

# Protecting Your Home Against Summer Storms.





## Introduction

[Protecting your home from storms](#) may not be at the top of your summer to-do list, but perhaps it should be.

It's estimated that [more than half](#) of the homes across the U.S. are located in areas that are prone to tornadoes, earthquakes, or hurricanes.

That's about 71 million houses that are at risk of sustaining damage during a natural disaster.

For landlords and tenants alike, keeping their home safe from storms should be a number one priority. The good news is that being prepared can help you to protect your investment and mitigate damage, should it occur.

In this guide we'll uncover a few things that you can do to weather a storm, and take a look at a few things that you should do both before, and after a storm hits.

## Natural Disasters: What You Need to Know

To many, it seems unlikely. What are the chances that a storm will wreak havoc on your property? But while it does seem a bit of a stretch when the sun is shining and the long, dog days of summer are stretching out before you, the truth is that for at least half the nation, there's a real chance that a natural disaster could strike at some point.

For this reason, taking proactive steps ahead of time is the best way to mitigate much of the devastation that storms cause. From taking out adequate insurance policies to taking strides to weatherproof your home, there's a lot that you can do to help keep the storms' destruction on the down low.

True, you may never need to use it, and there's always a chance that your home will come out unscathed, but it's far better to be prepared than sorry after the fact.

Take, for example, flooding –something that's responsible for an estimated [\\$8 billion in damage in the U.S. every year](#). In 2017 alone, natural disasters [cost the Federal Government \\$306 billion in damages](#). Natural disasters include everything from hurricanes, tornadoes, extreme thunderstorms, drought, floods, and forest fires –as well as winter storms. It also includes toxic substance leakage.

[According to FEMA](#), Texas, California, and Oklahoma top the list in terms of states with the most natural disasters suffered since 1953, followed by Washington, Florida, NY, and Colorado.

For many states, there's a risk of summer storms. These storms can bring hail, torrents of rain, high winds, and flooding. For those along the Gulf and parts of the East Coast, there's also a risk of hurricanes –with Florida and North Carolina bearing the brunt of hurricanes that make landfall.

Of course, no matter where you live, there's always the chance of a natural disaster. So it's important to be prepared ahead of time to help mitigate damage and help keep your home –and its occupants safe in case of a disaster.



## Homeowner Responsibilities

As a landlord, [you have an investment to protect](#), and the added pressure of ensuring that your tenants are aware of their responsibilities.

It is especially important that you have a game plan in place ahead of time to help combat the potential perils that storms can bring.

Often, the responsibilities are broken up between the landlord and the tenants –so it's important that you outline in your rental agreement which party is responsible for what. This saves confusion and misunderstandings and helps to ensure everyone's on the same page.

It's also important that you go over these responsibilities with your tenants –especially when storm season arrives. Make sure your tenants are clear on their responsibilities and ensure that you do your part to keep your property as safe as can be.

**Now, let's look at some additional homeowner responsibilities:**

- **Preventative Maintenance**

[Preventative maintenance](#) can go a long way in giving your home the best chance at surviving a storm. Keeping trees pruned and away from the house is important. A healthy and well-pruned tree is more balanced, and far more able to withstand windstorms. Any trees with heavy branches overhanging the house, vehicles, or commonly used areas should be pruned –or removed if they're deemed to be a risk.

Gutters should also be kept clear of debris, to help prevent water from pooling on the roof –something that could cause damage and eventual leaks. Make sure you have the gutters cleaned at least once per year if you live in an area with a considerable amount of deciduous (leafy) trees. Likewise, downspouts should be inspected at least annually to make sure they're still intact and funneling water away from the house, and its foundations. Any drains should also be kept clear, and in good working order throughout the year. If there are no drains, then ensuring that the water has a clear path to filter away from the home is always a good idea. Water standing too near the home can damage the foundation, and will make the house far more susceptible to damage in the event of a summer storm.

