

The Aftermath: Recovering From a Hurricane

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Hope for the best and prepare for the worst—that's the best advice to protect yourself from hurricanes.

Despite our best efforts, there's no telling what these storms will bring when they blow through town. But when the winds die down and the water subsides, the recovery begins. To make sure you're ready for anything Mother Nature has in store, we've rounded up an array of articles

to help make the aftermath more manageable.

Homeowners

A Few Things You Should Know in Case of Windstorm Damage to Your Home or Building

North Carolinians know when Hurricane season begins and ends; we know what a "spaghetti model" is; and we know who in our neighborhood has a generator! But do we know enough about windstorm insurance policies and how to successfully manage an insurance claim? This article provides some tips to consider in the unfortunate event of a windstorm insurance claim. This article does not discuss flood insurance claims. [Read more.](#)

Who Is Responsible for That Fallen Tree?

In planned communities, the question of responsibility for damage caused by fallen trees is often posed to the owners association. Although it is not the association's job to play arbiter if a dispute arises between lot owners, owners association board members should understand the general law regarding fallen trees. [Read more.](#)

What! My Flood Policy Doesn't Cover Flood Damage?! This, and Other Pitfalls of NFIP Flood Insurance Policies

Congress created the National Flood Insurance Program (the "NFIP") to help make flood insurance more affordable in higher-risk areas. FEMA oversees the program and writes the terms of the Standard Flood Insurance Policy (the "Policy"), and the Federal government pays claims. Since the NFIP is a government program designed to help those suffering from flood damage, you might think that the claims process is worry-free. Unfortunately, that could not be more wrong! [Read more.](#)

When is a General Contractor's License Required for Emergency Remediation Services?

The lines between remediation, demolition, and repair are often blurred. Many emergency remediation companies, particularly those from out-of-state, may not realize that they are wading into territory that requires a general contractor's license in North Carolina. North Carolina has a fairly broad definition of what constitutes general contracting for which a license is required. This article will provide some general guidance about when a license is required. [Read more.](#)

Employers

Employer Survival Toolkit for Natural Disasters and Inclement Weather

From an employment perspective, employers should consider adding or refining the following tools in advance of the next natural disaster or adverse weather event. [Read more.](#)

A Short Refresher on Discrete Legal Issues During Natural Disasters

As they say, an ounce of prevention is worth a pound of cure. In that spirit, what follows are certain pay and leave issues employers may confront during times of natural disaster – all of which are better to be thought about ahead of time, to the extent possible, instead of "in the moment" once a natural disaster strikes. [Read more.](#)

When a natural disaster strikes, the aftermath can be overwhelming. But at Ward and Smith, we don't believe you should face it alone. Our Natural Disaster and Recovery team is here to help you prepare and overcome the effects of destruction. From insurance policies to local regulations, we have the experience to guide you on the path toward recovery, recuperation, and rebuilding.

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