

# The HBA Cares...

Unfortunately, disasters like fires, floods and tornadoes strike individual homes, neighborhoods and entire communities in the Midwest regularly. If they ever involve you and your family, it's important for you not to make sudden decisions related to extensive repairs before you've done your homework. The information in this brochure has been developed to help you get through the situation from start to finish in a well thought-out way.

## **#1 - Stay Calm.**

Once the dust settles, it's important for you to be strong and lead your family through this difficult time. Seek out help and support from friends and neighbors as soon as possible. Don't make rash decisions under pressure.

## **#2 – Contact Your Insurance Agent BEFORE You Hire any Contractors.**

Most agencies have a claims center that can be contacted by phone 24/7/365. Seek out their help for next steps – especially if professional help is needed for clean-up and repairs. NEVER sign a contract for work from a company that approached you after the incident without checking their references. Also, be sure you're dealing with a local, licensed, reputable business with the proper business insurance coverage versus the first person that approaches you and offers to help. Be very careful about paying any up-front deposits until you're 100% sure the decision to move forward with the selected contractor is the right one. The Home Builders Association (HBA) of St. Louis & Eastern Missouri ([www.stlhba.com](http://www.stlhba.com)) maintains a searchable website list of all members. Some are listed in specific categories related to storm/fire damage and repair. The Better Business Bureau (BBB) of Eastern Missouri & Southern Illinois ([www.stlouis.bbb.org](http://www.stlouis.bbb.org)) also has helpful consumer resources.

## **#3 - Secure Your Property & Recover/Remove Valuables.**

Even in these dark times, looters can make things worse. If necessary, consider renting a storage unit nearby or have a mobile storage unit brought to your site that you can load. If the damage is too great or the area is too dangerous, seek the help of select professionals through recommendations from your insurance agent, family members, friends, etc. Never work with anyone that tries to pressure you or wants to be paid a big percentage up-front.

## **#4 – Prevent Further Damage.**

It's very important for you not to ignore structures that are repairable. Make a detailed sweep of your home/property to make sure you can prevent additional damage from exposure to the elements. Consult with your insurance agent to see if they have specific recommendations or procedures. Tarps, ropes, plywood and other items you may need can be purchased quickly at most discount and hardware stores. Again, it's very important to be safe and consider professional help if it's needed at this time.

## **#5 – Make Informed Decisions Related to Repair Contracts & Costs.**

Always be cautious when you're vulnerable and upset. Don't let the clock or someone outside your circle of family and friends compromise your financial future. Talk to recommended contractors and make sure they understand how to work with your insurance company related to timelines, payments, etc. Also, don't be surprised if your basic homeowners insurance isn't enough to cover the actual costs for certain major repairs. If you find yourself unable to make your home identical to what it looked like before the damage, set a dollar amount to spend on quality repairs that make sense for your financial situation. Doing so may require some tough design and style decisions. However, don't just choose the contractor with the lowest price based on price alone. Be comfortable with the entire scenario being proposed by each contractor you plan to hire.

## **#6 – Begin the Repairs.**

By now, many crazy things have probably happened. For major repairs, it's possible that weeks or even months have gone by. Continue to be strong and work with reputable people. When you're working with hired contractors, you can do your part to keep the work flowing by making selections in a timely manner for things like windows, doors, shingles, siding, cabinets, plumbing/lighting fixtures, flooring, etc. For more information on the building or remodeling process, go to the consumer tab on the HBA's website ([www.stlhba.com](http://www.stlhba.com)) to download, *A Practical Guide to Building, Buying or Remodeling Your Dream Home.*

# When Disaster Strikes...

**A Step-by-Step Guide to Help You  
Cope with Property Damage**

Compliments of:



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