

IAQ radio + Hurricane Panel Round Table Podcast Details!

By Darren Hudema

Contractors responding to Hurricanes Helene and Milton are encountering several significant health and safety challenges, which are crucial to manage in the hurricane recovery environment:

1. Exposure to Contaminants and Mold

Flooding caused by hurricanes often leads to widespread mold growth, which poses serious respiratory risks. Contractors working in water-damaged buildings are at high risk of inhaling mold spores, bacteria, and other harmful contaminants. Without proper personal protective equipment (PPE), such as respirators, gloves, and protective clothing, workers can develop respiratory issues, skin irritation, and other health problems.

2. Electrical Hazards

Power lines, damaged electrical systems, and standing water create a highly hazardous environment for contractors. Electrocutation is a significant risk, particularly when contractors are working around flooded structures where live wires may be submerged. Ensuring power is completely shut off and conducting proper inspections before beginning work is critical.

3. Debris and Structural Instability

Hurricanes often leave buildings structurally weakened or partially collapsed. Contractors must navigate hazardous debris, unstable walls, and roofs, increasing the risk of injury from falling objects or collapsing structures. Ensuring that a thorough inspection is conducted before entering a building and utilizing safety harnesses or other protective measures can reduce the risk of injury.

4. Heat Stress and Fatigue

In the aftermath of hurricanes, contractors often work long hours in extreme heat and humidity. This can lead to dehydration, heat exhaustion, or heat stroke, especially for workers in full protective gear. Providing adequate hydration, taking regular breaks, and implementing work/rest cycles are important to prevent heat-related illnesses.

5. Chemical Exposure

Contractors involved in post-hurricane cleanup may be exposed to hazardous chemicals from damaged industrial sites, household chemicals, or oil spills. Proper handling of chemicals and the use of PPE, such as gloves and masks, is essential to prevent chemical burns, respiratory problems, and other related injuries.

6. Mental Health and Stress

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Responding to large-scale disasters like hurricanes can take an emotional toll on contractors, especially when they are dealing with extensive damage, distressed property owners, and long workdays. The psychological stress can lead to burnout, anxiety, or depression. It's important for companies to provide mental health support and encourage open communication about stress management.

Contractors must prioritize these health and safety challenges by enforcing safety protocols, providing adequate PPE, and ensuring that their teams are well-trained to deal with the specific risks of post-hurricane recovery.

- Related to Health and Safety another concern recently report on by a local ABC new station is that *Vibrio Vulnificus* (flesh eating bacteria) is on the rise since Milton 38 cases being reported which is half the cases for the full year, which has occurred in just weeks, and 23 were reported after Helene and as of now 6 deaths have been reported.
- The bacteria are spreading through drinking water contaminated or coming in direct contact with open skin. Proper PPE is crucial along with respirators.

After Hurricanes Helene and Milton, property restorers are dealing with several significant challenges in affected areas. Key issues include:

1. **Insurance Complications:** Many property owners are struggling with insurers either denying claims or offering insufficient payouts. In Florida, for example, insurers are facing scrutiny for being underfunded and often denying legitimate claims, pushing homeowners toward legal battles, which have become harder due to recent state legislation.
2. **Structural and Environmental Damage:** Both hurricanes caused extensive structural damage from high winds, flooding, and tornadoes. The flooding has led to widespread mold growth, which can complicate the restoration process. Mold and water damage, if left unchecked, can lead to further structural issues.
3. **Delayed Repairs and Shortage of Contractors:** Due to the overwhelming demand for qualified contractors who specialize in post-hurricane restoration, property owners are facing delays in getting repairs started. Finding licensed contractors who are experienced in dealing with the specific damages caused by hurricanes is critical but challenging.

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4. **Supply Chain Issues:** With so many properties requiring repairs at the same time, there's a shortage of building materials and labor, leading to extended recovery timelines.

These obstacles are slowing the recovery process and making it more difficult for communities to return to normal after these back-to-back disasters.

Property owners are facing a wide range of challenges in the aftermath of Hurricanes Helene and Milton, which caused extensive damage across multiple regions. Key issues include:

1. **Insurance Complications:** Many homeowners are encountering difficulties with their insurance companies. A significant number of claims are being denied or underpaid, leaving property owners without the funds necessary for repairs. Florida insurers, in particular, have been criticized for being underfunded and for denying claims as a cost-saving measure. New state laws have made it more difficult for homeowners to sue insurance companies, compounding the issue.
2. **Water Damage and Mold:** The flooding caused by the hurricanes has resulted in severe water damage, which can lead to mold growth if not addressed quickly. This is a significant concern for property owners as mold remediation is expensive and requires immediate attention to prevent long-term health and structural problems.
3. **Contractor Shortages and Delays:** With a large number of properties needing repairs, there is a high demand for contractors, leading to delays. Property owners are struggling to find reliable and experienced contractors who specialize in hurricane damage. This shortage has slowed down the rebuilding process.
4. **Increased Repair Costs and Supply Chain Issues:** Due to the widespread damage, there is a shortage of building materials, and prices have skyrocketed. Property owners are facing increased costs for repairs, adding financial strain on top of insurance issues.
5. **Emotional and Financial Stress:** Beyond physical damages, the emotional toll of displacement, coupled with financial stress from unpaid claims and expensive repairs, is a major issue for many affected homeowners.

