Water Damage Restoration Warning Signs

How to spot a bad operator before you sign, and how to check a California licence in two minutes

Water Damage
COSTA MESA

A free guide for Orange County property owners.
Water Damage Costa Mesa · (714) 386-1344 · waterdamagecostamesaca.com

Why This Guide Exists

Water damage is one of the few purchases people make while standing in an emergency, with no time to compare, and it is expensive. That combination attracts a certain kind of operator.

The complaints about this trade are strikingly consistent across the country. Reviewing the published review corpora for the large restoration brands operating in Orange County, the same six problems appear again and again: an invoice arriving with no estimate first, silence after the contract is signed, a rebuild that never starts, equipment days that nobody can justify, workmanship that looks like a repair, and belongings that do not come back after a pack-out.

Almost none of that requires a guarantee to avoid. It requires a written scope, a named contact, a moisture log and an inventory, all of which are ordinary practice for a competent contractor and all of which you are entitled to ask for.

This guide is a checklist for the part where you are deciding who to let into your property. If your property is wet right now, the more useful sequence is on the last page.

Read this first if water is active

Shut off the water at the main. Cut power at the breaker to any area where water is near outlets, cords or ceiling fixtures. Photograph everything before you move it. Then call someone. Every one of those takes under a minute and each one reduces what the job becomes.

Thirteen Warning Signs

None of these on its own proves bad faith. Two or three together is a reason to get a second opinion, and you are allowed to get one even after work has started.

1 They ask you to sign before they scope

The single most common complaint in this trade is an invoice arriving with no estimate first. A contract or work authorisation presented before anyone has assessed the damage is how that happens. A written scope should come before a signature, and a signature should never be the price of getting someone to look.

2 The paperwork includes an assignment of benefits

An assignment of benefits transfers your right to claim under your own policy to the contractor, who then deals with your insurer directly and gets paid directly. It is legal and it is not automatically sinister, but it removes you from the middle of your own claim. Read anything that mentions assignment, direct payment or power of attorney, and be aware you can decline it and still have the work done.

3 They will not put the scope in writing

A scope lists what is being removed, what is being dried, how many pieces of equipment, and roughly how many days. Reluctance to write that down is the clearest single signal available, because everything else in this list follows from it.

4 No moisture readings are being recorded

Drying is finished when material matches a dry standard, which is a number taken from unaffected material of the same type. If nobody is taking readings, nobody can tell you whether your building is dry, and the equipment days on your invoice have nothing behind them. Ask to see the moisture log while the job is open.

5 Equipment goes in and nobody comes back

Air movers and dehumidifiers are meant to be monitored daily, with readings taken and equipment adjusted or removed as materials reach target. Equipment left running unattended for days is the mechanism behind the padded-equipment-days complaint that appears across every major brand review corpus.

6 The price changes and nobody told you

Discovering additional damage once a wall is opened is normal and legitimate. Changing the price without telling you is not. Any increase should be raised before the work it covers is done.

7 They offer to cover or waive your deductible

This is presented as a favour and it is a serious problem. Your deductible is your contractual obligation to your insurer. An arrangement to have it waived, absorbed or inflated into the invoice is insurance fraud, and it is your name on the claim.

8 They discourage you from contacting your own insurer

A contractor who wants to handle everything and would rather you stayed out of it is removing your visibility of your own claim. Talking directly to your carrier is always your right, and there is no legitimate reason to steer you away from it.

9 No licence number anywhere

In California, any project of 500 dollars or more in combined labour and materials requires a licensed contractor. A licence number should be on the vehicle, the paperwork and the website. Its absence is a straightforward disqualifier, and verifying it takes about two minutes. See the next section.

10 They showed up without being called

Door-knocking after a storm is a recognised pattern. Some of those operators are legitimate and busy. Others follow weather events specifically because people in a crisis make faster decisions. Being solicited at the door is a reason to slow down rather than speed up.

11 Pressure framed as urgency

Water damage genuinely is time-sensitive, which makes urgency the easiest lever to pull. The distinction is what the urgency is applied to. Urgency about stopping the water and starting extraction is real. Urgency about signing a contract today, or a price that is only available now, is a sales technique.

12 A thermal image presented as proof

A thermal camera reads surface temperature rather than moisture. Cool patches can be a draught, missing insulation or a cold water pipe. It is a genuinely useful tool for deciding where to measure, and a meter reading is what establishes that a material is wet. A dramatic thermal image with no meter readings behind it proves nothing.

13 The contents pack-out has no inventory

If belongings are leaving your property, everything should be photographed and listed by room before it goes, and you should get a copy at that point. Items going missing during a pack-out appears across multiple brand review corpora. An inventory produced afterwards from memory is not an inventory.

