

Are you ready?

DISASTER PREPAREDNESS

After a storm causes damage: What to do

The 2017 hurricane season proved especially devastating for millions of people in both Texas and Florida. Upon making landfall in Texas in late August, Hurricane Harvey became the first Category 3 or higher hurricane in the United States since Hurricane Wilma in 2005. In its wake, Harvey left damage that Texas governor Greg Abbott estimated could cost as much as \$180 billion to repair.

Just a couple of weeks after Hurricane Harvey touched down, Hurricane Irma hit Florida as a Category 4 storm, knocking out power to nearly seven million people.

Severe storms like hurricanes do not discriminate, and when such storms finally dissipate, people from all walks of life are left to deal with the often devastating consequences. Property damage is one such consequence, and the following are some things people can do in the aftermath of storms that caused damage to their property.

- Contact your insurance provider. Not all damage resulting from storms will necessarily be covered by insurance policies, but it's still imperative that people contact their insurance companies as soon as possible after their homes or vehicles have been damaged. Agents can help policy holders learn if their policies cover the damage done to their property and to what extent their coverage will help them recover. Many people will likely be making similar calls, so policy holders should try to be as patient as possible.

- Document the damage. People whose property has been damaged should use their smartphones and cameras to document the damage as extensively as possible. Take photos from various angles before you begin cleaning up. Providers may require visual evidence of the damage before they begin processing your claim, so ask about those requirements when contacting your insurance agent.

- Avoid downed power lines. In addition to protecting the investments you have made in your property and your possessions, it's important to remember to protect yourself. Avoid downed power lines, reporting any to your local power company as soon as you see them.

- Let the professionals do the work. It can be tempting for homeowners to try to do some electrical work around their homes after their homes have been damaged by storms. Electricians are likely busy and might not be able to assess or repair damage for days, if not weeks. But it's still best to wait and allow professionals to do the work. Experienced professionals recognize potentially harmful, if not deadly, issues that may be lurking beneath the damage, so it's always best to leave the work to private electricians or local power company work crews.

- Revisit insurance policies. After suffering damage to their homes or vehicles, men and women may benefit by revisiting their coverage and increasing that coverage in anticipation of future disasters.

Storm damage can turn individuals' lives upside down. But remaining calm and working in harmony with insurance agencies and power companies can help storm victims recover quickly.

THE DOS AND DON'TS OF BACKYARD FIRE PITS AHEAD OF THE SUMMER SEASON

Once a rarity, fire pits have grown increasingly popular in recent years, as more and more homeowners turn their homes into private oases. Fire pits run the gamut from the very simple to the more elaborate, and the fire pits homeowners choose often depend on the space they have available as well as their budgets.

But even homeowners without any space or budget constraints should give careful consideration to which fire pit they ultimately install, especially if they plan to make that installation themselves. The following are some dos and don'ts of fire pits for those homeowners about to add this relaxing and popular accessory to their backyards.

DO confirm you can legally build a fire pit in your yard. Fire pits have become so commonplace that homeowners may think there are no regulations governing their construction. However, it's still best to confirm with your local government planning or zoning offices if you can build a fire pit and if any restrictions apply.

DON'T proceed with the project until you have been granted official approval. Assuming you have the go-ahead to build a fire pit is not the same thing as knowing you have been approved. Starting early could result in fines if it turns out you aren't allowed to have a fire pit. But you may also begin building a bigger fire pit than the local government allows, and that could be money down the drain later. Wait until you get official word before you proceed with the project.

DO build on flat ground. The fire pit should be built on flat ground to reduce risk of accident and/or injury. A fire pit built on flat ground also means everyone can enjoy it comfortably and equally once the project is finished. If the ground around the pit is not flat, some people may be forced to sit crooked or lean forward just to enjoy the pit.

DON'T build near flammable structures. Build the fire pit far enough away from existing structures, such as your home, garage or shed, so flickering flames do not catch some wind and lead to disaster. Before building in a given spot, monitor the wind patterns for a few days by sitting in a lawn chair at the spot you ultimately want the fire pit to be. If you notice the wind is blowing toward your house, you will want to choose another area for the pit so smoke from the fire will not be blowing into your home every night.



A flood guide as rain continues

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DO choose the right size. The size of your fire pit will depend on the space you have available, but even if you have a vast swath of space, keep in mind that professional contractors typically recommend building a fire pit no bigger than 44 inches wide. Anything larger can be unsightly and may not appeal to prospective buyers down the road. In addition, an especially large fire pit may result in potentially unruly flames that can present a fire hazard.

DON'T go it alone if your DIY skills are suspect. Installing a fire pit is a relatively inexpensive DIY job, but that does not mean anyone can do it. Ground needs to be excavated and the slope of the yard must be measured so the fire pit is safe and functional for years to come. If your DIY skills are not up to snuff, hire a professional contractor so your backyard oasis does not become a costly headache.

A fire pit can turn a boring backyard into a relaxing retreat. But homeowners must adhere to the dos and don'ts of fire pits to ensure their retreat is something they can enjoy for years to come.



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PUT TOGETHER A PLAN

Make sure all the pieces are in place to render you and your family prepared in the event of a natural disaster.

- Listen to radio or television newscasts for the latest weather information, and follow all evacuation directions and suggestions.
- Keep a stock of non-perishable food items as well as bottled water on hand inside your home.
- Keep a 72 Hour Kit on hand inside your home that is easy to get to in the event of a disaster.

For more information and tips on disaster response and preparedness, contact your local emergency services center.

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