Water damage: first steps

Keep this where everyone can find it. Check off only the steps that are safe for your situation.

Immediate danger? Get out and call 911. Stay out of floodwater, sewage and rooms with electrical or structural hazards.

1 / Keep people safe

- ☐ Move people and pets away from the affected area. Follow evacuation instructions.
- ☐ Do not touch wet outlets, appliances or electrical panels. Have a qualified professional make the area safe.

2 / Get the right help

- ☐ For a plumbing leak, close the known water shutoff only if you can reach it safely from a dry area.
- ☐ Call a plumber for the source and a restoration team for the damage. Tell them if sewage or floodwater is involved.
- ☐ Wait for professional advice before using fans, equipment or opening walls when contamination is possible.

3 / Start a simple record

- ☐ From a safe area, note when the damage was discovered and which rooms are affected.
- ☐ Photograph what you can safely see. Contact your insurer and keep receipts and call notes.

Water shutoff location

____

Plumber / emergency number

____

Damage found: date / time

____

Restoration visit / next step

____

Reference: National Weather Service: After a flood
Reference: EPA: Mold, moisture and your home

Save The Day Restoration
2424 Gundry Ave, Signal Hill, CA 90755 | CSLB #1049188
savethedayrestoration.com | Updated September 2026

24/7 restoration: (562) 246-9908

After fire or smoke damage

Use after everyone is safely away from the fire. Recovery starts with safe access.

> **A fire being out does not mean a building is safe. Re-enter only when fire officials say it is safe.**

1 / Arrange the essentials

- ☐ Follow fire officials' access instructions and record whom to contact for updates.
- ☐ Arrange a safe place for people and pets to stay. Keep essential medication and daily needs in mind.
- ☐ Tell your insurer what happened and ask how to document temporary living expenses.

2 / Protect the recovery

- ☐ Ask the restoration team about securing openings and assessing soot, smoke and firefighting water.
- ☐ Do not turn utilities back on yourself. Ask officials or the utility who must inspect them.
- ☐ Avoid disturbing soot or using affected equipment until a qualified professional advises you.

3 / Keep a record

- ☐ Photograph damage only from safe, permitted areas; list rooms you could not access.
- ☐ Keep receipts, contact names and a written record of the next agreed action.

Fire department / incident number

Safe access instructions

Temporary accommodation

Insurer / restoration contact

Reference: U.S. Fire Administration: After a fire
Reference: California Department of Insurance: Property claims guide

Storm readiness checklist

Work through this before severe weather. Keep the completed plan with your emergency supplies.

> **Follow local alerts and evacuation orders. Never walk or drive through floodwater. Skip outdoor work once conditions are unsafe.**

Before the weather arrives

- ☐ Check local forecasts and sign up for your city or county emergency alerts.
- ☐ Choose a meeting place, an evacuation route and a backup place to stay with pets.
- ☐ Charge phones and power banks; gather medication, water, food, flashlights and essential documents.
- ☐ From ground level, look for loose outdoor items and blocked drainage. Arrange qualified help for roof, gutter or tree work.

Before you leave

- ☐ Bring emergency supplies and pet essentials. Let your household contact know where you are going.
- ☐ Move important belongings out of low areas only while it is safe to do so.
- ☐ Keep a copy of household contacts and insurance information available offline.

Local alert source

Meeting place / backup

Route / alternative route

Who checks on whom

Reference: National Weather Service: Before a flood
Reference: National Weather Service: After a flood

Our household emergency plan

Fill this in together, share a copy and review it when contact details or household needs change.

For immediate danger, leave the area and call 911. Follow emergency officials' directions before returning.

Make the plan familiar

- ☐ Choose a local meeting place and an out-of-area contact. Practise how everyone will reconnect.
- ☐ Plan support for children, pets and anyone with mobility, communication or medical needs.
- ☐ Know where the water shutoff is. Ask your utility about safe procedures before an emergency.

Household contact / phone

Out-of-area contact / phone

Nearby meeting place

Backup meeting place / address

Children / pets / assistance plan

Water shutoff location

Water utility / gas utility contacts

Electric utility / property manager

Emergency supplies / keys location

Reference: National Weather Service: Before a flood
Reference: U.S. Fire Administration: Home fire safety checklist

Home maintenance checklist

Use one sheet per year. This is a suggested routine; follow equipment instructions and arrange qualified help as needed.

Keep inspections at a safe, accessible level. Leave roof work, electrical repairs and hidden leaks to qualified professionals.

Monthly

- ☐ Test smoke alarms. Follow the manufacturer's instructions for carbon monoxide alarms.
- ☐ Look under sinks and around toilets, appliances and accessible pipes for drips, stains or dampness.
- ☐ Check for new ceiling stains, bubbling paint or musty smells and record what changed.

Before the rainy season

- ☐ Arrange a roof and gutter check; check ground-level drainage routes.
- ☐ Review your household contacts, emergency supplies and water shutoff location.
- ☐ Photograph important belongings and back up your inventory.

Ongoing / as needed

- ☐ Clean the dryer lint filter after each use; arrange vent cleaning when needed.
- ☐ Replace damaged cords; keep combustible items away from heat sources.
- ☐ Fix leaks promptly and follow up on the source of recurring moisture.

Year / household

Next inspection date

Repair needed / responsible person

Reference: U.S. Fire Administration: Home fire safety checklist
Reference: EPA: Mold, moisture and your home

Moisture & leak observation log

Record what you notice without opening walls or disturbing suspect material. Make a fresh copy for each room.

This log does not diagnose mold or prove a room is dry. If you suspect mold in HVAC equipment, do not run it; seek professional advice.