These issues are making recovery difficult for property owners, as they navigate insurance disputes, repair delays, and the emotional impact of the storms.

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Several problems are emerging with contractors responding to the aftermath of Hurricanes Helene and Milton, complicating the recovery process for property owners:

- **Unlicensed and Unqualified Contractors:** In the rush to repair damaged properties, many unlicensed or unqualified contractors are stepping in to take advantage of the high demand. These contractors may not have the necessary experience in dealing with hurricane-specific damages like water intrusion, structural damage, and mold, which can lead to substandard repairs and future issues for homeowners
- **Overcharging and Fraud:** Some contractors are inflating prices for repairs due to the high demand for their services. With a shortage of available contractors, property owners may be left with few options, resulting in inflated repair costs. In some cases, fraudulent contractors are taking deposits from homeowners without completing or even starting the work
- **Delayed Timelines:** Due to the overwhelming number of damaged properties, many contractors are overbooked, leading to significant delays in repair timelines. This backlog is worsened by shortages in building materials and labor, further stretching recovery efforts
- **Communication Issues:** Homeowners are reporting poor communication from contractors, including a lack of transparency regarding the scope of work, costs, and timelines. This leads to frustration and uncertainty about when repairs will be completed

These issues are creating added stress for property owners who are already dealing with the emotional and financial toll of hurricane damage. It highlights the importance of carefully selecting contractors who are licensed, experienced, and have a good track record in hurricane-related repairs.

Restoration contractors responding to Hurricanes Helene and Milton can follow several key recommendations to effectively manage the challenges of post-hurricane restoration and provide high-quality service to property owners:

1. Obtain Proper Licensing and Insurance

Ensure that your company is fully licensed and insured to work in the hurricane-affected regions. This not only protects your business but also builds trust with clients, who are wary of fraud or poor workmanship. Proper licensing and certifications in mold

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remediation, water damage restoration, and structural repairs are crucial, as these are common issues post-hurricane .

2. Specialize in Hurricane-Related Damage

Focus on hurricane-specific damage like water intrusion, wind damage, and mold remediation. Contractors experienced in these areas are more likely to provide effective long-term solutions. Training teams to understand the nuances of hurricane damage—especially hidden issues like moisture behind walls or structural weaknesses—can set your business apart from less experienced contractors.

3. Prioritize Clear Communication

Homeowners recovering from the hurricanes are often under significant emotional and financial stress. Be transparent about project timelines, costs, and the scope of repairs. Provide written estimates and regular updates to reassure clients that their properties are being handled with care and professionalism.

4. Address Supply Chain and Labor Shortages

The high demand for building materials and labor post-hurricane can delay repairs. Plan ahead by securing a reliable supply of materials and expanding your workforce to meet demand. Collaborating with local suppliers and contractors can help mitigate some of the shortages.

5. Implement Strict Quality Control

In the rush to complete projects, quality can sometimes be compromised. Set up robust quality control processes to ensure that all work meets industry standards and that repairs are built to last. A strong reputation for thorough, high-quality work will lead to long-term success and client satisfaction.

6. Assist Homeowners with Insurance Claims

Many homeowners are facing challenges with underpaid or denied insurance claims. By providing detailed documentation of damage and working closely with insurance adjusters, contractors can help clients secure the necessary funds for repairs. Offering guidance on how to navigate the insurance process will be a value-added service that sets your company apart.

7. Prepare for Mold and Moisture Issues

Mold and moisture problems are particularly common after hurricanes due to flooding. Equip your teams with the necessary tools and expertise to properly handle mold

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remediation. This is critical to prevent long-term health risks and additional property damage.

By following these recommendations, restoration contractors can deliver high-quality, timely services that help property owners recover from Hurricanes Helene and Milton while building a strong, trustworthy business reputation.

State-backed Carriers denying claims. A recent report from US News did not make payments on more than threequarters of the claims for Hurricane Debbie, and a similar amount related now to Hurricanes Helene and Milton. Citizens Property Insurance has denied 77% of insurance claims related to Debbie.

They cover 1.2 million active policies in the state of Florida.

60 Minutes - Newsmakers

Whistleblowers claim insurance companies shortchanged some Florida homeowners after Hurricane Ian

60-minutes

By Sharyn Alfonsi

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On Thursday night, Hurricane Helene and its 140 mile an hour winds made landfall in Florida's Big Bend region. It was deadly. The full extent of the damage won't be known for weeks and residents know rebuilding after the storm is likely to be as daunting as the storm itself.

It's been two years since Hurricane Ian hit Southwest Florida and an estimated 50 thousand homeowners are still locked in battles with their insurance companies.

As of October 18th, 178,374 claims have been made for residential properties representing about 2.2 billion in total damages.