How to Select a Contractor for Your Flood Protection Project

Has your home been damaged by flooding? Is it in an area where flooding is likely to occur? If so, you may be contemplating a project to retrofit your home for flood protection. Regardless of the type of project you select, you will probably need the services of a contractor, design professional, and/or a general contractor who will arrange for all the necessary services, including those of a design professional.

If you have used a licensed design professional and a licensed contractor in the past and were satisfied with the work, you might consider using them again. Otherwise, you can check the telephone directory or contact the professional association that represents the types of specialists you are looking for. A list of such professional associations is available in Appendix F of the “Homeowner’s Guide to Retrofitting: Six Ways to Protect Your House from Flooding” (FEMA 312). This free guide can be obtained by calling 1-800-480-2520 or online at https://www.fema.gov/sites/default/files/2020-08/FEMA_P-312.pdf.

To select a contractor, be sure to:

- Verify that the design professional is licensed, registered, bonded, and insured as required by California and local laws.
- Ask for proof of insurance.
- Ask for references.
- If you are trying to decide between retrofitting methods, discuss your preferences and ask for more information.
- In addition to meeting the minimum requirements laid out in San Diego County floodplain ordinance, any retrofit activities should comply with the current building code. Talk to your design professional about applicable codes and standards.

Six Retrofitting Methods

WET FLOODPROOFING – Make uninhabited portions of your home resistant to flood damage and allowing water to enter during flooding.

DRY FLOODPROOFING – Seal your home to prevent floodwaters from entering.

LEVEES – Create a barrier of compacted soil to keep floodwater away from a home or business.

FLOODWALLS – Build a masonry or reinforced concrete floodwall around your home to hold back floodwaters.

ELEVATION – Raise your home so that the lowest floor is above the flood level.

PROTECT UTILITIES – Elevate air-conditioning units, appliances, electrical switch boxes, etc or protect them in place by creating a floodwall around them.
Once you have selected the contractor and/or design professional, be sure to:

- Get a written, signed, and dated estimate. It should cover everything you expect to be done. (Some design professionals and contractors will charge a fee to prepare the estimate.)
- Get signed and stamped building plans that show details of the proposed retrofitting measure.
- Decide whether you, the design professional, or contractor will obtain the necessary permits.
- Ask for a warranty or guarantee. Any warranty or guarantee from the design professional or contractor should be written into the contract. The contract should clearly state the terms of the warranty or guarantee, who is responsible for honoring it (such as a manufacturer or the contractor), and how long it will remain valid.
- Get a written contract. It should be complete and clearly state all work to be done, the estimated cost, the payment schedule, and the expected start and completion dates for the work.
- Note that, if the project was funded through a Federal Emergency Management Agency (FEMA) Hazard Mitigation Assistance grant, work cannot proceed until final approvals are obtained from FEMA.

WARNING

Here are some pointers to help you avoid unscrupulous contractors:

Check with your local Better Business Bureau, consumer protection agency, or licensing authorities before you hire a contractor.

Beware of "special deals" offered after a disaster.

Beware of unknown contractors who offer to use your home as a “model home.”

Do not sign any contract under pressure by a salesperson. Federal law requires a 3-day cooling-off period for unsolicited door-to-door sales of more than $25.

Beware if you are asked to pay cash on the spot instead of with a check made out to the name of a business.

Ask contractors for references.

With attention to detail and planning, homeowners have created attractive retrofitted homes.