It's also important to have [regular routine maintenance](#) on your roof and foundation. Cracks in the roof are [one of the primary causes of flood damage](#).

If your home is located in a storm-prone area, you may also consider having storm windows or hurricane shutters installed. Another good idea is to install an above-ground shed –with clearance underneath to keep it safe from flooding, so tenants can easily stow outdoor equipment, keeping it safe from storms.

- **Just Before a Severe Storm:**

- If there's a severe storm warning, then window A/C units should be removed
- Tenants should be notified and reminded of their responsibilities. This should include things like packing away outdoor equipment and belongings, securing windows, parking their vehicles in the garage, etc.
- Finally, in the event of an evacuation, all windows should be boarded up (or hurricane shutters closed)

- **Assess Your Home's Risk**

It's also helpful to determine your home's potential risk. [FEMA has a flood map tool](#) that you can use to determine the risk of flood at your property. If your home is in an area that's at risk, consider taking additional steps to protect it. One ingenious solution that some homeowners are using is [water-inflated dams](#), which are easy to purchase and use. It's an initial expense, but in an area that experiences regular flooding, it could be a worthy investment. You'll also want to do some research. If you have multiple properties in different locations, you'll want to consider what natural disasters are especially prevalent in those areas when assessing your properties' risk, and then create a preparedness plan for each property.

- **Help Your Tenants to Prepare**

You may also want to consider creating a manual that tenants can follow in the event of a storm. Ideally, you'll want to have sections for different types of storms or natural disasters, and an action-plan detailing steps that tenants can take. This is an especially good idea if you have tenants who aren't from the local area, who may be less certain about what steps to take in case of a disaster.

- **Insurance**

Finally, and perhaps most importantly, insurance. The right insurance is a vital part of protecting your investment. You'll want to check with your insurance provider or read your policies' fine print to ensure you have adequate insurance that'll provide coverage in the event of a disaster. You should also consider taking out flood insurance, as flooding isn't usually included with most insurance policies. Flood insurance is important even in areas that are considered to be low-risk, as there are a great number of circumstances that can lead to a flood. Flooding can be caused by stormed, oversaturated ground, as well as overflowing or surging bodies of water –so consider purchasing a separate policy through the [National Flood Insurance Program](#). Policies vary but many are available for less than \$400 per year.

Additionally, if you've made any recent upgrades or improvements recently, it is also important that you update your insurance policy to reflect these changes. Be sure to ask your insurance provider about what is –and isn't covered, as there may be certain clauses you want to consider.



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AHEAD**

## Tenant Responsibilities

As a tenant, there's a lot that you can do to prepare yourself –and your home in case of a storm.

Most of these steps involve getting ready *ahead of time*.

If you have any questions at any point, be sure to refer to your contract, or check with your landlord.

- **Pay Attention to Storm Warnings**

Being alert and aware is the most important thing you can do. Don't dismiss warnings or alerts; instead, always take them seriously –the old saying's true, it is better to be safe than sorry. Be vigilant and stay safe.

- **Secure All Loose Outdoor Items**

Before the storm hits, it is a good idea to secure all loose outdoor items. Things such as BBQs, porch swings, planters, and other items should be safely stored and secured to help prevent potential damage. Don't forget to move your car into the garage. Do your part in keeping your home safe from additional damage.

- **Move Indoor Items to a Safe Location**

In the event of a severe storm, you'll also want to take steps to secure your valuables in case of a flood. Consider moving all valuable items and furniture to the second story of the home, out of the way of flood water.



- **Create an Emergency Kit**

It's always a good idea to have an emergency kit ready to go. This should include everything essential –such as flashlights, extra batteries for each electronic (including cell phones), a wind-up or battery-powered radio, bottled water, nonperishable food, and a can opener. Other items include spare clothes, blankets, a first-aid kit, disinfectant, fire extinguisher, sturdy shoes, and important personal items –like eyeglasses and prescriptions.

