ☐ Do not energize flood-exposed electrical circuits.
- ☐ Have affected electrical panels, outlets and wiring inspected by an electrician.
- ☐ Do not operate flood-exposed HVAC equipment or appliances before evaluation.
- ☐ Arrange inspection of water heaters, pumps and garage door equipment.
- ☐ Have saltwater-exposed pool and spa systems assessed.
- ☐ Do not start, drive or charge flood-damaged vehicles before qualified evaluation.
- ☐ Operate generators outdoors, away from doors, windows and vents.
- ☐ Have the utility or qualified professional restore gas service if shut off.

4. Water removal, drying and mold

- ☐ Arrange safe water removal once the property is safe to enter.
- ☐ Consider a qualified restoration company for significant damage.
- ☐ Begin drying promptly when electrical conditions are safe.
- ☐ Evaluate saturated porous materials for removal or professional treatment.
- ☐ Check drywall, insulation, flooring, cabinets and concealed moisture.
- ☐ Inspect crawlspaces, wall cavities and subfloors as appropriate.
- ☐ Use dehumidifiers and drying equipment only with safe electrical service.
- ☐ Wear protective equipment; avoid mold cleanup if medically vulnerable.
- ☐ Keep moisture measurements, photographs and restoration reports.
- ☐ Arrange professional mold assessment or remediation when warranted.

5. Saltwater and waterfront damage

- ☐ Have saltwater-exposed electrical and mechanical equipment evaluated.
- ☐ Check exposed metal components for corrosion and damage.
- ☐ Have affected HVAC and pool equipment evaluated before reuse.
- ☐ Inspect garages, storage areas and crawlspaces for residual moisture.
- ☐ Look for cracks, movement, erosion or settlement near seawalls and bulkheads.
- ☐ Request marine or structural evaluation when seawall damage is suspected.
- ☐ Arrange inspection of docks, pilings, gangways and boat lifts as needed.
- ☐ Have flood-exposed dock electrical systems inspected before use.
- ☐ Document soil movement or damage behind retaining structures.
- ☐ Confirm applicable permits before waterfront or structural repairs.

6. Manage repairs and records

- ☐ Obtain written repair estimates and detailed scopes of work.
- ☐ Verify California contractor licenses through the CSLB.
- ☐ Review insurance, references and contract terms before hiring.
- ☐ Be cautious of unsolicited contractors and large advance-payment demands.
- ☐ Ask the city whether permits or inspections are required.
- ☐ Keep contracts, invoices, receipts and inspection reports.
- ☐ Photograph repairs before, during and after work.
- ☐ Track insurance payments and remaining out-of-pocket expenses.
- ☐ Update your property inventory when repairs are complete.

7. Prepare for future flooding

- ☐ Record where floodwater entered or approached.

- ☐ Review drainage, barriers and vulnerable openings.
- ☐ Discuss permanent flood-resistance improvements with qualified professionals.
- ☐ Ask whether vulnerable equipment can be elevated or relocated.
- ☐ Review flood insurance coverage, limits, deductibles and exclusions.
- ☐ Update family evacuation and emergency contact plans.
- ☐ Replace used emergency supplies.
- ☐ Retain flood photographs, engineering reports and repair records.

Official resources: newportbeachca.gov | weather.gov/sgx | tidesandcurrents.noaa.gov | ready.gov/floods | floodsmart.gov

Safety note: Follow official emergency instructions. This checklist is general educational information, not a substitute for emergency services, professional inspections or individual insurance advice.

