



RESTORATION FOLLOWING HURRICANES

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Hurricane Season Claims and Trends

Hurricanes are a potential threat to any coastal area, especially the Gulf Coast region. Ranging from Texas to Florida, this area experiences both the highest quantity and strength of hurricanes in the United States. The Gulf Coast's warm water facilitates hurricane activity and development, while the unique blend of water, wind and other inclement weather components essentially create "the perfect storm."

Annually, hurricanes inflict approximately \$10 billion in damages in the United States, with much of that damage incurred in Texas, Louisiana, Mississippi, Alabama and Florida. Businesses and residents along the Gulf Coast should be especially cautious in preparing for this season. This paper will serve as a general guideline for those in hurricane prone areas, focusing on damage caused by hurricanes, as well as the process of repairing their destruction.

2021 FORECAST*:

17
NAMED STORMS

8
HURRICANES

4
MAJOR HURRICANES
(CATEGORY 3+)

*ACCORDING TO THE INSURANCE INFORMATION INSTITUTE



Most Common Types of Damage

Hurricane season can be unpredictable, but the weather patterns and damages each storm causes are usually the same. The most common types of threats during these tropical storms can be placed into three categories: floodwaters, winds and tornadoes. While each hazard inflicts specific damages, they often work in tandem to cause more disastrous issues like power loss. Power loss can result from damage to power lines, transformers and breakers from both high winds and storm surges.

FLOODWATERS

Despite hurricanes being rated and classified by wind force, floodwaters are the most dangerous and destructive aspect. According to a study by the National Hurricane Center (NHC), seven out of eight fatalities from hurricanes in the U.S. are from either storm surges, rainfall flooding or high surf occurring offshore within 50 miles of the coastline. Massive amounts of beach sand are shifted and large boulders can be carried in the powerful surge of ocean water. Torrential rains from the storm can cause rivers to flood their banks and mudslides to form.

A storm surge is the greatest threat within the “floodwater” category, as it pushes the seawater inland. A storm surge combined with intense waves can cause extensive damage and flooding of low-lying areas. It can severely erode beaches and coastal highways. The pounding waves can easily take out boats and buildings. As the water moves inland, rivers and lakes may be affected, adding to the rising flood levels to areas miles away from the actual storm.

Flooding from a hurricane can do incredible amounts of damage to every aspect of a building, beyond surface damage and electrical shortages. Water missed in the initial clean-up can lead to mold issues and waterborne diseases. Immediate and thorough action is crucial. The longer water lingers, the more the issues worsen.



WINDS

Using the Saffir-Simpson scale, the National Weather Service (NWS) categorizes hurricanes by the gale-force winds in miles per hour. Based on the storm's category, the amount and severity of damages increases. Common threats and damages, according to the NWS, are listed below:



CATEGORY 1: 74 TO 95 MPH

- Poorly constructed or unsecured trailers will be destroyed and others will have substantial damage. Buildings of poor to average construction will have partial wall and roof failure as well as blown-out windows.
- Unsecured light to moderate weight outdoor items will become projectile, causing additional damage and perhaps injury.
- Many areas will have power outages with numerous downed wires and some power poles pulled down.



CATEGORY 2: 96 TO 110 MPH

- Hazardous winds will produce widespread damage and destruction of trailers is likely.
- Buildings of poor to average construction will have major damage, including partial wall collapse and roofs being lifted off. Well-constructed homes and small buildings will incur minor damage to shingles, siding and gutters as well as blown-out windows. Up to one-quarter of gabled roofs will fail.
- Partial roof failure is expected at industrial parks, especially in buildings with lightweight steel and aluminum coverings.
- Some glass in high-rise office buildings will be blown out. Airborne debris will cause damage, injury and possible fatalities.
- Some trees will be uprooted or snapped. Nearly all large branches will snap.



CATEGORY 3: 111 TO 129 MPH

- Extremely dangerous winds will cause extensive damage and all trailers will be destroyed. Small buildings of poor to average construction will be severely damaged or destroyed.
- Moderate to major damage will occur to well-constructed small buildings. Many gabled roofs will fail, along with some exterior walls.
- Aluminum and light steel roofs will be torn off buildings at industrial parks.
- Most windows in high-rise office buildings will be blown out, with minor to moderate damage possible due to swaying. Airborne debris will cause additional major damage as well as injuries and a few fatalities.
- Near-total power loss is expected with numerous lines and power poles knocked down. The availability of potable water will be diminished as filtration systems begin to fail.

