How to Recover After a Hurricane



Knowing what to do after a hurricane is as important as preparing for the storm itself.

The damage and devastation caused by a massive hurricane can make even the most storm-prepared homeowner feel helpless and alone. Disaster preparedness can protect your home as the hurricane approaches, but dealing with the aftermath requires even more careful planning.

Insurance after the hurricane

A critical task following a hurricane requires assessing damage with your insurance company. Check out this list of disaster recovery insurance tips.

Your most important priority is the safety of your family and pets. Your home, car, furniture and everything else can be replaced. When it's safe for you to return home, call your insurance agent immediately and start documenting the damage with photos or video.

If your home sustained extensive damage, prioritize the repairs to prevent the damage from spreading. For instance, if storms caused a hole in your roof, hire a local roofing company just to

cover the exposed area with a plastic tarp to keep out the weather while you decide what repairs are needed. Get broken windows covered securely to keep out both weather and burglars — especially if you plan to stay elsewhere.

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Downed trees, especially those that cause further damage, require high-priority service after a disaster. (Photo by Steve C. Mitchell)

Hurricane Harvey lands near Ziki

Meet urgent needs first, then hire

cautionary area

Last year, public health experts warned of Hurricane Matthew increasing the risk of mosquitoes carrying the Zika virus. This year, Hurricane Harvey lands north of Brownsville, Texas — a Ziki cautionary area according to the Centers for Disease Control and Prevention (CDC). Learn about pest control after a hurricane.

carefully

Many service providers, such as roofing contractors, plumbers and electricians, offer 24-hour emergency service. But in the event of a widespread disaster, they become overwhelmed by the demand.

An emergency home repair, such as removing a fallen tree or pumping water out of your basement, creates an opportunity for scams. Sadly, unscrupulous con artists posing as

repairmen often take advantage of people recovering from a storm or disaster. Don't sign anything without reading it carefully, and don't sign any contract that commits you to handing over your insurance money.

For a more detailed list on vetting who you hire for repairs, check out these tips for avoiding a storm chaser scam. Don't forget, you can check contractor reviews in your area and elsewhere with a free Angie's List membership.

Once you get past the most urgent needs, take the time to hire carefully, getting multiple estimates and vetting prospective service providers by checking their licensing and reading customer reviews. With non-critical repairs, waiting days or even weeks for a qualified contractor can help you avoid additional fixes down the line.

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Advice for Rebuilding After a Hurricane

Consider this hard-earned wisdom from homeowners who have endured major disaster recovery.

Put safety first after the storm

After a hurricane passes, many hazards linger in flooded or damaged areas. Be aware of these dangers:

- **1. Avoid flood water**, especially if it's moving. As little as 6 inches of moving water can knock a person to the ground. If you need to make your way through, wear a flotation device and use a walking stick to test the water's depth before you take each step.
- **2. Keep your disaster preparedness kit handy**. FEMA recommends stockpiling enough supplies to sustain your family for 72 hours without outside help.
- **3. Do not attempt to drive your car through floodwater in roadways**. One foot of moving water can move a small car, and 2 feet of moving water can move a large SUV.
- 4. Do not attempt to move or repair any power lines or electrical appliances that are in standing water. If you do, you may get eletrocuted.
- **5. Report gas leaks or gas odors to local utilities.** If you smell gas in your home, leave IMMEDIATELY and call your gas company.
- **6. Do not attempt to relight natural gas-consuming appliances in your home.** Flood water can damage safety features built into these appliances. Contact a licensed plumber or HVAC technician to relight the pilot lights.
- 7. Check with the local health department or utility company to learn whether the water is safe to drink. If a water advisory has been issued, you'll need to boil your water before consuming it or use bottled water. To eliminate bacteria and other parasites, bring water to a full boil for at least one minute then allow it to cool.
- **8.** If you lose power, keep the refrigerator and freezer doors closed. Your refrigerator temperature needs to be 40 degrees Fahrenheit or cooler to safely store food. Most fridges can maintain that temperature for up to four hours if the doors remain closed. Throw out perishable foods, such as milk and meats, if the temperature rises above 40 degrees Fahrenheit. Don't eat food that came into contact with floodwaters.

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