

OIRIUNU

Find professionals you can trust

Protecting Your Home

**A Homeowner's Guide to Hiring
Flood Mitigation Professionals**

Everything you need to find the right professional,
ask the right questions, and protect what matters.



✓ Visual Drainage Diagrams

✓ Contractor Comparison Checklist ✓ Red Flag Warning Guide

✓ Annual Maintenance

ABOUT THIS GUIDE

You Shouldn't Have to Figure This Out Alone.

Flood damage is one of the most expensive, stressful events a homeowner can face. But here's what most people don't know: **the majority of flood damage is preventable**—if you act before water finds its way in, and if you work with the right professionals.

The problem? The flood mitigation industry is full of generalists who overcharge, contractors who disappear after the job, and homeowners left wondering why their basement floods again six months later. This guide was written to change that.

50–90%

Flood damage reduction with
proper mitigation

1 in 4

Homes in low-to-moderate risk
zones will flood

\$42,000

Average cost of unmitigated
basement flood damage

This guide will help you understand your flood risk, know when you need a professional, how to find one you can trust, and what to expect throughout the process. **No scare tactics. No jargon. Just the information you need to protect your home.**

SECTION 01

Understanding Your Flood Risk

Every home is different. Understanding *your specific* risk profile is step one—because the right solution depends entirely on what type of water you're dealing with and why.

Four Ways Water Threatens Your Home

Surface Water & Runoff

Rain hits the ground, can't drain fast enough, and flows toward the lowest point—often your foundation. Poor yard grading makes this significantly worse.

Foundation Seepage

Groundwater builds up around your foundation walls and, under hydrostatic pressure, forces its way through cracks, joints, and porous concrete.

Sewer Backup

During heavy storms, municipal systems overflow and push sewage back through floor drains or toilets. Homes in older cities are especially vulnerable.

Flash Flooding

Rapid, high-volume rainfall or nearby stream overflow can overwhelm any drainage system—professional mitigation reduces damage even in extreme events.

Property Risk Factors Worth Knowing

- Elevation below street level increases surface water exposure significantly
- Clay-heavy soil drains slowly, allowing water to pool near your foundation
- Homes within 1 mile of waterways carry elevated flash flood risk
- Pre-1980 foundations often lack modern waterproofing membranes
- Flat or inward-sloping yards direct rainfall toward the house rather than away

