Dealing With the Aftermath of a Hurricane

TEMPORARY REPAIRS

When inspecting a house for hurricane damage, make sure there is no live power in or around the house. Make doubly sure that main electrical breakers are off. The most common repairs will involve nailing plywood or taping heavy plastic to broken windows, ceilings, and walls. Flooded basements should be drained and cleaned as soon as possible. After the floodwater around your property has subsided, begin draining the basement in stages—about one-third of the water volume each day. To prevent flooded wooden floors from buckling and warping further, drive nails into the areas of the floor where it lifts or bulges. It is also important to remove loose plaster and repair the damaged plaster on the walls and ceilings after the house is completely dry.

MAKE SURE YOUR WATER IS SAFE

After a major storm, you must assume that all water sources are contaminated until proven safe. Purify all water used for drinking, cooking, and washing, and for eating and cooking utensils. Also, purify the water used for washing hands, body, and kitchen and bathroom surfaces. Do not use water that has a dark color, odor, or contains floating material. To disinfect water, one of four methods may be used: (1) boil at a rolling boil for 10 minutes; (2) add 8 drops of liquid chlorine bleach (such as Chlorox) per gallon of water; (3) add 20 drops of two percent iodine per gallon of clear water; or 40 drops per gallon of cloudy water; (4) add water purification tablets according to directions on the package. These tablets can be bought at most drug and sporting goods stores. These solutions should be thoroughly mixed and the water allowed to stand for at least 30 minutes before using. To lessen the flat taste of boiled water, pour the water back and forth several times between two clean containers. Water in water pipes and toilet flush tanks (not bowls) is safe to drink if the valve on the main water line was closed before the flood.

HOW TO COOK WHEN THE POWER GOES OFF

After a storm has knocked out electricity or gas lines, cooking meals can be a problem and can be hazardous if a few basic rules are not followed. Charcoal or gas grills are the most obvious alternative. NEVER USE THEM INDOORS. Wood can be used for cooking in many situations. You can cook in a fireplace if the chimney is sound. Do not start a fire in a fireplace that has a broken chimney. Be sure the damper is open. If you have to build a fire outside, build it away from buildings—never in a carport. Sparks can easily get into the ceiling and start a house fire. Never use gasoline to get a wood or charcoal fire started. A charcoal grill is a good place to build a wood fire. Be sure to put out any fire when you are through with it. When cooking is not possible, a number of canned foods may be eaten cold.

PLAY IT SAFE WITH FOOD

Some foods damaged in a storm may not be safe to eat. All foods that
may have been covered by contaminated water should be destroyed. This includes those foods sealed in unopened cans. Foods in sealed cans that have not been foil may be safe to eat if the cans do not have bulges or leaks; however, the cans must be disinfected before opening. To disinfect cans, remove labels and wash the containers with soap or detergent. Rinse in a chlorine bleach solution using two tablespoons of household laundry bleach to each gallon of water. Rinse containers in clean water, dry, and relabel them. The cans can also be sterilized by covering with water and boiling for at least 10 minutes. In the event of a power failure, refrigerated foods warmed above 40°F for more than two hours are not safe to eat, and should be discarded. Once-frozen foods that have thawed completely and held above 40°F for more than two hours should also be discarded. Partially thawed frozen foods that still have ice crystals may be safely refrozen. Discard any food having a questionable odor or strange color, and discard all stuffed poultry. Dry ice can be placed in a freezer on boards or heavy paper on top of packages to keep temperatures below freezing. Allow 2.5 to 3 pounds of dry ice per cubic foot of space. For more detailed information regarding safe food handling, contact your local Cooperative Extension System.

**ASSESSING LANDSCAPE AND TREE LOSS**

Property owners may need to calculate the loss of trees and other landscaping. Cleanup, repair, and replacement costs on the damaged landscape may be used to measure the decrease in property value if: (1) the repairs are necessary to restore the property to its condition before the storm; (2) the amount spent on repairs is not excessive; (3) the replacement or repairs do no more than take care of the damage sustained; (4) the value of the property after the repairs does not, as a result of the repairs, exceed the value of the property before the storm. If homeowners decide to pursue claims or deductions, they must prove that loss was sustained due to the storm or flood and that the amounts claimed as loss are deductible. Photographs of the property before and after the damage help show the condition and value of the property prior to the storm. Appraisals are the most desirable tools for establishing values before and after casualties. Always keep receipts for repair and replacement for claims.

**HOMEOWNER INSURANCE POLICIES**

Although your homeowner’s policy may not cover flood damage to your home, it does offer some protection from loss due to a natural disaster, such as a hurricane. Items usually covered by the policy (it may vary according to the policy’s provisions) are: (1) your house, including rental units that are part of the building and any attachments to the building, like a garage; (2) any structures on your grounds that are not attached to your house, such as a garage, shed, pool cabana, or gazebo; (3) the lawns, trees, and shrubs on your property; (4) vacant land that you own or rent, with the exception of farmland; (5) any items friends have loaned to you that you are keeping on your property; (6) your living expenses, if your house is uninhabitable due to damage; (7) rental payments, if you normally rent part of your house, but it is uninhabitable due to damage; (8) settlements, medical expenses, defense, and court costs involved in claims brought against you for bodily injury to others or damage to the property of others.

**FILING INSURANCE CLAIMS**

When filing an insurance claim for hurricane damage to your home, an insurance adjuster should be called immediately. Cleanup and salvage should begin as soon as possible. Do not wait for an adjuster; additional damage can be added when found. But do take photos BEFORE any cleanup for use as an inventory. Always keep damaged materials for proof of loss. Be sure to sign a proof-of-loss statement. If looting should occur, report any theft to the police. Save receipts for reimbursement, including temporary lodging and food.

**STRESS AFTER A HURRICANE**

A natural disaster, such as a hurricane, not only leaves a trail of property destruction in its wake, but many times leaves thousands of its victims with a destroyed sense of balance. Victims may need to devote time to restoring their own emotional equilibrium. It is very important to be extra patient and accept that restoration (both physical and emotional) takes time. In a crisis situation, it is essential to have a supportive network with family, friends, and neighbors.

**HELPING YOUR CHILD COPE WITH DISASTER**

After a hurricane, it is very normal for children to be afraid. The fear may last for an extended period of time and is best dealt with by kindness and understanding on the part of parents. Children should be encouraged to talk about their feelings and otherwise express their fears through play, drawing, painting, or clay modeling. Children may be upset at the loss of a favorite toy, blanket, or teddy bear. They may be afraid of the disaster recurring and ask, “Will it come again?” They may be afraid to sleep alone or may want to sleep with a parent or another person. Having nightmares is also common. Some children may be quiet and withdrawn, while others may become upset easily, crying frequently or becoming angry. Parents who are busy trying to clean up and rebuild their lives and homes may cause some children to feel neglected. One of the most important steps adults can take to combat this is to take the time to talk with children.

For Further Reading:


National Sea Grant System
NARRAGANSETT BAY CAMPUS
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Sea Grant is a nationwide program that promotes the development and wise use of marine resources for the public benefit.