

Tips for Consumers

Prepare your home for disasters

Getting ready now will help you in a time of crisis



Natural and manmade disasters like hurricanes, flash floods, and terrorist attacks can throw your life into disarray. But there are steps you can take to prepare yourself and your home.

Know what your homeowners insurance covers. Read your policy now—not when disaster is imminent—and ask your agent about anything you don't understand. Does your policy pay for replacement cost? Are your coverage amounts sufficient to rebuild your entire house and replace your belongings?

Consider flood coverage. You may not live in the 100-year flood plain, but that doesn't necessarily mean your property will never flood. In fact, about one quarter of all flood-loss claims are filed on properties in low- to moderate-risk areas. And you can't just obtain flood insurance when the creek starts rising. It takes 30 days for a policy to take effect. Learn more about flood insurance at FloodSmart.gov.

Keep important records handy. Keep your homeowners insurance policy number and your agent's phone number—along with other important documents and contact information—in a place you can easily access and take with you. You may wish to store copies of these items off-site with a trusted friend or family member, or you can put electronic copies on a CD, DVD, or other electronic media.

Decrease your risk. Clearing brush from near your home and other structures decreases your chance of fire damage; fixing drainage problems can prevent water from entering your home; making sure your smoke detectors work may be your best defense against property damage or loss of life from a fire.

Of course, your number-one priority in any disaster is your safety. You can find information about how to prepare for disasters from Ready.gov.

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