

# Emergency home repairs: solutions for 6 unexpected issues.



Emergency home repairs can come out of nowhere. On top of that, they can require significant time and money. Reduce the effects of storm damage, burst pipes, gas leaks, flooding, fires, and power outages by following these tips.

## Emergency home repair #1: Storm damage.

Severe winds, rain, tornados, hurricanes, and hail can cause structural damage to your home. After significant weather events, respond with these steps:

- **Evaluate the damage.** Thoroughly inspect your property, looking high and low. Take photos of the damage for your insurance records.
- **Reach out to professionals.** Hire a licensed contractor for major damage and repairs, if needed.
- **Review your insurance policy.** Talk to your insurance agent to evaluate your homeowners insurance policy and coverages.

## Emergency home repair #2: Frozen pipes.

Frozen pipes are a frequent issue during the winter, and they can lead to costly water damage if not addressed promptly. If a pipe freezes, remember to:

- **Turn off the water supply.** Immediately shut off the main water supply to prevent flooding if the pipe bursts.
- **Identify the affected areas.** Check unheated spaces in your home, such as basements, attics,

and exterior walls, for signs of freezing.

- **Thaw the pipes.** Use a hairdryer or heating pad to gently warm the affected section of the pipe. Avoid using an open flame or blowtorch, which can cause further damage.
- **Open the faucets.** Turn on the faucet connected to the frozen pipe to allow water to flow as the ice melts. This helps relieve pressure in the pipe.
- **Call a plumber.** If you aren't able to locate the freeze, or if you aren't comfortable fixing the issue on your own, call a professional for help.
- **Document the damage.** Keep photos, receipts, and details of any damage or repairs.

## Emergency home repair #3: Gas leaks.

Gas leaks are among the most serious home emergencies. If you suspect a gas leak, act quickly and calmly and follow these steps:

- **Evacuate immediately.** If you smell gas (often described as a rotten egg odor) or are experiencing other symptoms of a gas leak, evacuate your family right away and move to a safe distance.
- **Avoid electronics.** Do not use any electrical devices, including light switches or cellphones, as these can create sparks. Do not smoke near your home as this can also cause a dangerous spark.
- **Call for help.** Once you're at a safe distance, contact your gas company or emergency services to report the leak. Wait for the professionals to declare your home safe before going back inside. If any family members need medical attention, call for help right away.
- **Locate your gas shutoff valve.** After your property is safe, familiarize yourself with the gas shutoff valve location for any future emergencies.

## Home repair #4: Flooding.

Flooding can occur due to heavy rain, burst pipes, and appliance malfunctions. When your home has experienced a flood:

- **Stop the water source.** If the flooding is due to a burst pipe or appliance, shut off the water supply immediately. Ensure all family members know the location of the water shutoff valve in your home.
- **Turn off the electricity.** If it's safe to do so, shut off the electricity in the affected areas to prevent electrical hazards.
- **Avoid flood water.** Don't let your family members or pets step in flood water. It could be contaminated with sewage, gas, or other hazards. Wear protective boots, gloves, and face protection when dealing with flood water, and disinfect surfaces thoroughly.
- **Move valuables.** Relocate furniture and personal items to higher ground, if possible. While you're at it, use this as an opportunity to store valuables in water-tight bins elevated off the ground to prevent repeat water damage in the future.

## Home repair #5: Fires.

Fires can quickly become dangerous to your family and property. To help stay safe:

- **Follow your emergency evacuation plan.** Ensure all family members and pets are safely out

of the home during a fire using your emergency evacuation plan.

- **Call the fire department.** Once you're outdoors, promptly report the fire. Don't try to re-enter your home. Wait for emergency assistance.
- **Wait to reconnect utilities.** Don't attempt to reconnect utilities on your own. Let professionals from the fire department reconnect them or declare it safe for you to do so.
- **Evaluate the damage.** Conduct an audit of your home and belongings. What's irreparable? What's unharmed? Take photos to help document the damage.
- **File a claim.** Contact your insurance company to review your homeowners coverage and file a claim.

## Home repair #6: Power outages.

Power outages are a continued threat to consumers. If you lose power at home:

- **Report the outage.** Call your utility company to report the outage and track any updates. See if they can give you a time or day the power is estimated to return.
- **Keep your distance.** Don't approach any downed lines, especially if they're sparking. Call your utility company to report any fallen wires on your property or in your neighborhood.
- **Follow generator safety.** Powering up the generator? Ensure you're following generator safety tips, like running it outdoors and refueling it properly.
- **Protect perishables.** To keep food cold, try to avoid frequently opening your refrigerator or freezer. Dispose of any food that thaws or is exposed to heat for an extended period. If your power goes out during the winter, consider moving food to a cooler in the snow to keep it cold.
- **Light the way.** Help stop injuries or accidents by having ample lighting in your home. Choose flashlights or lanterns over candles to reduce fire risk.
- **Use extension cords safely.** Don't overload your generator with too many plugs or appliances. If you're running extension cords throughout your house, cover them with rugs or tape them down so they aren't trip hazards.

With these or any other emergency home repairs, it's important to work with your local, independent agent. They'll help you navigate any questions, claims, or coverage needs. Talk to one today.

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