How to handle five common home emergencies.



Most homeowners know how to conduct regular home maintenance, like having the furnace and A/C serviced and cleaning out gutters. But some home repair situations come in the form of stressful emergencies we're unprepared for.

Learning the steps to take when these common home emergencies happen not only reduces stress, it can also reduce the damage to your home.

Home emergency #1: A gas leak.

First, determine if you have a gas leak by looking for these signs:

- **An odor like rotten eggs.** Natural gas doesn't have a smell, but many gas providers add a sulfurous odor to make gas leaks easier to detect.
- **A hissing sound near gas appliances,** indicating that gas is escaping.
- **Dead or dying plants near gas lines.** Natural gas displaces oxygen from the soil, which suffocates the roots of plants and trees.
- **Physical symptoms of gas poisoning.** Early symptoms of natural gas poisoning include headaches, dizziness, nausea, and fatigue.

If you find enough of these signs to suspect a gas leak, here's what to do next:

- **If the odor is strong and you or your family members are experiencing physical symptoms,** evacuate the house immediately (and don't forget your pets!). Take your phone with you and call the gas company from a safe location.
- **If the leak seems mild (little or no odor and no physical symptoms),** turn off pilot lights for gas appliances, open windows for ventilation, and call the gas company.
- **When in doubt, leave the house.** Natural gas buildup can be dangerous and lead to an explosion.
- **Call your insurance company to file a homeowners insurance claim** if an explosion and/or fire occurred due to the gas leak.

Prevention tip: Invest in a natural gas detector for your home. (A carbon monoxide detector will not detect a natural gas leak.)

Home emergency #2: Roof damage.

In a storm, tree branches can turn into battering rams that cause serious roof damage, possibly even exposing your home to the elements. Here's how to handle this home emergency:

- **Get everyone out of the house, if necessary.** If the damage is significant, it could be unsafe to stay inside the home.
- **Check for downed power lines or other safety issues.** Keep your distance from any hazards. If power lines are down, report the outage to your electric company.
- **Document the damage.** Take pictures from as many angles as possible to expedite your insurance claim.
- **Call your insurance company.** Getting your homeowners insurance claim started promptly will speed up the repair process.
- **Call a roofing contractor.** Get them to your home as soon as possible to assess the damage and determine what repairs are required. Your insurance agent may be able to recommend a local contractor.

Prevention tip for the future: Trim any branches that overhang your roof and remove any trees that are very close to your house.

Home emergency #3: Frozen pipes.

During a Northeast winter, frigid temperatures can lead to frozen pipes that burst and cause water damage.
If you notice these signs, you may have frozen pipes:

- Lack of water flow from faucets
- Frost buildup on exposed pipes
- Banging noises in the plumbing

If you suspect that pipes are frozen, take these steps:

- **Shut off the main water supply.** If you don't know where the shutoff valve is in your home, find it now before an emergency occurs. The most common locations are in the basement or crawl space. If your house is built on a concrete slab, it's likely to be near the water heater.
- **Open faucets.** This will release pressure within the pipes and allow ice to melt.

- **Thaw accessible pipes with heat.** If the frozen pipes are exposed and accessible, use a hair dryer or heating pad to thaw them. Do NOT use an open flame of any kind.
- **Contact a plumber.** Have a professional assess your home for pipe and water damage and make any necessary repairs.

Prevention tip: Insulate exposed pipes in cooler areas of your home, like the garage or basement.

Home emergency #4: Power outage.

Northeast residents are no strangers to power outages. Maine, in particular, is one of the top five states for frequency and duration of power loss. If your home loses power, follow these tips.

- **Keep refrigerator and freezer doors closed to preserve foods longer**. If the power outage lasts more than two hours, use this food safety chart to learn which foods should be discarded.
- **Unplug appliances and electronic devices.** When the power comes back on, they could be damaged by an electrical surge.
- **Don't use a gas stove or oven to heat your home.** It could lead to carbon monoxide poisoning.
- **If you have a generator, use it safely.** Generators should only be used outdoors and away from your home's windows.

Preparation tips: While you can't prevent power outages, you can be prepared. Make sure you have flashlights with plenty of fresh batteries, as well as a portable charger or power bank. If you have important medicines that require refrigeration or power-dependent medical devices, consider investing in a generator or battery-powered cooler.

Home emergency #5: Fire.

A fire can become life-threatening in just a few minutes. If one starts in your home, acting quickly is critical.

- **Get out, stay out, and call for help.** If a fire starts, or your smoke detector goes off and the cause isn't obvious (like burnt food in the oven), immediately evacuate your home, if possible. Wait until you are safely outside to call 911 or your local fire department.
- **Don't open doors that are warm to the touch.** If a door or its handle feels warm, find another way out.
- **If you cannot exit:** If all exits to the room are blocked by flames and smoke, keep the door closed and block the gap under it with a wet towel, if possible. Open windows and call 911.
- **If you must escape through smoke:** Stay low to the floor (smoke rises) and close doors behind you.
- **If your clothes catch fire:** Remember to stop, drop, and roll until the flames are extinguished. Do not run — this will only accelerate the flames.
- **Call your insurance company** to file a claim after the fire has been extinguished.

Prevention tips: Install and maintain plenty of smoke detectors in your home. Also, create and practice a fire escape plan with your family.

You can find more fire prevention tips on the American Red Cross website.

In many of these common home emergencies, calling your insurance agent is an important step. Even if

your home doesn’t need repair, your agent can advise you about steps to safeguard it for the future.

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