Look, record, follow up

- ☐ Note the room, exact location and when you first noticed the change.
- ☐ Record any recent leak, rain event or condensation. Add a photo reference if safe.
- ☐ If using a humidity meter, record its reading and location. Arrange help for persistent or recurring moisture.

Room / exact location

____

First noticed / recent leak or rain

____

Observation history

Date / time	What changed / reading	Photo ref.	Action / follow-up

Reference: EPA: Mold, moisture and your home

Damage photo checklist

Photograph only where access is safe and permitted. Keep original files and a backed-up copy.

Documentation must never delay evacuation or urgent help. Record unsafe or inaccessible areas without entering them.

Capture the story

- ☐ Start with a wide view showing the room and the location of visible damage.
- ☐ Take medium and close views of affected surfaces or belongings; keep related images together.
- ☐ Capture identifying details such as labels, model numbers or serial numbers when safely accessible.
- ☐ Write down discovery time, room and visible condition. Separate observations from guesses about cause.

Keep files useful

- ☐ Name folders by date and room. Save originals, receipts and any professional inspection records.
- ☐ Ask your insurer about damaged-item retention or disposal requirements; follow health and safety directions.

Property / loss date

Photo backup location

Photo log

Room / item	File or photo number	What it shows

Reference: California Department of Insurance: Property claims guide
Reference: California Department of Insurance: Home inventory guide

Room-by-room home inventory

Print one sheet per room. Photograph belongings and keep a secure copy away from the property.

List what you know and mark estimates clearly. This worksheet records belongings; it does not determine insurance value or coverage.

Make it easier to update

- ☐ Include brand, model, serial number, quantity and approximate purchase date where known.
- ☐ Link each item to photos or receipts; note when those records are unavailable.

Room / sheet number

Prepared by / date

Secure backup location

Belongings

Item / quantity	Brand / model / serial	Bought / cost*	Photo / receipt ref.

* Record original purchase cost if known; label estimates. Print additional sheets for more items.

Reference: California Department of Insurance: Home inventory guide

Insurance conversation planner

Use this to prepare for a call about coverage, an estimate, a denial or a claim update.

Ask your insurer to explain your own policy and any deadlines in writing. This is an organizer, not legal advice or a promise of coverage.

Questions to ask

- ☐ What policy wording applies to this loss, and what documents do you still need?
- ☐ What are the next steps, contact person and applicable submission dates?
- ☐ How should I document urgent work, damaged items and temporary living expenses?
- ☐ If an amount or decision is disputed, can you explain it in writing and describe the review process?

Insurer / claim reference

Contact / phone or email

Call date / person spoken to

Questions / documents still needed

Written explanation / policy section

Next action / owner / due date

Reference: California Department of Insurance: Property claims guide

Recovery expense & receipt log

Use a new sheet as needed. Keep itemized receipts and record what each purchase was for.

Recording an expense does not mean it is covered. Ask your insurer about eligibility, limits, documentation and advance approval.

Before you submit

- ☐ Ask how to distinguish additional living costs from your normal household spending.
- ☐ Give each receipt a reference number and keep a digital backup.
- ☐ Record submissions and the insurer's response separately from what you spent.

Claim reference / dates covered

Usual cost baseline / insurer instructions

Expense record

Date	Vendor / purpose	Amount	Receipt ref.	Submitted / status

Sheet total: ____________________ Submitted on: ____________________

Reference: California Department of Insurance: Property claims guide

Restoration contractor questions

Use the same questions for each company. Keep estimates and written answers with this sheet.

Verify the license with CSLB and match it to the business name. A restoration contractor and an insurance adjuster have different roles.

Ask before authorizing work

- ☐ What work is included and excluded, and who will perform it?
- ☐ What license, insurance and relevant qualifications can I verify?
- ☐ How will you document damage, progress, drying or other completion criteria?
- ☐ Who is my contact, and how will price changes and additional work be approved in writing?

Project / date

Compare written answers

Question	Company A	Company B
Name / license checked		
Scope / exclusions		
Estimate / payment terms		
Timing / lead contact		
Questions still open		

Reference: CSLB: Finding the right licensed contractor
Reference: CSLB: Contracts and binding agreements

Rebuild planning & decision sheet

Bring this to project meetings and keep it alongside your signed contract and approved plans.

> **Confirm permit and inspection needs with the local building department and licensed contractor. This sheet is not a permit, contract or occupancy clearance.**

Before the work moves ahead

- ☐ Confirm the written scope, exclusions, estimate and who manages each stage.
- ☐ Ask which permits, inspections and code-related work apply to your property.
- ☐ List material choices, order dates and who approves substitutions.
- ☐ Keep written change approvals and the latest agreed schedule together.

Project / meeting date

Contractor / main contact

Permit / inspection questions

Decisions and milestones

Decision / task	Owner	Needed by	Agreed outcome / reference

Reference: CSLB: Contracts and binding agreements

Property & business recovery log

For property managers, offices, schools, restaurants and facilities. Use with your existing emergency and continuity plans.

Protect occupants first. Reopening may require building, fire, health or other authority approval; a completed checklist is not clearance.

Assign the next steps

- ☐ Account for occupants and establish a safe contact point outside restricted areas.
- ☐ Identify the site lead, property owner, insurer and restoration contact.
- ☐ Record affected rooms, inventory, equipment and records without entering unsafe areas.
- ☐ Assign who will notify staff, tenants, families, customers or vendors as relevant.
- ☐ Ask the appropriate authorities what inspections or approvals are needed before reopening.

Site / incident date

Site lead / emergency contact

Owner / insurer / restoration contact

Recovery actions

Area / priority	Action / owner	Due / status

Reference: FEMA: Business emergency response plan
Reference: National Weather Service: After a flood