



# Fact Sheet: Basic Home Maintenance

This document provides basic tips for maintaining a home before, during, and after a disaster. Home repairs can be costly, so this document can help your client learn different measures they can take to prevent disaster damage and save on costs following a disaster.

## HOME DAMAGE PREVENTION FEATURES

There are several construction decisions and updates that homeowners can implement to make their home more resistant to disaster damage in the long run.

#### Overall

The following home maintenance tips may help prevent disaster damage regardless of the disaster affecting your region:

- Install fire alarms in every room and carbon monoxide monitors on every floor if they are not already there.
- Trim dead or dying branches that hang over your home or are near to your house to avoid damage during a storm.
- Clean your gutters to prevent water damage such as leaking ceiling, rotting woods, flooded basements, etc.

## Disaster-Specific

Review the home maintenance tins below that may be specific to disasters prevalent in your region:

Hurricanes/Flooding	Earthquakes	Tornadoes	Wildfires
<ul> <li>Consider installing interior or exterior backflow valves to prevent swage backups in your home during a flood.</li> <li>Make sure switches, sockets, circuit breakers, wiring, and appliances such as furnaces and hot water heaters are at least a foot above the expected flood level in your area.</li> <li>Anchor and elevate outdoor equipment such as fuel tanks, airconditioning units, and generators.</li> <li>Consider installing storm-tough building materials, like impact resistant window glass, hurricane shutters, shingles, roofing, gutters, siding, windows, and doors.</li> </ul>	Secure heavy furniture with flexible fasteners and make sure they are away from beds, sofas, and desks.     Secure artwork, pictures, and mirrors to the wall.	<ul> <li>Consider creating a high wind safe room in your home.</li> <li>Check that your home has adequate connections to the foundation.</li> <li>Protect your roof deck.</li> </ul>	Use non-flammable metal when constructing a trellis.  Use masonry or metal as a protective barrier between wood fences and your home.  Prevent combustible material and other debris from gathering beneath your deck or porch; box in the areas below the deck with wire mesh.

#### Insurance

Make sure you have the proper insurance plans in place:

- Purchase flood insurance (separate and different from homeowners insurance)
- Obtain earthquake insurance living in seismic active area
- Update your Homeowners insurance annually

For more information on insurance plans, see the <u>Counseling on Financial</u> Preparedness Checklist.



•	Consider dry floodproofing or wet		
	floodproofing your home.		

## BEFORE/DURING THE DISASTER

Right before a disaster occurs (or during the disaster if you are sheltering in place) homeowners can do several things to mitigate the damage to their home. Remember that the personal safety of you and your family are the top priority – if there is no time to get to any of these tasks before evacuating, that's okay!

- Put your refrigerator and freezer on the coldest setting, to keep your food cold longer if the power goes out.
- Unplug appliances if the power goes out.
- Put storm shutters in place, brace doors, and secure your garage.
- Elevate your furniture before a hurricane or heavy rainfall.
- Bring smaller items from outside indoors. Tie down larger items that cannot be brought inside.

#### AFTER THE DISASTER

Beginning the repair process following a disaster can be overwhelming. The basic maintenance tips below will help get you started before you are able to begin the process of repairing your home:

- Inspect the property carefully to identify post-disaster hazards (e.g., mold, chemical spills, live wires, structural damage).
- Clean up debris and damage.
- When dealing with flood damage:
  - o Remove all standing water from your home as quickly as possible after a flood.
  - Thoroughly wash and disinfect walls, floors, ducts, doors, closets, and shelves that have been affected by water damage.
  - Thoroughly dry everything in your home after a flood.
- Take photos of damage to the building and its contents to any document losses.
- Determine what quick measures, if any, can be taken to make your home safe and livable such as putting a tarp over a damaged roof to keep out rain, board up broken windows and doors to keep the elements out etc.
- Keep records and receipts for each cost incurred in cleaning up or repairing your home.
- Do not throw out damaged property before your adjuster and/or FEMA has inspected it unless it is a health hazard. If you throw anything away, take photos beforehand.