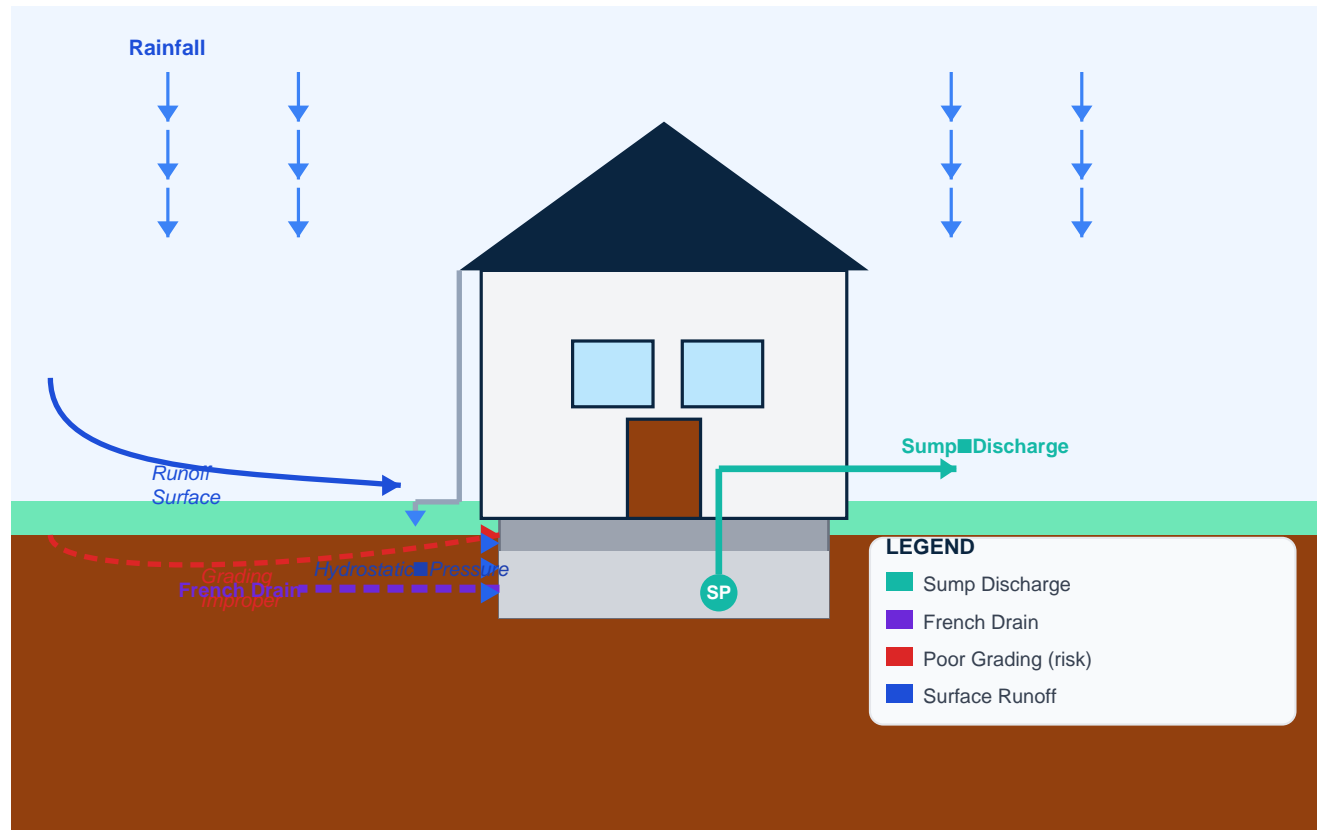


Pro Tip: Don't rely on FEMA maps alone. They're updated slowly and miss many local risk factors. A professional site assessment—often free or low-cost—will reveal risks no map can show.

SECTION 02

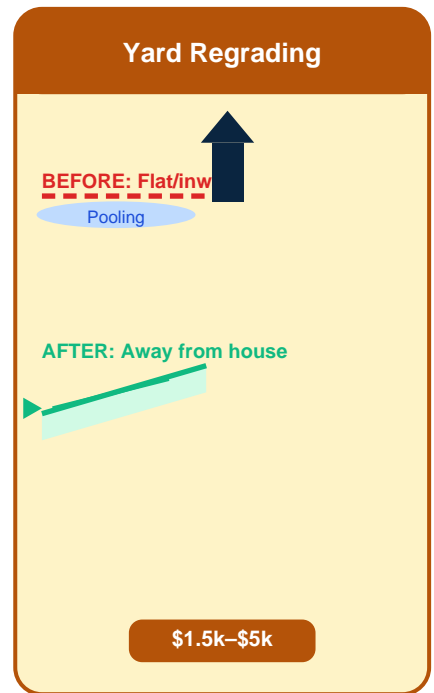
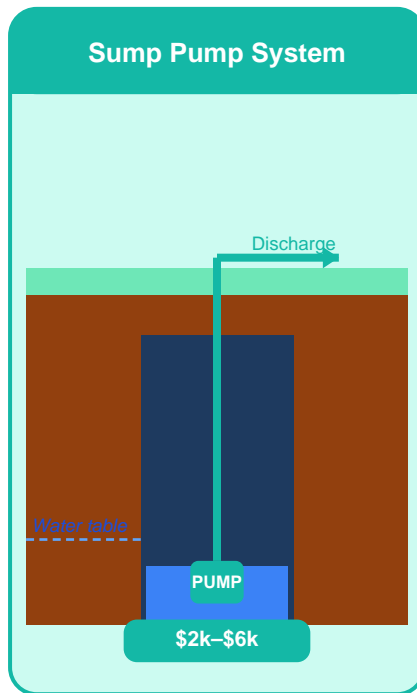
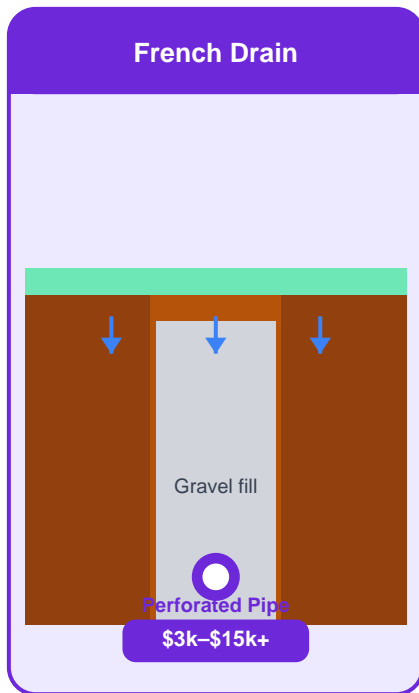
How Water Moves Around Your Home

The diagram below shows the most common water pathways that lead to flood damage—and where professional solutions intercept them.



