



# Property Damage Guide for Homeowners: What to Look Out for After a Storm

When a storm hits, your home can be subject to various forms of damage, some of which may not be immediately visible. It's crucial to take quick action to document damages properly and follow the right steps to get repairs and insurance claims processed smoothly.

This guide will walk you through what to look out for, how to document damages, and the necessary next steps you should take after a storm.

## Step 1: Safety First

Before inspecting your property, ensure that it's safe to do so. Follow these basic safety precautions:

- Wait for the all-clear signal: Avoid going outside or inspecting your property until authorities have declared the storm is over and it's safe to do so.
- Check for electrical hazards: Look out for downed power lines or exposed wires. If there are any electrical hazards, avoid the area and call the appropriate utilities immediately.
- Avoid standing water: If there's standing water around your home, avoid walking through it. It could be electrically charged or contaminated.

## Step 2: Visual Inspection of the Exterior

### Roof:

- Missing or Damaged Shingles: Look for any missing, curled, cracked, or torn shingles. Strong winds and hail can cause shingles to loosen or be ripped off.
- Leaks: Check for any visible water stains or wet spots on the ceiling inside, which could indicate a roof leak.
- Gutter Damage: Check gutters and downspouts for damage or blockages. Clogged gutters can lead to water backup and further damage to the roof and walls.

### Siding and Windows:

- Cracks or Holes in Siding: Look for any visible cracks or holes caused by flying debris or hail.
- Broken Windows: Hail and flying debris can break or crack windows. Document any broken glass or damaged frames.
- Doors: Inspect doors for any signs of damage, including cracks or displacement due to heavy winds.

### Foundation and Landscaping:

- Foundation Cracks: Look for any new cracks or signs of shifting in your home's foundation.
- Downed Trees and Branches: Inspect your yard and surrounding property for any fallen trees or branches that may have caused damage to your home's exterior or landscaping.
- Flooding: If there's been significant flooding, inspect areas around your foundation for water pooling or seepage.

## Step 3: Inspecting the Interior of Your Home

### Ceilings and Walls:

- **Water Stains:** Look for water stains on ceilings, walls, or floors, which could indicate roof leaks or water intrusion.
- **Peeling Paint or Wallpaper:** If paint or wallpaper is peeling, it could be due to excess moisture inside the home from a leak.
- **Mold:** If there's standing water, mold growth is possible. Look for musty smells and visible mold on walls, ceilings, and floors.

### Floors:

- **Water Damage:** Check for warping, discoloration, or swelling in wooden floors or laminate due to water exposure.
- **Carpet and Upholstery:** If carpet or furniture is wet, it could indicate water damage that may lead to mold growth or other issues.

## Step 4: Documenting the Damage & Performing Mitigation

Proper documentation is crucial for insurance claims and performing mitigation protects you from liability. Here's what to do:

- **Take Photos and Videos:** Document the damage thoroughly with photos and videos. Capture wide-angle shots of damaged areas, as well as close-ups of specific damages like broken windows, cracked walls, or damaged roof shingles.
- **List Damaged Items:** Create a list of all damaged items inside and outside your home, including furniture, appliances, and other personal belongings.
- **Note the Time and Date:** For each photo or video, make sure you record the time and date. This helps validate when the damage occurred.
- **Get a Professional Assessment:** In case of extensive damage, consider hiring a professional contractor, like Fortis Renovations, to assess the extent of the damages & perform mitigation work.
- **Perform Mitigation:** Try avoiding immediate repairs. Do not begin repairs before documenting the damage unless it is necessary to prevent further damage (e.g., tarping your roof to avoid water from leaking inside). It is best to let a professional contractor do this for you.

## Step 5: Notify Your Insurance Company

Once you have documented the damage, it's time to reach out to your insurance company. This is something that Fortis Renovations can also help you with. Here are the steps:

1. **Contact Your Insurance Provider:** Call your insurance company as soon as possible to report the damage. Have your policy number handy and provide them with a detailed description of the damage.
2. **Submit Your Documentation:** Share the photos, videos, and the list of damaged items you've created. Your insurance adjuster will need this information to process your claim.
3. **Keep Records:** Keep a record of all communications with your insurance company, including phone calls, emails, and letters.
4. **Follow Up:** If necessary, follow up with your insurance provider to ensure the claim is being processed in a timely manner.

## Step 6: Schedule Repairs and Clean-Up

Once your insurance company has processed your claim, it's time to begin repairs. Follow these steps:

- **Hiring Qualified Contractors Is Important:** For major repairs, especially to your roof or foundation, hire a licensed and reputable contractor. If you do not hire a qualified contractor, you could feel the repercussions of this later down the road. This is where Fortis Renovations' expertise and quality craftsmanship will benefit you greatly.
- **Start with Temporary Fixes:** If the damage is significant and requires immediate attention, such as boarding up windows or covering leaks, Fortis Renovations can make emergency but temporary fixes to minimize further damage.
- **Save Receipts:** Keep all receipts for repairs, cleaning, and other costs related to the storm damage, as these may be reimbursed by your insurance provider. This is something that Fortis Renovations will also assist our clients on.

## Step 7: Prevent Future Damage

Once repairs are made, consider taking steps to protect your home from future storm damage:

- **Reevaluate Your Insurance Policy:** After major damages and repairs have occurred on your property, it is always good practice to review and evaluate how your insurance policy helped or hindered this process.
- **Expect A Follow-Up:** If Fortis Renovations performs the repair work for your property, then you can expect a follow up with in 6 months to a year. This follow-up is to make sure there is no unforeseen issue that may have occurred once we completed our work, and to make sure our clients are still happy with our services outcome.
- **Storm-Proof Your Home:** Consider installing storm shutters, reinforcing windows and doors, and making improvements to your roof and foundation.
- **Landscaping:** Trim trees and remove dead branches that could pose a threat during strong winds.
- **Flood Protection:** If flooding is a concern, install sump pumps, check your gutters and downspouts regularly, and seal any cracks in your foundation.

## Conclusion

Dealing with storm damage can be overwhelming, but by acting quickly, documenting the damage thoroughly, and following these steps, you can ensure that you are well-prepared to manage the aftermath and get your home back to normal. Always keep safety at the forefront, and don't hesitate to contact professionals when necessary.

If you have any questions about insurance claims process or repairs, don't hesitate to contact Fortis Renovations. **WE WOULD LOVE TO HELP!**

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