

# FAQs for Storm Response & Recovery

## After a Storm Hits

What do I do after a storm hits and I have damage?

- Please see the attached, After a Storm Hits fact sheet from WI Office of the Commissioner Insurance for more information. If you are able, please check on family, friends and neighbors after a storm occurs.

## Debris Clearance

What are some tips for clearing debris off of private property?

- Stay Safe. Wear protective gear such as gloves and masks when handling debris. As you clear debris, look carefully for any visible cables. If you see any cables, wait for professionals to handle them.
- Place debris away from trees, poles or structures including fire hydrants and meters.
- Do not block the roadway with debris.

Will the County clear debris off of private property?

- No, if debris has fallen on private property it is the responsibility of the property owner to clear the debris.

Will the County come back and clear roadways if trees are still blocking them?

- The County is in the process of clearing roadways and will continue clearance as they are able. If trees or other debris are causing an **immediate threat** please report them to the non-emergency dispatch number: (715) 799-3881.

What do I do with debris that is collected on private property?

- Currently, the LLPOA Compost Site is open to those who have collected debris from their private properties. There has been a large amount of debris being placed at the site so please follow the rules and instructions as they are given at the site. **Do not** place debris on roadway for the County to clear.

I am hiring someone to assist with work on my property what should I check before work is started?

- It is very important when hiring individuals to work on your property to make sure that they are insured. Please see attached, Emergency Home Repair Tips for more information.

## Emergency Alerts

Why did my phone not go off with emergency alerts?

- During the storm on June 25, the National Weather Service had a communication outage that affected some Wireless Alerting Systems. Due to this outage the emergency alerting system was not able to rebroadcast warnings. This is a reminder to have multiple ways to receive alerts and be weather aware when severe weather is possible.

**For any other questions or concerns please reach out to Emergency Management:**

**Menominee County, Alexandria Berkhahn - (715) 799-5074**

**Menominee Tribe, Ben Warrington - (715) 799-5002**

## After a Storm Hits

- **Notify your [insurance](#) agent or insurance company right away** to begin the insurance [claim](#) process.
- **Make a list of damaged items** for your adjuster, including cracks in walls, damage to floors, and missing roof tiles.
  - If structural damage is likely, discuss this with your adjuster. In some cases, the adjuster may recommend hiring a licensed engineer or architect to inspect the property. You should also get the electrical system checked. Most insurance companies pay for such inspections.
- **Take photographs** of the damages for the insurance company.
- **Keep swatches** of damaged material, such as carpeting, curtains, and furniture.
- **Don't throw out any damaged property** without the claim adjuster's agreement. If local officials require you to dispose of damaged items for safety, photos and swatches will help.
- **Keep all receipts** that document the cost of the repairs or the replacement of damaged items.
- **TO AVOID SCAMS**, make sure to take your time. If you feel pressured to sign a contract quickly, take a step back and investigate. The Department of Agriculture, Trade and Consumer Protection offers tips to prevent problems, based on past consumer complaints: [datcp.wi.gov/Pages/Publications/Hi-EmergencyHomeRepairTips.aspx](https://datcp.wi.gov/Pages/Publications/Hi-EmergencyHomeRepairTips.aspx).
  - Make sure the contractor is licensed and check with the Better Business Bureau that there are no reports against them. You can also contact DATCP's Wisconsin's Consumer Protection Hotline at (800) 422-7128 or [DATCPHotline@wisconsin.gov](mailto:DATCPHotline@wisconsin.gov) to see if any complaints have been made against the business or contractor.
- Most homeowners policies do not cover flooding or seepage through the foundation. A separate flood insurance policy sold through the [National Flood Insurance Program](#) is necessary for this [coverage](#).
- Damages from sewer backup or sump pump overflow are not covered by standard homeowners insurance or flood insurance. The purchase of a special [endorsement](#) for your homeowners [policy](#) is required for this type of coverage.

### Contact the Office of the Commissioner of Insurance

For a specific complaint about your insurance, refer it first to the insurance company or agent involved. If you do not receive satisfactory answers, contact OCI.

- Call 1-800-236-8517, email [ocicomplaints@wisconsin.gov](mailto:ocicomplaints@wisconsin.gov) or visit [oci.wi.gov/complaints](https://oci.wi.gov/complaints).

#### For more information or to file a complaint, visit our website or contact:

Office of the Commissioner of Insurance, 125 South Webster Street, P.O. Box 7873, Madison, WI 53707-7873  
p: 608-266-3585 | p: 1-800-236-8517 | f: 608-266-9935 | [ociinformation@wisconsin.gov](mailto:ociinformation@wisconsin.gov) | [oci.wi.gov](https://oci.wi.gov)

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# Emergency Home Repair Tips

In an emergency situation, consumers needing home repairs are more vulnerable to scams. Here are some tips to prevent problems, based on past consumer complaints.

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*Get lien waivers from anyone that you pay for home repairs.*

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1. Contact the Bureau of Consumer Protection, (800) 422-7128, the Better Business Bureau, (800) 273-1002 or (414) 847-6000, to find out if complaints have been filed against a contractor.
2. Get lien waivers from anyone that you pay for home repairs. It is vital to do this, because if the person collecting the money does not pay their supplier or workers, a lien could be put on your property. This can happen unless you have a lien waiver.
3. Consumers can avoid some problems by paying for materials themselves, dealing directly with the supplier.
4. Often “storm chasers” appear after a disaster, trying to make a quick buck by doing shoddy work or sometimes not doing any work. Try to get a local contractor to do the repairs. Ask contractors if they are subcontracting your job, and if so, who will actually be doing the work. They are required to disclose any subcontractors to you.
5. Get a written contract which is signed by both parties that includes, the contractor’s name and address, start and end dates, a full description of the work to be done, a detailed list of materials to be used, the total price for the job, and any statements of warranties. Prior to signing the contract, get a copy of the “Notice of Consumer’s Right to Receive Lien Waivers” from your contractor.



6. Have someone around to watch the work being done. That way, it is less likely that steps will be skipped and more likely the job will be done quickly and properly.
7. Request a copy of the contractor’s certificate of liability insurance.

*For more information or to file a complaint, visit our website or contact:*

Wisconsin Department of Agriculture,  
Trade and Consumer Protection  
*Bureau of Consumer Protection*  
2811 Agriculture Drive, PO Box 8911  
Madison, WI 53718-8911

Email: [DATCPHotline@wi.gov](mailto:DATCPHotline@wi.gov)

Website: [datcp.wi.gov](http://datcp.wi.gov)

PHONE: (800) 422-7128 TTY: (608) 224-5058

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