Understanding these pathways is why a qualified contractor's first question should always be: "Where exactly is the water coming from?" A professional who skips this step and jumps straight to a solution is a red flag.

Three Drainage Solutions Compared



Each solution addresses a different problem. The right choice depends on your specific water source, soil type, and home structure.

SECTION 03

When You Need a Professional

Some things homeowners can handle. Others require trained expertise, proper equipment, and liability insurance. Here's the honest breakdown.

DIY-Appropriate Tasks	Call a Professional For
<ul style="list-style-type: none">• Cleaning gutters and extending downspouts	<ul style="list-style-type: none">• Water entering basement or crawlspace
<ul style="list-style-type: none">• Minor surface grading (gentle slopes)	<ul style="list-style-type: none">• Standing water consistently near foundation
<ul style="list-style-type: none">• Sealing visible hairline cracks with caulk	<ul style="list-style-type: none">• Previous flood insurance claims (signal of recurring issue)
<ul style="list-style-type: none">• Clearing clogged drain openings	<ul style="list-style-type: none">• Structural cracks or bowing foundation walls
<ul style="list-style-type: none">• Redirect landscaping runoff manually	<ul style="list-style-type: none">• French drain or sump pump installation
	<ul style="list-style-type: none">• Any water intrusion you can't identify the source of

! **Important:** The cost of delay is real. A \$500 drainage fix that's postponed can become a \$15,000–\$40,000 foundation repair or mold remediation project within two to three wet seasons. When in doubt, get an assessment.

SECTION 04

Types of Flood Mitigation Professionals

Not all contractors are created equal—and not all of them are right for your problem. Here's who does what.

Drainage Contractor	French drains, yard regrading, surface water management. Your first call if water is pooling in your yard or along your foundation.
Basement Waterproofing Co.	Interior and exterior waterproofing membranes, vapor barriers, crack injection. Specialists when water is actively entering your basement or crawlspace.
Licensed Plumber	Sump pump installation, battery backup systems, backflow preventers. Required for any work connecting to your home's plumbing or drainage lines.
Landscape Specialist	Rain gardens, bioswales, permeable surfaces, water-diverting planting plans. Best for surface runoff on larger properties or as a supplement to drainage work.
General Contractor	Integrated solutions that require structural changes or multiple trades. Appropriate for major renovations where waterproofing is one component.
Civil/Structural Engineer	Comprehensive site assessments, drainage system design, structural evaluation. Necessary for high-risk properties or when other professionals can't agree on a solution.

SECTION 05

5 Things to Look for Before You Hire

Most homeowners choose a contractor based on price alone. Here's what to look for instead.

1

Proper Licensing

Every state requires specific licenses for drainage, plumbing, and waterproofing work. Ask for their license number and verify it with your state's licensing board. A "handyman" doing complex drainage work is a serious red flag—even if they're cheaper.

■ *Red flag: Reluctance to provide license info or vague answers about credentials.*

2

Current Insurance Coverage

Require a Certificate of Insurance (COI) showing general liability (minimum \$1M recommended) and workers' compensation. If someone is injured on your property and the contractor has no workers' comp, you could be held liable.

■ *Red flag: "I'll send it later" or policies that are expired or have a different company name.*

3

Specific Flood Mitigation Experience

Years in business matter, but specific experience with flood mitigation matters more. Ask to see photos of similar completed projects. A contractor who primarily does landscaping or general construction is not the same as a drainage specialist.

■ *Red flag: Generic portfolio or inability to describe the problem they're solving.*

4

Reviews That Tell a Story

Don't just count stars—read reviews for patterns. Look for mentions of problem-solving, communication, and whether solutions actually worked long-term. A flood mitigation contractor should have reviews that say "haven't had water in the basement since."

■ *Red flag: All 5-star reviews posted within a few months, or generic/short praise.*

5

References From Past Customers

Ask to speak with 1–2 past clients on similar projects. Ask them: Did the solution work? Did it hold up through a heavy rain season? Was the contractor responsive if something needed adjustment after installation?

