

POST-HURRICANE HOMEOWNER CHECKLIST

Inspired by lessons from Hurricane Melissa in Jamaica

Print this and tick as you go. Focus on SAFETY → EVIDENCE → STABILIZE → RECOVER.

1. Before You Enter the Property

- Wait for official all-clear from authorities
- Visually inspect from a distance for:
 - Downed power lines
 - Leaning poles/trees
 - Collapsed roof/walls
- Avoid standing or moving floodwater
- Smell/listen for gas leaks (hissing, strong odor) – if suspected: do not enter
- Only use a generator outside, away from doors/windows

2. First Safe Walkthrough

- Enter cautiously; watch for glass, nails, loose boards
 - Check ceilings & walls for sagging, cracks, bulging
 - Check floors for soft spots, warping, or movement
 - Confirm no live wires are exposed inside
- If structure looks unsafe at any point → leave immediately and call a professional.

3. Document All Damage (Before Moving Anything)

- Take wide photos of every room & all sides of the house
- Take close-ups of:
 - Roof damage / missing shingles
 - Broken windows/doors
 - Water lines on walls
 - Damaged appliances, furniture, electronics
- Record serial numbers, brands, approximate values
- Save copies in cloud/email/USB for backup

4. Contact Insurance & Official Support

- Notify your insurance company (claim number, policy number)
- Ask what documentation & photos they require
- Confirm coverage for:
 - Roof & structural damage
 - Flood/water damage
 - Temporary housing
- Keep a log: dates, names, and summaries of all calls/emails
- Be cautious of unlicensed “contractors” or anyone demanding cash upfront

5. Make Only Essential Temporary Repairs

- Cover roof openings with tarps or plastic
- Board or secure broken windows/doors
- Move salvageable items to dry areas
- Keep all receipts for emergency materials & labor

6. Utilities & Systems Check (By You or a Professional)

- Do NOT turn on power if outlets/breaker panel were wet
- Call a licensed electrician if unsure
- If any gas odor/hissing → leave, call provider/emergency services
- Use bottled/boiled water until supply is declared safe

7. Clean-Up & Health Protection

- Wear gloves, boots, mask, long sleeves

- Discard unsafe food & medicines
- Start drying: open windows/doors when safe
- Use fans/dehumidifiers if power is safe
- Remove soaked carpets/mattresses/upholstery likely to mold
- Leave heavy trees/large debris/anything near power lines to professionals

8. Watch for Warning Signs (Call Experts If You See)

- New/worsening cracks in walls or foundation
- Doors/windows suddenly jamming or misaligned
- Uneven floors, leaning walls, roof sagging
- Burning smells, buzzing outlets, tripped breakers, flickering lights

9. People & Planning

- Check on neighbors, elderly, disabled, families with kids
- Save and share emergency contacts & local relief centers
- Seek emotional support if feeling overwhelmed

10. Build Back Stronger (For Next Time)

- Stronger roof connections & hurricane straps
- Impact shutters / stronger windows
- Better drainage & guttering
- Elevated plugs/appliances in flood-prone areas
- Updated hurricane kit: water, food, meds, lights, power banks, documents, cash