- **Have a Plan for Emergencies and Evacuations**

You should also be sure that you have all of your important paperwork –such as birth certificates and social security cards in a safe and secure location ready to go with you in the event of an evacuation. You should also create a plan for evacuations; including a few different options so family members who may get separated can find each other. You'll also want to determine the safest location in your home, for waiting out storms that don't require evacuations.

- **Consider Renter's Insurance**

Finally, if you haven't already, you might want to consider renter's insurance. While your landlord may be responsible for the damages done to the house and property, you are responsible for any damages to your personal property or belongings. Renters insurance will generally cover these damages, but it is a good idea to call your insurance provider to ensure that you are covered in the event of a storm or flood. You should also be sure to take inventory of your belongings –documenting things with pictures and keeping the information in a safe location can help in the event of a disaster.



## What to Do After a Storm

Once the storm has passed, you can get set assessing potential damages. This will most likely be a joint effort between landlord and tenant as some damage may not be immediately obvious.

- **Exercise Caution When Entering the Home**

If an evacuation was necessary, it is important that you wait until the authorities have cleared you to return. When assessing the damage, remember to put safety first. Exercise extreme caution before entering the home, as standing flood water can present the risk of electric shock. Always locate the circuit breaker and cut power to the house first, before you go inside. You should also survey the structural condition of the home before going in. If anything appears to be unsafe or structurally unsound, it is important you don't go inside –leave that to the professionals.

- **Look Out for Potential Damage**

This one's for tenants. In the weeks that follow, you'll want to keep your eyes open for [potential storm damage](#) –and then alert your landlord. The sooner you alert them, the sooner the damages can be repaired and the less ensuing damage there will be.

While there might not be much they can do –mid-storm, once the rain and winds have ceased and the storm has passed, your landlord would be grateful for a status update on the house and property.

- **Things to look for include:**

- Damaged or missing shingles or roofing tiles
- Damaged siding
- Leaks in the roof (discolorations on the ceiling or drips)
- Damaged, leaking pipes
- Fallen trees, or trees that may have sustained damage and require pruning
- Blocked drains or gutters (standing water that's not draining could be an indicator)
- Water damage: Often water damage won't show up until later.
- Things to look for include water spots or discoloration, soggy or expanding wood, or a damp, musty odor



- **Repairing Damage From a Storm**

While the extent of damage will vary considerably, here are a few tips for landlords who may be [dealing with the aftermath of a severe storm](#) –along with the aftermath of flooding.

- **Contact Your Insurer**

First of all, always notify your insurer before removing items to make sure you're not impacting your coverage

- **Remove Water**

Once you get the all clear from your insurer to remove any water, use a sump pump and a wet vac to do so. You may be able to rent these items from a hardware store.

- **Circulate Fresh Air**

Open doors and windows to circulate fresh air.

- **Survey and Document Visible Damage**

Take pictures of drywall to show water line (insurers will want to see this) and photograph flood-damaged items. Poke holes along the bottom of drywall to drain any standing water out.

- **Clean Up**

Determine which items are salvageable and which are not. Take care to clean areas impacted by mold, bearing in mind that it can develop [within 24 to 48 hours of a flood](#). Remove all wet contents; carpeting and bedding as soon as you can. If it's been wet for less than 48 hours, it may be salvageable.

If the damage is too extensive, you may need to contact a flood restoration service. Look for someone who's experienced, insured, and who has the proper permits and licenses. You'll also want to make sure your insurance company works with them.

- **File an Insurance Claim**

Finally, as a homeowner, you may need to file an insurance claim for some of the damage. See [how to file an insurance claim after a storm](#). In the event of a severe storm, you may also wish to take steps to claim government assistance. See [this helpful resource](#) to learn more.

While severe storms are a tremendously stressful time, being prepared is always the best course of action. With the right precautions, you can help to remove a great deal of uncertainty and stress from the equation, helping to alleviate some of the pressure. So take the time to prepare for potential hazards and perils –and stay safe!