■ *Red flag: No references available, or references who can only confirm the work was done.*

Evaluating a Proposal & Payment Terms

What a Good Proposal Looks Like

A legitimate flood mitigation proposal should feel like a diagnosis before a prescription. Here's what to require in writing before signing anything:

- ✓ Detailed scope of work—specific tasks, not vague summaries
- ✓ Named materials with grades and specifications (not just "gravel" or "pipe")
- ✓ Site-specific reasoning: why this solution for this property
- ✓ Clear timeline with start and completion dates
- ✓ Warranty terms in plain language
- ✓ Total cost and payment schedule broken into milestones

Payment Structure: What's Normal

Stage	Typical Amount	When
Initial Deposit	20–35%	Before work begins, upon contract signing
Progress Payment	30–40%	At a defined mid-project milestone
Final Payment	25–40%	Upon satisfactory completion only



Important: Never pay 100% upfront under any circumstances. Any contractor demanding full payment before starting work should be removed from consideration immediately. Use written agreements, tie every payment to defined milestones, and always get receipts.

Your Contract Must Include:

- Detailed scope of work with specific materials
- Total price and itemized payment schedule
- Start date and projected completion date
- Warranty terms and duration
- What happens if additional problems are found mid-project
- Contractor's license number and insurance info

SECTION 07

Common Solutions & What They Cost

Prices vary significantly based on soil type, property size, access, and regional labor costs. Use these as orientation ranges—not firm quotes.

Solution	Typical Range	Best For
Yard Regrading	\$1,500 – \$5,000	Surface runoff flowing toward foundation
French Drain System	\$3,000 – \$15,000+	Chronic yard pooling or perimeter drainage
Sump Pump System	\$2,000 – \$6,000	Water accumulating below foundation level
Interior/Exterior Waterproofing	\$5,000 – \$25,000+	Active basement seepage or hydrostatic pressure
Backflow Prevention Valve	\$1,500 – \$4,000	Sewer backup risk in older urban neighborhoods



Pro Tip: "Cheapest" is rarely the right choice in flood mitigation. An undersized sump pump or improperly graded yard can fail in the first major storm. Ask contractors: "What does your solution fail to address, and why did you make that trade-off?"

10 Questions to Ask Before You Sign

1. What specific problem are you solving—and how did you diagnose it?
2. Why is this solution right for my property specifically?
3. What happens if it doesn't work as expected?
4. What maintenance is required, and how often?
5. Can you show me photos from a similar project you completed?
6. Who will actually be on-site doing the work—your team or subcontractors?
7. What happens if you discover additional issues during the project?
8. How long does the warranty last, and what does it cover?
9. Have you worked with homes on similar soil types / foundation types?
10. Will you provide a written performance guarantee?

SECTION 08

Contractor Comparison Checklist

Use this scorecard to evaluate up to three contractors side by side. The goal isn't the lowest price—it's the most trustworthy, qualified professional for your specific problem.

Evaluation Criteria	Contractor A	Contractor B	Contractor C
License Verified? State/local license # confirmed	_____	_____	_____
License Type Drainage / Waterproofing / Plumbing	_____	_____	_____
General Liability Min. \$1M recommended	_____	_____	_____
Workers' Comp Certificate of Insurance received	_____	_____	_____
Years in Business Flood mitigation specifically	_____	_____	_____
Portfolio Reviewed Similar project photos seen	_____	_____	_____
Reviews Checked Google / BBB / Yelp pattern	_____	_____	_____
References Contacted Spoke with 1–2 past clients	_____	_____	_____
Site Visit Conducted Assessed before quoting	_____	_____	_____
Scope is Specific Not vague or one-size-fits-all	_____	_____	_____
Materials Named Specific grades/specs listed	_____	_____	_____
Warranty in Writing Duration and what's covered	_____	_____	_____

Payment Schedule Milestone-based, not 100% upfront			
Responsive & Professional Communication quality			
TOTAL SCORE	/14	/14	/14

A contractor who scores 12 or higher and has specific experience with your type of flooding is your strongest choice—even if they're not the lowest price.

