

KEY STRUCTURAL WEAKNESSES

Paying special attention to these areas on your house could save you trouble down the road.

Porches, overhangs and gable ends are the most frequent places where structural damage occurs. Many of the columns that support porch roofs or overhangs provide support for the weight of the roof, but provide little resistance to uplift forces.

In a hurricane, these forces can actually be much larger than the weight of the roof it is expected to support. Making sure that the columns are adequately connected will also make sure they are tying down the roof as well as holding it up.

Have the porch roof posts and the connections at the top and bottom of the posts checked to make sure that they can hold down the roof as well or better than they hold up the roof. If needed, install specialized brackets to connect the column to the foundation and to the roof structure above.

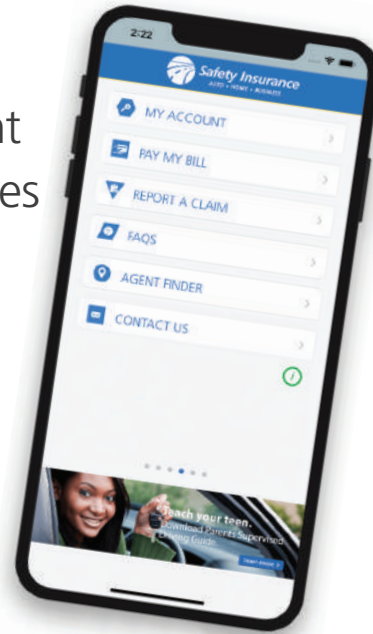
Large gable end walls are frequently much weaker than they should be and need to be braced and tied into the roof and ceiling structure to keep them from being damaged during a hurricane.



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IBHS is a non-profit applied research and communications organization dedicated to reducing property losses due to natural and man-made disasters by building stronger, more resilient communities. DisasterSafety.org



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SEASONAL PREPARATION

Take these steps ahead of hurricane season to help reduce potential property damage.

- **REVIEW YOUR INSURANCE POLICY.** Know what your insurance policy covers—and what it doesn't. Store your insurance agent's contact information in your phone.
- **INSPECT YOUR ROOF AND RESOLVE LEAKS.** Or have your roof inspected by a professional.
 - Roof: Replace loose shingles and ensure they are sealed.
 - Skylights: Install flashing around skylights to keep water from leaking into your home.
 - Chimneys: Remove and replace the flashing, including the ice and water barrier, around your chimney to ensure no water seeps into your home.
 - Flashing: Have leaky flashing removed and replaced.
 - Roof valleys: Remove and replace leaking valley metal on your roof.
- **SECURE SOFFITS.** Wind-driven rain can enter homes through unsecure soffits. Install stainless steel screws through fascia and channels so they connect the soffit material. Apply polyurethane sealant over screws and let dry for 72 hours.
- **CLEAN GUTTERS AND CHECK DOWNSPOUTS.** Clean any debris from your gutters. Extend downspouts away from the house to divert water.
- **SEAL GAPS AND CRACKS.** Use a tube of silicone caulk to seal cracks and gaps to keep water out of your home. Check all exterior walls and around windows, doors, electrical boxes, vents, and pipes.
- **TRIM YOUR TREES.** Have the trees around your home trimmed by an arborist. Remove branches that overhang the house and remove dead, dying, or diseased trees.
- **SERVICE YOUR GARAGE DOOR.** Have your garage door serviced at least once a year. Tightening screws and bolts will prolong the life of your garage door and ensure it's in proper working condition.
- **SERVICE YOUR GENERATOR.** Set a maintenance plan for your specific model by checking the owner's manual.
- **CREATE A HOME INVENTORY.** Create a detailed list or video of your belongings and store it safely offsite.



IMPROVEMENT PROJECTS

When making renovations, consider these upgrades to make your home stronger against hurricanes.

