



April 5, 2016

10 Steps to Mitigate Natural Disaster Damage

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Homeowners face some of the most cutting impacts of natural disaster: physical displacement, loss of property, financial uncertainty, and stress. And as recent events have proved, you can never take too many precautions ahead of a natural disaster.

But what if you own a historic property? Are there additional steps you should be taking? And what resources are available to you—the historic property owner—in the disaster's wake?

Fortunately, there's a wealth of information out there to help historic property owners minimize the impact to their building as well as strengthen their building's resistance to extreme wind, rain, and other climatic forces.

This toolkit compiles the essential steps you can take before and after the storm.



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Damage from Hurricane Sandy in 2012.

1. Create a disaster preparedness plan for your home or property ahead of time.

Following a checklist in times of crisis can help focus your attention and keep you from missing important details. Check out [this hurricane preparedness example](http://www.hpo.ncdcr.gov/preparedness.htm) [Link: <http://www.hpo.ncdcr.gov/preparedness.htm>] from the North Carolina Department of Cultural Resources.

2. Check your insurance coverage. Older and historic properties often use materials or building techniques you can't easily replicate today, which makes insurance companies far less likely to cover damage. A great option for insuring historic homes is [National Trust Insurance Services](http://www.nationaltrust-insurance.org/) [Link: <http://www.nationaltrust-insurance.org/>] (a National Trust subsidiary). NTIS can help value your property and ensure sufficient protection. [Link: <http://www.nationaltrust-insurance.org/>]

3. Print important information and documents ahead of time. Disasters often cause power outages and service disruptions, so in this wired age of computer and smartphone reliance, it's helpful to have critical info already at your fingertips.

4. Secure your property. Your two most important tasks immediately following a hurricane are to ensure the safety and security of people working on site, and to keep valuable or important building fabric from the debris heap. Saving architectural fragments, building materials, decorative plaster, etc. can help with restoration later.

5. Call your insurance company and register with FEMA. File a claim with your insurance company as soon as possible. If your area was included in a national disaster declaration, you'll then want to [register and apply for assistance](http://www.fema.gov/apply-assistance) [Link: <http://www.fema.gov/apply-assistance>] with the Federal Emergency Management Agency (FEMA). Guidance, housing assistance, and more can be found at [FEMA's Disaster Recovery Centers](http://www.fema.gov/disaster-recovery-centers) [Link: <http://www.fema.gov/disaster-recovery-centers>] after a national disaster.



Hurricane Sandy damaged historic properties along the East Coast and throughout much of the Midwest in 2012.

6. Call your state historic preservation office (SHPO) and local preservation commission. Your SHPO can answer questions about your historic property, direct you to the appropriate state and local resources, and help you navigate any confusing processes. If your

property is protected as part of a local historic district or locally landmarked, make contact with the local commission before proceeding with demolition or repairs to parts of the property that may be under the commission's review.

7. Assess the damage. It usually costs less to repair or renovate a disaster-damaged house than to rebuild. Before gutting your property (or deciding to demolish), contact your SHPO or statewide preservation organization to find contractors with proven expertise in historic buildings who can walk through your property with you and help determine the scope of the damage.

8. Make a list. Inventory what was damaged or lost on your property. (This is especially useful in cases of total destruction.) Having an inventory will also help with your contractor bids and insurance claims later.

9. Compile repair bids. Figure out exactly what needs to be done, write it down, and walk through your house with contractors to get a ballpark estimate. If it sounds reasonable, request an item by item detailed bid. Try to get three bids based on the exact same work. (And remember to verify the contractor's state license number and insurance.)

10. Investigate financial resources. Your property might qualify for any number of federal, state, and local funding programs, including grants, loans, and historic tax credits. Your SHPO can help direct you to the programs that best fit your property and its repair needs.



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