Red Flags & The ROI of Acting Now

Warning Signs During the Sales Process

- High-Pressure Sales Tactics**
Legitimate contractors don't need to push you into a decision today. If they're pressuring you, it's usually because they don't want you comparing.
- "Today-Only" Pricing**
Real contractors have real costs—those don't change by tomorrow. Urgency-based pricing is a sales tactic, not a business reality.
- No Written Estimate**
Any contractor unwilling to put scope and pricing in writing is a contractor who wants flexibility to charge you more later.
- Vague Scope of Work**
"We'll fix your drainage issue" is not a scope of work. You need to know exactly what's being installed, where, and why.
- No Insurance Documentation**
Asking for a COI is standard practice. If they hesitate or send you a policy from a different company, walk away.
- 100% Payment Upfront**
Full upfront payment removes all your leverage. A professional contractor doesn't need it and won't ask for it.

The Real Return on Mitigation Investment

Scenario	Cost	Outcome
French drain + regrading installed proactively	~\$8,000	Dry basement for 15+ years; \$0 in water damage

Flood event with no mitigation—single basement flood	\$25,000–\$45,000	Remediation, drywall, flooring, appliances, mold testing
Insurance premium reduction (documented mitigation)	Up to 25% annually	Savings compound over 10–20 years of ownership
Property value increase (dry basement, documented)	\$10,000–\$30,000	Buyers discount homes with any flood history

OIRIUNU

Stop Searching. Start Trusting.

Finding a flood mitigation professional shouldn't feel like a gamble.

Oiriunu connects you with verified, reviewed specialists—
so the only thing you're evaluating is the right fit for your home.

Vetted

Every contractor is license-verified and insurance-confirmed before listing.

Accountable

Real project reviews from real homeowners. Outcomes tracked, not just ratings.

Guided

We help you understand your problem before you talk to anyone.

[Get Your Free Assessment →](#)

<https://oiriunu.com/flood-risk-assessment/>

Free to use. No obligation. Takes less than 5 minutes.

SECTION 10

Annual Maintenance Checklist

A professional installation is only as effective as its maintenance. Use this checklist each spring and fall.

Gutters & Downspouts

- Clean gutters of debris; check for sagging or separation
- Ensure downspouts extend at least 6 feet from foundation
- Check downspout splash blocks for proper slope away from house
- Inspect all gutter joints for leaks after rain

Yard & Grading

- Walk the perimeter after heavy rain—note any pooling
- Check that soil maintains outward slope (6" drop in first 10 feet)
- Clear any debris blocking surface drain openings
- Inspect window wells for water accumulation

Drainage Systems

- Pour water into French drain cleanouts and confirm flow
- Check drainage pipe outlets for blockages or animal nesting
- Inspect exposed drainage membranes for damage
- Look for sinkholes or depressions over buried pipe runs

Sump Pump

- Pour water into pit—confirm pump activates and discharges properly
- Test battery backup system separately
- Check discharge pipe outside for obstructions
- Confirm float switch moves freely; clean pit of sediment

Foundation & Basement

- Inspect all visible foundation walls for new cracks or staining
- Check basement floor drain for slow draining (sign of backup risk)
- Look for efflorescence (white mineral deposits) = water migration
- Test any backflow preventer valve if installed



Pro Tip: If your sump pump runs continuously or your French drain shows no outflow during a rain event, call a professional immediately—these are signs of system failure before a larger flood event occurs.

SECTION 11

Quick Reference Glossary

Backflow Preventer	A valve installed on sewer lines to prevent wastewater from flowing back into your home during a municipal system overflow.
Efflorescence	White, chalky deposits left on concrete or masonry walls when water evaporates—a reliable sign of moisture migration through the material.
French Drain	A gravel-filled trench containing a perforated pipe that redirects groundwater away from a structure or low-lying area.
Hydrostatic Pressure	The force exerted by water against a surface (like a foundation wall) due to the weight of water-saturated soil around it.
Perimeter Drainage System	An interior or exterior drainage channel installed around the full perimeter of a basement to collect and redirect seeping water.
Sump Pump	An electric pump installed in a pit at the lowest point of a basement or crawlspace that activates to discharge collected groundwater.
Vapor Barrier	A plastic or foil membrane applied to crawlspace floors and walls to prevent ground moisture from entering the living space above.
Waterproofing Membrane	A waterproof coating or sheet material applied to exterior foundation walls to prevent water infiltration.

Ready to find a flood mitigation professional you can trust?

Visit oiriunu.com to get matched with vetted local professionals.