

Home Improvement Corner

Feeling the Impact of the Trees

Remember the winter wind storm of 2006? High winds knocked trees down across roadways, power lines and onto houses. When the ground is saturated with melted snow and rain, trees are more easily uprooted. Here are some steps to prepare and respond to the threat of a tree strike on your home.

Assess your liability. Identify the trees that are most likely to hit your house; especially those that would hit if they were to fall northward or eastward (the primary wind direction is out of the southwest). Then verify your home insurance policy covers the threats of a wind storm.

Newer housing developments are more susceptible because when the forests are cleared, hundreds of trees that grew protected are suddenly exposed. As a result, a single home in Trilogy had 17 trees crash down on it in the 2006 storm.

Hunker down. Modern houses are designed to hold together in the wind, but a large tree could easily slice through a roof. If you're home during a wind storm, make sure you are in a lower floor, furthest from the threat. Set up overnight accommodations in the basement or living room, especially since the highest winds are generally during the night.

If you are not able to be home during a wind storm, ask a neighbor or trusted resource to check your home for any resulting damage. In the winter time, extended exposure to the elements means freezing pipes and cracking of finish materials. The faster the tree can be removed, the better.

Take action. Contact your home insurance company immediately, followed by contacting your contractor. Your home will be exposed to the sky and you may be without power. An experienced contractor will take photos, remove the tree and tarp the affected areas of the house prior to the adjusters arrival.

Following last year's storm, there were so many claims that insurance adjusters were called in from other states. Some took up to 2 weeks to respond to those homeowners who called only a day or two after the storm. Most insurance companies will compensate for reasonable hotel rates for the duration of construction.

Your contractor should be able to provide a repair estimate within several days, and negotiate with the insurance adjuster on the homeowner's behalf.

Visit the Consumer Resources section of our website for case studies of the 2006 winter storm and links to valuable information on the web.

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