



ACTION PLAN + CLAIM TRACKER

Water Damage Floor Rescue Kit

Water on your floors? Start here. Clear steps for the first three days, what to photograph and record for your insurance claim, and honest save-or-replace answers for every floor type.

First-hour checklist

Floor-by-floor answers

8 printable logs

Claim tracker spreadsheet



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The first hour

Read the rest later. Do these in order, now.

1 Stay safe

Don't walk into standing water near outlets, cords, appliances or the electrical panel. If the panel is in a dry, safe spot, switch off the circuits for the wet area; if not, call an electrician or your utility. Stay out of rooms with sagging or bulging ceilings. Smell gas? Leave and call the gas company from outside.

2 Stop the water

Close the shutoff valve at the fixture (toilet, sink, washer, refrigerator line) or the **main water shutoff** for the house. If a water heater leaks, turn off its power or gas, then its cold-water inlet valve.

3 Is the water dirty?

Toilet overflow with waste, sewage backup, or outdoor flood water: avoid contact, keep kids and pets away and call a professional water damage (restoration) company. Clean water from a supply line or rain: carry on below.

4 Take photos and a video before cleanup

Two minutes, walking slowly: the source, every wet room, water on floors and walls, damaged belongings. You'll want these for your insurance claim.

5 Get water off the floor

Towels, mops, a wet/dry vacuum (never a household vacuum). Push water toward a floor drain or out a door.

6 Move belongings

Lift furniture off wet floors and slip foil or plastic lids under the legs. Roll up wet area rugs. Move electronics, papers, photos and anything that bleeds color.

7 Make the calls

A plumber to fix the source. Your **insurance company** to report it and get a claim number. For anything more than a small spill, a **restoration company** to start professional drying today.

8 Start drying

Open cabinet doors and drawers, run fans across the wet floor, and run a dehumidifier with windows closed. Drying within **24 to 48 hours** is what prevents mold (EPA).



Don't, in the first days

Don't sand, nail or glue down a cupped or lifted floor, don't throw away damaged flooring before it is photographed (keep a sample and a box label), and don't aim heaters at wood floors.

What's inside

The first hour is on the previous page. Everything else is in the order you will need it.

01 Safety and the type of water

Clean, gray and black water; when to stop and call a professional

02 Hours 1 to 72: drying

The mold window, what dries floors fastest, and the mistakes that make damage worse

03 Moisture readings explained

Meters, the dry standard, and how to know when “dry” really is dry

04 What water does to each floor

Solid and engineered hardwood, laminate, LVP, carpet, tile and the subfloor: save or replace?

05 Documenting your claim

Photos, samples, logs and the words adjusters use

06 Working with insurers and restorers

Who does what, and the questions to ask each

07 Before new floors go in

The checks that stop you paying for the same repair twice

08 Preventing the next one

The usual sources, cheap fixes and leak sensors

T Printables

Emergency card · 72-hour checklist · Photo checklist · Moisture log · Damaged items · Expense log · Call log · Questions to ask

About this guide

This guide was written by Vision Flooring LLC, a flooring company in Everett, Washington, led by owner Alex Babko. We have 20+ years of experience and 3,800+ clients behind us. Hardwood refinishing and installation, LVP, laminate, baseboards and floor repair after water damage are our everyday work, and this guide is what we explain to homeowners at their kitchen tables, written down so you can keep it.

Repairing floors after water damage is part of our everyday work, and many of our customers call us while they are still mopping. This kit is what we tell them, in the order they need it. It is **general information, not insurance or legal advice**: your policy and your insurer's instructions decide what is covered and how.



General information, not a substitute for your instructions

Every home, floor and product is different. Your flooring and product manufacturers' instructions, your local building codes and your insurance policy always come first; where they differ from this guide, follow them. Work safely and call a licensed professional for anything you are not sure about.

How to use it

- Read it once start to finish (about an hour), then keep it handy. Every chapter has **"The short version"**: its key points in a few lines.
- Boxes marked **Pacific Northwest note** matter most in damp climates like ours; they are good practice anywhere.
- The worksheets at the back are made to print on letter paper. The spreadsheet that comes with this guide does the math for you.

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What water does to each floor

The first question every homeowner asks: can my floor be saved? The honest answer depends on the floor, the water and how long it sat. Here is what to expect, floor by floor.