EVEN HURRICANES CLASSIFIED BELOW CATEGORY 5 CAN BE EXTREMELY DESTRUCTIVE. HURRICANE KATRINA, THE MOST COSTLY HURRICANE TO DATE, WAS A CATEGORY 3 AT LANDFALL. PREPARING YOUR REAL ESTATE AND ITS SURROUNDING INFRASTRUCTURE FOR ANY STORM IS CRITICAL IN PREVENTING EXCESSIVE DAMAGE.



CATEGORY 4: 130 TO 156 MPH

- Expect catastrophic damage to man-made and natural structures. Well-constructed small buildings will have substantial damage to roofs and walls. Destruction may occur to small buildings with gabled roofs, with the wind lifting them off.
- Many industrial buildings will be destroyed; others will have partial roof and wall damage.
- High-rise office buildings will sway dangerously. Most windows will be blown out and moderate structural damage is possible. Airborne debris, including heavy pieces, will cause extensive damage and fatalities.
- Electricity and water will be unavailable for days and perhaps weeks after the hurricane passes.



CATEGORY 5: 157 MPH AND OVER

- Devastating damage is expected. Most of the area will be uninhabitable for weeks, perhaps longer.
- At least one-half of well-constructed small buildings will have roof and wall failure. All gabled roofs will fail, leaving those buildings severely damaged or destroyed.
- The majority of industrial buildings will become non-functional.
- Concrete block low-rise apartments will sustain major damage, including some wall and roof failure.
- High-rise office and apartment buildings will sway dangerously, a few to the point of total collapse. All windows will blow out. Airborne debris will be widespread and may include heavy items such as household appliances and even light vehicles.
- The blown debris will create additional destruction. People exposed to the winds will face certain death if struck.
- Power outages will last for weeks as most power poles will be down and transformers destroyed.
- There will be excessive water shortages.
- The vast majority of native trees will be snapped or uprooted.

TORNADOES

Tropical cyclones provide all the necessary ingredients to create tornadoes, and most hurricanes that make landfall will do so. The warm, moist air brought in by hurricanes creates unstable atmospheric pressure, making it easy for tornadoes to form. The intense winds generated by a tornado produce the same devastating aftermath as the NWS list above. They also intensify the effects of a hurricane; swirling the already shifting sands and throwing objects farther. There is the added threat of lightning strikes since all tornadoes need thunderstorms to form. This poses more hazard risk to power lines, tall buildings, trees and people.

Common Types of Restoration/Building Repairs

WATER DAMAGE

The most common repair needed after a hurricane is water damage restoration and repair. Water from flooding and torrential rain coming in through a leaking roof or otherwise damaged building envelope needs to be mitigated immediately to prevent problems like mold and structural issues from developing. Water removal is usually the first critical step in hurricane recovery.

WATER REMOVAL, MOLD ABATEMENT, STRUCTURAL DRYING, MOISTURE AND HUMIDITY MONITORING

These services are distinct but all related to mitigating water damage that has occurred during a hurricane. Following water removal, thorough drying of the space is essential in preventing mold or other moisture-related issues in the future. Even if the space needs to be fully renovated, drying out the entire area will prevent a renovation from covering moisture which causes mold and mildew.

ROOFS

Damage to a roof from high winds, water, and flying debris can add up quickly during a hurricane. Roofing repairs must be a high priority to quickly seal the building's envelope and prevent further damage by exposure to the elements.

WINDOWS

If your preparations to protect windows fail during a powerful storm, repairing and replacing broken windows as quickly as possible is vital. Not only will this protect the contents of your building, but it will ensure that energy bills remain as low as possible during some of the hottest months of the year. It can also be a good opportunity, if funds are available, to invest in heavier-duty "hurricane glass" for your windows to help prevent the need to repair or replace windows in the future.



