



THE COMPLETE GUIDE TO GETTING YOUR HOME READY FOR STORM SEASON

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It's estimated that damage from tornadoes and severe storms each spring and summer results in more than \$10 billion worth of damage on an annual basis. Some of the most common – and costly – damages being roof damage, flooded basements, siding damage and window damages.

The bad news is there appears to be no signs of a severe weather slow down this spring or in future spring seasons. In fact, AccuWeather projects what it says will be a volatile spring storm season for much of the United States, highlighted by explosive severe weather in the Great Plains, thunderstorms throughout much of the Southeast and Midwest, and lots and lots of rainfall out West. And while there's not much that can be done when it comes to Mother Nature, the good news is that there are a lot of things that can be done to safeguard property from the havoc that spring storms have the potential to wreak. This post will take a look at some of the big picture things you'll need to plan for, as well as what you can do right now to keep your property safe for when the storms start rolling in.



Planning Ahead

We'll first start with some of the bigger picture things that everyone should know and be aware of when it comes to preparing for and reacting to storms:

Insurance coverage:

First things first – know your insurance coverage and make sure that you're covered for the appropriate amount of damages just in case something happens. If you're not up to speed on your policy, contact your agent today to go over it and make any changes where necessary.

Contractors:

The second thing you should know when looking at the big picture regarding storm damage is the difference between a good contractor and a bad contractor. This brings us to a certain type of contractor – the "storm chaser contractor." Specifically, these contractors chase storms or areas where there's expected to be severe weather, looking to capitalize on demand for exterior maintenance and/or repairs. These contractors are often in it for nothing but the money, and this is their way of achieving success, often going door-to-door in neighborhoods and capitalizing on the concern of homeowners. Some aren't licensed or insured, and many will be gone as quickly as they arrive, off to the next town. Not all storm chaser contractors are unethical, but you should still proceed with caution when it comes to all contractors, storm chaser or not.

The storm chaser contractors point discussed above helps us segue into the important step of selecting the right exterior contractor for preventative maintenance and for when storms cause damage to your home. The last thing you want is an unethical contractor concerned more about making money than about

doing the necessary preventative maintenance or repairs to your home. That's why it's so important to be sure you have a checklist in mind when it comes to selecting an exterior contractor. These are the things that should be on that checklist:

Reputable work: How long has the company been in business? Does the contractor have a website? Is the company frequently referred? Does the contractor receive good reviews on websites such as Angie's List and Yelp? Is the contractor in good standing with the Better Business Bureau? Is the contractor affiliated with any industry associations or affiliations?

Licensed and insured:

Any contractor working on your property should be licensed and insured so you can avoid liability in the event of an injury and protect your property in the event of a mishap.

Properly vet them:

Ask potential contractors the questions that are most important to you. Things like the best way to get in touch with them, their response time, if they subcontract any work, etc. You might also ask if you can speak with any of their current or previous customers. Be sure to also call local companies in order to market value of such services to help make your decision.



Things to do Now to Prepare for Spring Storms

Now that we've gone over the insurance aspect of things and how to select an ethical, reputable contractor for preventative maintenance and emergency repair, it's time to get into some of the things that can be done now to help prevent damage for when the storms arrive.

Roof inspection:

Loose or missing shingles? Cracked caulk on chimney flashing? Worn parts around vent pipes? All of the aforementioned aren't ideal when it comes to preventing

storm damage. High winds can completely remove loose shingles and heavy rain can more easily enter the home to cause water damage and mold growth if other parts of the roof aren't up to snuff. Hiring a contractor to perform an annual roof inspection and take care of the little things before they become big, much more expensive problems is a good habit to get into.

Trim trees:

High winds from severe weather have the potential to send branches snapping off and flying into your siding, onto your roof, perhaps even through the window of your home or of the car that's parked in the driveway. Tree trimming is one way to keep this in check and prevent flying branches from doing damage to your home and property.

Clean gutters:

Clean gutters are important for ensuring that water is draining properly during a rainstorm. Leaves, debris and other gunk can build up in the gutters over time, potentially causing rainwater to overflow in the gutter system, which means a greater chance of foundation erosion and a greater likelihood that water will enter your property. Make sure the gutters are cleared out before storm season. Furthermore, also make sure that gutters are arranged in a way so that downspouts are directing water at least 3 to 5 feet away from the property.

Siding inspection:

High winds don't just have the potential to rip off loose shingles or send branches flying into your property, they may also tear away any loose siding, leaving your home somewhat exposed to the elements. Just as it's easier to have the roof inspected – and repairs made – before it becomes an issue, siding is another thing that you can put on any preventative maintenance checklist you're looking to knock off before storm season. In some instances, siding may need to be replaced.

Yard grading:

Many homeowners who experience flooded basements can prevent future water intrusion by simply adjusting how the land is graded outside of their home. Simply put, land and soil should be arranged in a way so that it's sloping away from the foundation – not toward it. Land sloping toward the property foundation just encourages water flow in that direction, which can come back to bite you after a heavy rain. Generally, the land should be sloped anywhere from 2 to 3 inches away from the foundation for every 10 feet of land.

Other exterior tasks:

Check to make sure that the windows are sealed properly to avoid moisture or wind-driven rain from creeping inside during a storm. Do the same with doors, paying special attention to how they're sealed on the bottom, where water may pool up on the outside.

Essential Items to Prepare for Storm Season

- ☐ A flashlight (preferably multiple flashlights)
- ☐ A battery-operated radio
- ☐ Extra water for drinking and flushing toilets
- ☐ A first aid kit with bandages, ointments and other medical supplies
- ☐ Non-perishable foods
- ☐ An ax or saw
- ☐ Extra batteries
- ☐ Extra gasoline
- ☐ A list of close contacts
- ☐ Clean clothes
- ☐ Scissors
- ☐ Spare cash
- ☐ Wood (for boarding up windows)
- ☐ A fire extinguisher
- ☐ Over-the-counter medicine
- ☐ Duct tape
- ☐ Spare blankets
- ☐ A generator (if possible)

Consider placing as many items as possible together in a waterproof container in the basement or storm shelter for easy access. You should also consider charging electronics such as cell phones ahead of projected severe weather.

The spring storms are coming - and while you won't be able to avoid what Mother Nature has in store, you can help avoid any damage to your property that may potentially occur by taking steps to be more proactive today.

