

# Prepare for the Worst. Hope for the Best.

*How to better protect your home from disasters*



## The Road to Rebuilding

Georgia's sudden September 2009 flooding drowned the dreams of many and brought to many more a harsh reality: disasters can strike anytime, anywhere and often with little or no warning.

In any storm, by the time the first raindrops begin to fall, it's virtually too late to protect your property. But there are many actions that can be taken in advance of a storm that can yield positive results.

Repairing, remodeling or building a new home or business all present perfect opportunities to incorporate disaster-resistant measures. The upfront investment in time, money and resources will pay big dividends in the end.

### How to Get Started:

Recovering from a disaster can be overwhelming at best. Yet there are ways to keep the details from being so daunting.

A step-by-step approach can help organize time, energy, resources and costs. Here are some suggestions:

#### ◆ Make a plan.

Assemble a list of what needs to be done. Then, organize the tasks in a logical order. For example, group together actions that will require the expertise of a certain kind of professional to repair. This helps to avoid repeatedly rehiring the same professional to do multiple tasks and can sometimes result in better rates. Review the plan daily. Update as needed to keep projects on track.

#### ◆ Set a budget.

It's easy to get carried away with rebuilding projects and to overspend, so do a budget early on – even before all financing is identified. There are various forms of disaster assistance available for those who are flood-damaged. Often, this assistance can be coupled with other financial and in-kind resources to help complete rebuilding. Keep track of what is spent to help determine what funding still may be needed as work progresses.

#### ◆ Check local requirements before beginning work.

Most jurisdictions have building codes or ordinances that govern building, rebuilding and floodplain management to ensure safe, uniform construction. **This often includes requirements for permits.** Be sure that all repairs or rebuilding are properly permitted *before* work begins. Not getting a permit up front can lead to problems later.



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### ◆ Hire a professional when needed.

Some projects are simple enough to fit into a do-it-yourself category. However, many repairs require competent, experienced tradespeople. Before hiring a contractor, do a thorough check on the person and/or company. Look for someone who is licensed and insured. Ask for references. Ask for a written bid prior to authorizing or paying for work. It's best to sign a contract up front that clearly spells out the work to be done, dates of when the work will begin and end, required materials and costs. If possible, don't pay cash for work. Report unscrupulous business practices to the nearest law enforcement agency.

### ◆ Incorporate disaster-resistance measures for all hazards.

Think beyond flooding. Georgia is prone to high-wind events as well as severe storms, tornadoes and in some areas, hurricanes. When repairing, rebuilding or building anew, use as many techniques as possible that will help protect your structure, utilities and personal property. Check with local building officials for ideas or go online to [www.fema.gov](http://www.fema.gov) for details, including how to access many free publications on a variety of rebuilding topics.

### ◆ Think green.

For larger rebuilding projects, look for ways to be environmentally friendly. There are many options to consider, including high-efficiency furnaces, air conditioners, electrical systems, appliances, doors and windows that can save money and resources in the long term.



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