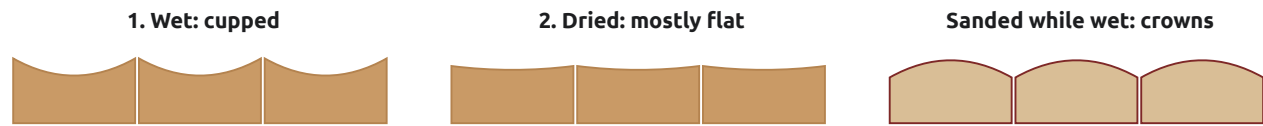
THE SHORT VERSION

- Solid hardwood often dries back flatter with proper drying; patience before any sanding.
- Laminate that swelled at the edges does not recover; affected planks are replaced.
- LVP planks are waterproof, but the water under them must come out.
- The subfloor decides a lot: swollen or soft areas are cut out and replaced.

At a glance

FLOOR	WHAT HAPPENS	OFTEN SAVED WHEN...	USUALLY REPLACED WHEN...
Solid hardwood	Absorbs water, swells and cups (edges up); can buckle off the subfloor.	Clean water, dried promptly and thoroughly; the floor often flattens noticeably as it dries.	Black stains in the wood, rot, buckled and broken boards, or dirty water.
Engineered hardwood	The core can swell; the top layer can lift or separate.	Brief exposure, little swelling, dried quickly.	Layers separating, swollen edges, glue failure.
Laminate	The fiberboard core swells at the seams and edges.	Water wiped up before it reached the seams.	Any swelling at the edges: it does not go back down.
LVP / LVT (click)	Planks resist water, but it runs through the seams to the subfloor.	Planks taken up carefully, subfloor dried, undamaged planks reinstalled.	Damaged locking edges, or mold on the planks' underside.
Glue-down vinyl	Water can loosen the adhesive.	Small, quickly dried areas.	Planks or tiles lifting, adhesive failing.
Carpet and pad	Pad holds water like a sponge.	Carpet sometimes, with clean water and fast drying.	Pad nearly always; carpet with gray or black water.
Tile	Tile itself is fine; water gets under through grout.	Usually, once what's underneath is dry.	Loose tiles or a damaged underlayment.

Solid hardwood: dry first, decide later



Sanding a cupped floor flat before it dries removes the raised edges; when it dries, the centers end up high.

Why patience matters with wet hardwood.

Wet hardwood cups because the bottom of the boards is wetter than the top. As the floor dries, much of that cupping usually relaxes. Restoration companies sometimes use special drying mats or panels that pull moisture out of wood floors. Only once readings are back to the dry standard, and the floor has had time to settle (often weeks), should anyone decide on sanding, board replacement or a full replacement. Boards with dark stains, rot or broken tongues are replaced; the repair is then sanded and finished so it blends in.



Pacific Northwest note: check under the house

Many homes here have crawlspaces. Water that ran down through the floor can soak the insulation and pool on the ground cover. Wet insulation is usually removed, and the crawlspace dried, before the floor above can dry properly.

Laminate and LVP: the water underneath

Floating floors trap water between the planks and the subfloor, where fans can't reach it. Laminate whose edges have swelled stays swollen and is replaced. Click LVP is different: the planks are waterproof, so they are often taken up, the subfloor is dried, and undamaged planks can go back down. Removing planks can damage the locking edges, so expect some replacements. Either way, keep a few spare planks: matching color and style years later is hard.

The subfloor decides a lot

Plywood

Usually survives clean water if dried promptly.
Check for layers separating and soft spots.

OSB (oriented strand board)

Swells at the edges when wet and often doesn't shrink back; swollen areas telegraph through new flooring and are cut out and replaced.

The matching problem

Floors often run through several rooms without a break, so a patch of new boards can show a line: color, sheen, wear, or a discontinued product. Hardwood repairs are often woven in and the whole continuous area refinished; laminate and LVP depend on the product still being made. How a claim handles this depends on your policy: ask your adjuster early (Chapter 6).

END OF THE FREE SAMPLE

Water Damage Floor Rescue Kit

You just read a few pages. The complete version has everything below, with every worksheet and the spreadsheet.

- ✓ The first hour: safety, shutting off the water and what to grab before anything else
- ✓ Hours 1 to 72: drying steps that keep mold away, and the mistakes that make damage worse
- ✓ Documenting for insurance: the photo checklist, moisture log, damaged items list and expense log
- ✓ What water does to hardwood, engineered wood, laminate, LVP and the subfloor, and which can be saved
- ✓ Questions to ask your insurer, adjuster and restoration company
- ✓ Before new floors go in: how to know everything is really dry
- ✓ Prevention checklist for the next leak, and a printable emergency card

Get the full guide →

visionflooringllc.com/water-damage-floor-rescue-kit · Instant download · PDF guide + claim and drying tracker

Questions first? Text 425-218-4234; a real person answers.