

AFTER THE STORM

SUNDAY, SEPTEMBER 10, 2017

RESOURCE & RECOVERY GUIDE

HOUSTON CHRONICLE

Section M **



Michael Ciaglio / Houston Chronicle

Working to bring Houston back

#HoustonStrong: From cleaning to rebuilding, city is in recovery mode

By L.M. Sixel

It didn't take long in many flooded Houston neighborhoods for the storm chasers to start rolling through with out-of-state license plates and business cards. They're counting on homeowners, exhausted from pulling out soaked carpeting and ripping out drywall, to hire them on the spot.

Some may be legit, but it's vital to remember that natural disasters often attract thousands of fly-by-night operators. Consumer advocates say homeowners need to be careful about whom

they hire, whether for demolition or rebuilding, and should seek contractors who have long years in business, strong ties to the community and track records of happy customers.

"Try to go local if you can," said Mark Hanna, spokesman for the Insurance Council of Texas, the property- and automobile-insurance trade group.

You can use social media, including Facebook and NextDoor, for suggestions, recommendations and reviews, but consumer specialists say the best place to start is with family, friends and neighbors to see whom they've

Above: LC General Contractors employees Raul Gutierrez, left, and Misael Castillo begin demolition on the interior of a flooded home in Bellaire.

used in the past. Get a sense of how the work was done, whether any problems were fixed and how well the contractor communicated. If people recommend the same names over and over, you've got great leads.

But also pay attention to the horror stories. Check with the *Homeowners continues on M10*

HARVEY BY THE NUMBERS

121,915

Homes damaged in Harris County, with another 48,969 have been affected. Statewide, 196,292 homes have been damaged, with another 109,990 affected.

11,212

Number of people rescued or evacuated by state game rangers.

\$411.87 MILLION

Amount of federal assistance approved by Friday.

\$439.4 MILLION

Damage to public property in 145 local jurisdictions

640,000

Number of Texas registrations for federal aid at DisasterAssistance.gov.

Number approved: 411,480. This includes \$192.8 million for individual and household programs, \$88.8 million for housing assistance, \$104.06 million for other needs



FEMA ASSISTANCE

Be prepared when the inspector arrives. Have documents ready and a handle on damages you've incurred. **Page M3**



CLEANUP TIPS

Post-flood cleaning is not your ordinary household job. Take precautions to protect your health. **Page M4**



YARD AND GARDEN

Once floodwaters recede, homeowners can focus on trimming damaged trees and healing water-logged lawns. **Page M12**



#HoustonStrong Rebuilding Together

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WE STAND WITH THE PEOPLE OF HOUSTON.

Access to energy is the foundation for recovery. As a community, we will rebuild, re-power, and remain resilient.

Please stay safe. As you return to homes and businesses, be mindful of electrical safety:

1. Stay on dry ground.

Even if you are nowhere near electrical equipment, water and electricity present a life-threatening safety risk. Avoid flooded areas.

2. Depend on an expert.

Do not enter a home or building with standing water or evidence of flooding until a licensed electrical contractor or the local utility has assessed the situation.

3. Visually inspect outlets.

If there are any signs of smoke, fire, or water damage near electrical outlets, immediately unplug all items in the area and contact an electrician or your local utility.

4. Don't improvise.

Attempting to reuse damaged electrical equipment by air drying, rinsing, cleaning, washing down, or pressure washing creates a significant safety hazard.

5. Be certain.

If there are any doubts about flooding damage to a structure and its electrical systems, contact a local, licensed electrical contractor or local utility to assist.

How we're helping

- We're working with our local employees, customers, and partners to provide immediate aid.
- We've provided 1,000 portable solar lights to the American Red Cross®
- We've donated \$100,000 to the American Red Cross to support ongoing relief efforts.

If you have questions on electrical safety, please visit our hurricane readiness page or connect with us on Facebook or Twitter @SchneiderNA.

schneider-electric.us/recovery

How to collect money for home repairs

By L.M. Sixel

Your house flooded, and you have to fix it. Now comes the big hurdle: how to pay for it.

One of the most vexing problems homeowners face after disasters is extracting money from insurance companies to pay contractors and suppliers during reconstruction. It can take months for claims to be processed and the money distributed, forcing some owners to take out loans to pay for repairs while they wait for insurance funds.

"That's an ugly reality homeowners don't know," said Dan Bawden, president of Legal Eagle Contractors in Houston.

Homeowners without mortgages are likely to receive insurance money more quickly because insurers can pay them directly. For the majority of homeowners with mortgages, it's more complicated.

Insurers paying claims send the money first to lenders that hold the mortgages. Lenders typically don't release funds until they receive proof of repairs or replacement. Many lenders also do inspections to ensure repairs are completed.

It's a very time-consuming process, requiring extensive documentation such as photos and receipts, said Dave Norman, owner of Norman Insurance in Webster. The process is designed to prevent homeowners from collecting a big check and walking away without doing repairs, leaving lenders with damaged properties that wind up in foreclosure.

Some lenders may be fast, efficient and responsible about releasing funds, Norman said, but others may not, requiring many homeowners to pay for repairs upfront.

Many insurance adjusters, however, offer homeowners an advance payment that doesn't have to go through lenders, allowing them to immediately begin removing rotting walls and wet flooring. Homeowners also should consider taking advantage



Alma Castenda pulls her children's artwork off the walls as she cleans up her flood-damaged home.

Brett Coomer / Houston Chronicle



Netri Mehta takes photos of the flood damage for insurance purposes.

Elizabeth Conley / Houston Chronicle

of no-interest loans that some Houston employers are offering to employees whose homes flooded or applying through FEMA for low-interest loans from the U.S. Small Business Administration.

Homeowners can borrow up to \$200,000 to repair their homes and up to \$40,000 to replace their personal property, according to the SBA.