- **REPLACE YOUR ROOF.** Hurricane damage usually starts with the roof. If the roof is old or showing signs of damage or decay and needs to be replaced, reroofing will significantly strengthen your home against hurricanes.
- **REPLACE YOUR GARAGE DOOR WITH A WIND-RATED DOOR.** Your garage door is likely the most vulnerable part of your home to wind damage because it is typically the largest opening in a home. When a standard garage door buckles from the pressure of the wind, the roof is likely to be damaged.
- **UPGRADE TO IMPACT-RESISTANT SKYLIGHT.** Replace existing skylights with impact-resistant versions to reduce the likelihood of damage.
- **UPGRADE TO IMPACT-RATED WINDOWS.** Replace your windows with windows labeled as impact-resistant to better withstand high winds with flying debris.
- **PURCHASE HURRICANE SHUTTERS.** Plan ahead and purchase hurricane shutters (code-conforming aluminum paneling) to cover your windows if a hurricane nears.
- **GET A WHOLE-HOME GENERATOR.** A generator will keep you prepared for a power outage year-round. Purchase a whole-home generator to keep your power on, regardless of the weather.

LAST-MINUTE PREPARATION

When a hurricane threatens, follow these last-minute steps to reduce damage to your home.

- **GET RELIABLE WEATHER INFORMATION AND ALERTS.** Stay alert to help you stay safe.
 - Find a reliable source for hurricane updates. Pay attention to hurricane forecasts from the National Hurricane Center (NHC). Follow the NHC on Facebook or Twitter and tune in to local news often for evacuation orders.
 - Enable wireless emergency alerts on your cell phone. Be sure location information is enabled on your phone. Learn more from the National Weather Service (NWS).
 - Buy a battery-powered radio and new batteries. Local radio stations are a powerful source of information during and after a hurricane when power may be out.
- **TIDY UP OUTDOORS.** Items on the lawn or patio could become flying debris and damage your home.
 - Secure weak or loose fencing and mailboxes; anchor heavy objects deep into the ground; and make a storage plan for loose objects.
 - Bring items like bikes, benches, and plant pots into a garage or storage building.
 - Put pool furniture inside or into the pool so it won't be blown away.
- **PUT UP SHUTTERS ON ALL WINDOWS.** Get shutters in place ahead of the storm. Note: Plywood should only be used in place of shutters as a last-minute resort when tropical weather is imminent. Additionally, taping windows provides no protection and wastes time.
- **CLOSE YOUR GARAGE DOOR AND ALL INTERIOR DOORS.** If a window is broken by flying debris or a door has blown open, your house will rapidly fill with air putting pressure on the roof.
- **ADD IMPORTANT CONTACTS TO YOUR PHONE AND TELL OTHERS YOUR PLAN.** Know who to call after severe weather. Store your insurance agent's contact information in your phone. Let loved ones know where you plan to go.

RECOVERY

If your home was recently damaged by a hurricane, learn what to do next.

- **PROTECT YOURSELF.** Safety first. Always be careful when entering a damaged building. If there is serious structural damage, contact local officials before entering your home. Report downed power lines or gas leaks. Keep electricity turned off if your home has been flooded.
- **CLEAN UP SAFELY.** Use the correct personal protective equipment, including eye protection, boots, and gloves, when clearing debris. Do not wade through standing water. Avoid downed power lines and assume they are live. Use generators safely.
- **PROTECT YOUR PROPERTY.** Even minor damage to shingles can lead to water entering your home. You may be able to prevent further damage. Check your ceiling and attic for evidence of water or standing water.
- **REPORT LOSSES AS SOON AS POSSIBLE.** Contact your insurance agent or insurer as soon as you can. Provide a general description of the damage and have your policy number handy if possible. Once an adjuster is assigned, write down the adjuster's name, phone number and work schedule.
- **DOCUMENT DAMAGE.** Document or keep damaged items. Be sure to enable geotagging (turn on location services) when taking photographs or video, which may help ease your claims process because it verifies the location of your items.
- **KEEP RECEIPTS.** If you need to relocate, keep records and receipts for all additional expenses. Most insurance policies cover emergency living arrangements.
- **RETURN CLAIM FORMS.** After your insurance company has been notified of your claim, they must send you the necessary claim forms within a certain number of days (time period varies by state). Fill out and return the forms as soon as possible. If you do not understand the process, be sure to ask questions and write down the explanation.

