

## **Home Improvement Corner**

*Prevention, reaction and solution for the severe winter storm.*

Around this time last year, our community endured one of the most disruptive storm seasons in over a decade. Already this winter, the pineapple express has dropped up to 5 inches of rain in a single storm system. Many of our readers experienced significant damage due to flooding, land slide, tree strikes and power outage. For the purpose of this article, let's call the stuff we want to keep outside "nature".

**Prevention:** List the liabilities that surround your home and identify what are the most likely to impact it. Establish a short list of 3-5 specialty contractors (as described in last month's column) who can successfully remove nature if it impacts your home. This may include dependable water removal, tree removal and foundation specialists. Make sure your gutters and drain pipes are clear of debris. Move people and valuables away from potential dangers as they approach.

**Reaction:** If nature should enter your home, first contact the appropriate contractor to remove nature and temporarily secure your home with tarps or other devices to prevent further damage. Call your insurance company once your contractor is secured and scheduled. During the time it takes the adjuster to arrive, your home may already be drying out. With nature out of the way, the adjuster will add in those costs and be able to more accurately assess the repairs necessary to reconstruct the home to original condition.

**Solution:** Depending on the severity of the condition, additional specialty contractors may be required to complete the repairs. For your convenience, general contractors exist to coordinate all materials and labor necessary in a timely manner. Make sure your contractor is advocating a realistic position with your insurance company to avoid reimbursement shortfalls. Finally, get a 3<sup>rd</sup> party inspection to ensure work is properly performed before re-occupying your home. By first getting nature out, you will be maintaining the investment in your home for the long run.

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