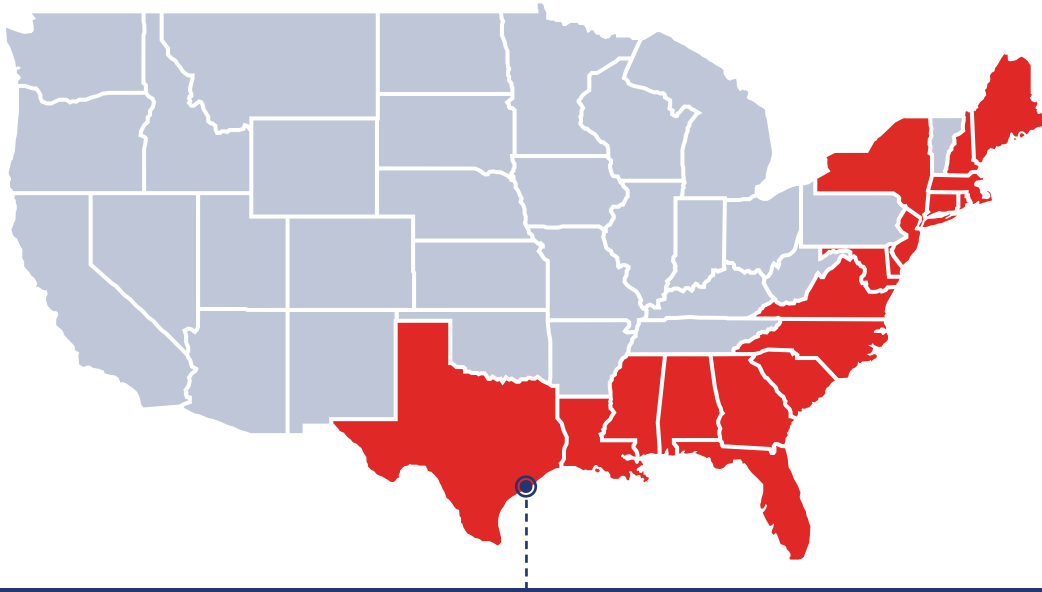
HIGH-WIND-PROOF WINDOWS ARE CRITICAL IN HURRICANE- AND TORNADO-PRONE AREAS. IF ONE WINDOW IN A BUILDING BREAKS, THE PRESSURE TO THE INSIDE OF THE BUILDING IS ENOUGH TO BLOW OUT OTHER WINDOWS, FLOORS AND THE ROOF.

RECONSTRUCTION

Suppose a building is severely damaged or partially destroyed by a hurricane or any of the severe weather that comes with it, like a tornado or any ancillary damage such as fire. In that case, reconstruction will be necessary to bring your building back to full utility as soon as possible. Reconstruction services should not only focus on restoring your property to its original condition but you should consider strengthening the integrity of your building should another storm occur.

CONTENTS RESTORATION

Your important documents and items may be salvageable even if they are damaged by water during a storm. Papers, equipment, electronics, etc. are all salvageable through a restoration firm.



ACCORDING TO THE INSURANCE INSTITUTE FOR BUSINESS & HOME SAFETY, MORE THAN \$9 TRILLION OF INSURED COASTAL PROPERTY IS VULNERABLE TO HURRICANES ALONG THE GULF AND ATLANTIC COASTS FROM TEXAS TO MAINE. ADDITIONALLY, 50 PERCENT OF THE NATION'S POPULATION NOW LIVES WITHIN 50 MILES OF THE COAST.

How to Navigate an Influx of Restoration Demand

IDENTIFY COMPANIES THAT MOBILIZE TEAMS TO THE DISASTER AREA

When a hurricane hits, your building and business won't be the only ones that require restoration services to get back on track. Hurricane damage is most often expansive, covering multiple regions and cities. This damage prompts an influx in restoration labor demand, often leaving many building owners without help long after the damage occurs. Identify national restoration companies that can mobilize building teams from other regions. Restoration companies with a wealth of resources can mobilize support from unaffected regions and bring vital restoration and reconstruction to you when you need it most. Identifying these firms and establishing an Emergency Response Agreement (ERA) is a critical step in creating a disaster recovery plan. You should know the next steps in restoring your building before a hurricane even hits. An ERA will provide preferential service during times of high demand for restoration services. In addition, its pre-determined pricing and terms will reduce recovery delays and unexpected expenses.

Hurricane Insurance Specifics

Preparation is the best way to be sure your insurance will cover everything that happens to your building or business during a storm. Your insurance coverage will not be limited to one policy. In almost every case, insurance riders and specific coverage for different damages, like wind damage and flood damage, will be spread out across several policies. Making a checklist that will be easy to follow in the aftermath of a hurricane is the best way to make sure you're hitting all the specifics of documentation, reporting, and deductibles your policies require. Don't hesitate to reach out to your insurance agent or adjuster for more guidance as needed.



SEE OUR [PREPARING FOR HURRICANE SEASON](#) PAPER FOR IN-DEPTH INFORMATION ON HOW TO BE SURE YOU—AND YOUR INSURANCE POLICIES—ARE PREPARED FOR A HURRICANE.





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