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How to recover from 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.

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.

Meet urgent needs first, then hire 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.

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.

[Advice for Rebuilding After a Hurricane](#)

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

You will never see another home repair quite like the one following a major disaster such as a hurricane or tornado. Though it may be small comfort, countless homeowners have endured a similar ordeal, and their experience can offer guidance as you rebuild.

Homeowners who have been through this before advise a “triage” approach in which you deal with the most urgent issues however you can, but then take more time and vetting before hiring anyone for extensive and expensive repairs.

Here are some specific tips from homeowners:

Document everything for insurance purposes

Lorraine Whiteside, an Angie’s List member whose Houston home was flooded in 2008’s Hurricane Ike, advises taking pictures of all damage and keeping all receipts to apply toward your insurance deductible.

“Write down everything you lost, including what you had to throw out of your refrigerator or pantry,” Whiteside says. “This adds up quickly and can be put toward your deductible.”

Expect frustration

Whiteside says she and her neighbors were surprised by questions asked by insurance adjusters.

“They asked why we didn’t call a professional company to extract water. Well, we were 600th in line. They asked why we didn’t have things laundered. Well, how were we going to get down the flooded street? They wanted us to get big fan dryers, but our power was out for many days.”

Be willing to wait for quality

“For tree removal, we worked with the first chainsaw truck that came along; that was a no-brainer,” Whiteside says. “But for our house repairs, we got two bids. There were many fly-by-night advertisers coming door to door. I collected 50 circulars that were left on the doorstep. Our neighbors got sucked in; we didn’t. The difference was we had to wait longer to have our house fixed. It took more than nine months to do all repairs, but in the long run it was done correctly.”

Be careful when the power comes back on

Sarah Fox, a Norfolk, Virginia, resident warns of fire hazards. “In the aftermath of (Hurricane) Isabel, which hit the Hampton Roads, Virginia, area with about 6 feet of storm surge, there were at least a few homes that caught fire from electrical failures in our immediate area,” Fox says.

If flood water has penetrated your wiring, your breaker box or your appliances, you could be in real danger when the power suddenly comes back on. If your main breaker has been flooded and you haven’t turned it off, call an electrician to perform this delicate task.

[How to Recover After a Hurricane](#)

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Once you return home

- If damage is severe, contact local disaster response officials before entering. Report downed power lines or gas leaks. Keep electricity turned off if the building is flooded.
- Take reasonable steps to protect or repair what you can. Cover windows, damaged roofs and walls to prevent further destruction.
- Save receipts for anything you buy for protection or repair. Talk to your insurer, which should reimburse you for reasonable expenses related to repairs to a property damaged by a covered peril.
- When cleaning property, wear protective eyewear, gloves or other gear if available.

Utilities after a disaster

Hurricanes and tropical storms can also cause widespread power disruptions and the potential for dangerous gas leaks — contact your local utility to report an electrical outage or emergency, or check on the status of utility repairs.

Meet with the insurance adjuster or agent

- Meet with your insurance adjuster and/or agent as soon as possible. Provide a general description of damage and have your policy number handy if possible. Write down the adjuster's name, phone number and work schedule. If you have an agent, he or she will report the loss to the insurer or a qualified adjuster who'll contact you as soon as possible to inspect damage. Provide your best phone number.
- Get a detailed estimate for permanent repairs from a reliable, licensed and bonded contractor, and give to the adjuster. The estimate should contain proposed repairs, repair costs and replacement prices.
- Keep damaged items or portions of them until the claim adjuster has visited. If you can, photograph or videotape damage to document your claim.
- Prepare a list, as complete as possible, of damaged or lost items. Make two copies — one for you and one for the adjuster. Include all you can recall: dates of purchase or estimated age, cost at purchase and estimated replacement cost. If possible, collect canceled checks, invoices, receipts or other documents to help the adjuster determine the value of the destroyed property.
- Once informed of your claim, the insurer must send necessary claim forms within a certain number of days, as specified by your state. Return completed forms as soon as possible. Ask any questions you have, and note the answers.

