

Tips For Rebuilding or Repairing Your Home After a Disaster

Severe weather and flooding have caused widespread damage across Wisconsin, affecting homes and businesses throughout our community. In response, the Metro Builders Association is sharing this checklist to help residents clean up safely and begin the repair process with confidence.

1. Contact Your Insurance Company. The first step is to review your homeowners insurance policy and contact your insurance company as soon as possible to report your damages. To support your claim, take photos of all damages and have copies of any related receipts to show the claims agent or adjuster.

2. Stay Safe During Damage Assessments. After the disaster, don't let another disaster strike. Unfortunately, injuries after the disaster are all too common, such as equipment accidents, falls, or burns. In general, storm-damaged structures and surfaces are unstable and unsafe. Experts say that homeowners should take extreme caution around trees, downed power lines, and other towering structures that may have lost stability.

3. Create a Recovery Folder. Rebuilding a home after a disaster can be a complex process, with many people, documents, and processes involved. It is recommended that, as you continue through the recovery process, you compile and organize any applicable contacts, communications, or forms into either virtual or physical folders in order to keep this information centralized and easily accessible.

4. Work with a Professional Home Builder. Hiring an expert local contractor has many benefits. A professional home builder can provide a wealth of experience and professional integrity and solve any challenges you may encounter as you begin to rebuild your home. Your local home builders association has a list of building industry professionals who understand the intricacies of building homes in your area and have a firm grasp on the requirements to meet city ordinances, regulations, and permits.

5. Preparing Your Future Home. Ask a building industry professional to future-proof your home for increased climate resilience. The U.S. Department of Housing and Urban Development (HUD) recently published guidance for home builders and remodelers on designing structures for resilience against natural hazards. Learn more at www.hud.gov.

After disasters, builders build more than just homes. Builders stand together with survivors to rebuild communities. To learn more and to connect with local builders and contractors, visit www.mbabuilds.org