How To Verify a California Licence in Two Minutes

The Contractors State License Board publishes a free public lookup. This is the single highest-value two minutes available to you, and almost nobody does it.

1. **Ask for the licence number.** A legitimate contractor gives it without hesitation. It should also appear on the vehicle, the paperwork and the website.
2. **Go to the CSLB licence lookup** at cslb.ca.gov and search by licence number, or by business name if you do not have the number.
3. **Check the status says active.** Expired, suspended and revoked all mean the same thing for your purposes.
4. **Check the name matches the contract.** This is the step people skip. A licence belonging to a different entity than the one on your paperwork is a serious problem, and borrowed or rented licence numbers are a known pattern.
5. **Check the classification.** Restoration work commonly needs a B general building classification, and specialist work may need others. A licence in an unrelated classification is not cover for the work being done.
6. **Check the bond and the workers compensation.** The record shows whether a contractor bond is on file and whether workers compensation coverage is reported or exempt. If someone is injured on your property and there is no coverage, that becomes your problem.
7. **Look at the complaint disclosure.** The record shows any disclosable complaints or legal actions.

The threshold worth knowing: in California, any job where combined labour and materials come to 500 dollars or more requires a licensed contractor. Essentially every water damage job clears that.

What a Fair Written Scope Contains

If you take one thing from this guide, take this. A scope you can read is the document that prevents most of the problems in this trade.

- What is being removed, by material and by room: carpet, pad, baseboard, how far up the drywall, which cabinets.
- What is being dried rather than removed, and what the target is.
- How many air movers and dehumidifiers, and roughly how many days.
- Whether an antimicrobial is being applied, and where.
- What the price covers, and specifically whether it covers reconstruction or only the drying stage.
- Who is doing the reconstruction, if it is not the same company.
- What happens if additional damage is found once things are opened up, and how you will be told before the price changes.

The Four Documents You Can Ask For

Document	What it proves
The written scope	What was agreed before work started, which is what any later disagreement gets measured against.
The moisture log	That your building was dried to a standard, and that the equipment days being billed were justified.
The equipment log	What went in, when it came out, and therefore what you are being charged for.
The contents inventory	What left your property, photographed and listed, so that what comes back can be checked against it.

All four are ordinary practice. A contractor who produces them without being asked is telling you something useful about how they work.

Ten Questions Before You Sign

Ask these in any order. The answers matter less than the willingness to answer them.

1. What is your CSLB licence number, and is the licence in the name of the company on this contract?
2. Can I have the scope and price in writing before any demolition starts?
3. Who is my single point of contact from now until the final walkthrough?
4. Will you be taking daily moisture readings, and can I see the log while the job is open?
5. How many pieces of equipment, and roughly how many days do you expect?
6. Are you doing the reconstruction as well, or is that a different company?
7. What happens between the drying finishing and the rebuild starting?
8. Does this paperwork include an assignment of benefits or a direction to pay?
9. If I decide to pay out of pocket rather than claim, will you quote it that way?
10. Who is doing the actual work, your own crew or subcontractors?

Water Categories, and Why They Decide Your Scope

The industry classifies water by contamination under the IICRC S500 standard. The category is what determines whether your flooring is dried or removed, so it is worth understanding before someone explains it to you in a hurry.

Category	What it means	What happens to porous materials
Category 1	Clean water from a sanitary source: a supply line, a water heater, an overflowing bath.	Usually dried in place and kept, if reached quickly.
Category 2	Significantly contaminated: appliance discharge, a toilet overflow with no solids.	Carpet pad comes out. Carpet may be salvageable. Drywall is often dried.
Category 3	Grossly contaminated: sewage, a backed-up drain, runoff from outside.	Porous materials are removed and disposed of rather than dried.

Category degrades with time. Clean water sitting in a warm wall cavity for several days is no longer Category 1, which is why a leak found late is treated more aggressively than the same leak found the same day.

If Your Property Is Wet Right Now

1. **Shut off the water at the main.** A leak that is still running cannot be dried.
2. **Cut power at the breaker** to any area where water is near outlets, cords or ceiling fixtures.
3. **Photograph everything** from several angles before you move anything, including the source if you can see it.
4. **Do not run fans** across sewage or water that came in from outside, which turns contamination into an airborne problem.
5. **Do not throw anything away** before it is photographed and listed.
6. **Call.** Then work through this guide while you wait.

Water Damage Costa Mesa

(714) 386-1344

The line is answered 24 hours a day, every day of the year, including weekends and holidays.

Serving Costa Mesa, Newport Beach, Huntington Beach, Irvine, Santa Ana, Fountain Valley, Tustin, Westminster, Garden Grove and the surrounding Orange County area.

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This guide is general information about choosing a contractor. It is not legal advice, and it is not advice about your specific insurance policy. Published September 2026.