Another factor that can slow insurance claims is the lack of documentation for losses of personal property, such as furniture, electronics and clothing. Most people haven't taken the time to walk through their house to video or photograph their belongings, said Mark Hanna, spokesman for the Insurance Council of Texas, the trade group that repre-

sents the property- and car-insurance industry.

Without such evidence, proving the losses can be difficult. In the aftermath of a traumatic event such as a flood, it's not easy to recall all the property that was lost or pull together all the records needed to document its value.

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CLAIM HOTLINES

Trying to reach your insurance company? Here's a list of major providers' national hotlines:

- **AAA Texas:** 800-672-5246
- **Allstate:** 800-54-Storm (800-547-8676)
- **Nationwide:** 800-421-3535
- **Farmers:** 800-435-7764
- **Farmers Spanish line:** 877-732-5266
- **Progressive:** 800-776-4737
- **Progressive Spanish line:** 800-734-8767
- **State Farm:** 800-732-5246
- **Travelers:** 800-238-6225
- **USAA:** 800-531-8722
- **Texas Windstorm Insurance Association:** 800-788-8247
- **Texas Fair Access to Insurance Requirements Plan:** 800-788-8247 The Texas Department of Insurance can also help you find the right contacts: 800-252-3439

TIPS FOR GETTING ORGANIZED

The United Way of Greater Houston offers ideas for organizing your post-hurricane repair and recovery.

- List your available financial resources.
- Identify other sources of financial assistance.
- Make a list of things you will need to replace.
- Take photos of damage that has occurred.
- Consider joining a support group (or start one of your own).
- Return to normal routines as soon as possible.
- Contact FEMA
- Be sure your residence is safe before you return.
- Contact your insurance agent. Don't guess at your coverage.
- Get more than one estimate for repairs.
- Set up a safe place to keep receipts for all your expenses.
- Determine what you can do by yourself.
- Determine what requires an expert (electrical, plumbing).
- Check references carefully.

Storm victims urged to apply early for FEMA assistance

By L.M. Sixel and Vanesa Brashier

Hurricane Harvey victims should apply sooner, rather than later, for disaster assistance from the Federal Emergency Management Agency.

"There are tens of thousands of people applying," said U.S. Rep. Kevin Brady, chairman of the House Ways and Means Committee.

"I recommend moving quickly if you have storm damage. I suggest Texans apply — period — if they have been damaged by the storm," he said.

With so many applications already being processed by FEMA, a delay in applying will only prolong the recovery.

"The disaster relief will help those without flood insurance and those who do depending on how much they are covered," Brady said. "If you have a question about whether your damage is covered, apply anyway. Let the FEMA caseworkers decide your eligibility."



A FEMA warning sign is shown near a home damaged by floodwaters from Harvey.

Brett Coomer / Houston Chronicle

If you apply for FEMA assistance, an inspector will call and schedule an appointment as the first step toward receiving aid from the federal agency. The inspector will validate the damage. FEMA will use the information it obtains from the inspection to determine the amount of aid, if any, that homeowners are eligible to receive.

It's best to be prepared before the inspector arrives. Have the appropriate documents on hand and a good handle on damages you have already spotted. You will need to show the inspector around.

Here is a list of things to consider before the inspector arrives:

- Have proof of homeownership available when the FEMA inspector arrives. That can include a tax bill, mortgage payment book or utility bill.
- Ask for identification from the FEMA inspector. Many scam artists are trying to prey on flood victims and try to disguise themselves as FEMA inspectors. Don't let the inspector in your house without photo FEMA identification. Call FEMA's toll-free fraud hotline at 866-720-5721, or local law enforcement

officials, if you suspect fraud.

• FEMA will never ask for money, said FEMA spokesman Peter Herrick Jr. The inspection is free.

• The FEMA inspector will not ask for your Social Security number or bank account numbers. The agency already obtained that information when homeowners initially requested aid.

• You may receive a visit from more than just FEMA. Representatives from the Small Business Administration along with local and state officials may visit. Don't be alarmed but ask for photo identification each time someone says they're from the government.

• FEMA will send a letter after the inspection detailing the benefits it believes the homeowner is due. If the homeowner disagrees with the assessment, the letter will explain how to file an appeal.

• Pay close attention to deadlines to file appeals. Don't let the deadlines slip by while you're busy rebuilding.

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RECOVERY CENTER

FEMA has set up a Disaster Recovery Center at the north end of the George R. Brown Convention Center, 1001 Avenida de las Americas, where evacuees and those affected by Harvey can apply for aid, ask questions or resolve problems. The GRB center is open 7 a.m.-7 p.m. daily.

- Resources available at the recovery centers include:
 - Guidance regarding disaster recovery
 - Clarification of any written correspondence received
 - Housing Assistance and Rental Resource information
 - Answers to questions, resolution to problems and referrals to agencies that may provide further assistance
 - Status of applications being processed by FEMA
 - SBA program information if there is a SBA Representative at the Disaster Recovery Center site
 - Crisis Counseling Program
 - Disaster Legal Services
 - Disaster Unemployment
 - Funeral Assistance — Individuals and Households Program

The damage is done

Now it's time to find reputable contractors to make the repairs



Melissa Phillip / Houston Chronicle

High winds can cause roof damage, like this homeowner experienced in the Lone Oak subdivision in Cypress after a tornado that struck during Hurricane Harvey.

HIRING A ROOFER?

- Contact your insurance company first to see if there's coverage.
- It is better to go with a reputable roofer your insurance company has approved.
- Hedge your bets by calling several companies.
- Be wary of individuals who follow storms and prey upon vulnerable homeowners. Do your homework and work with contractors who are well-established in the area with a good reputation.
- Ask if they belong to any trade associations and then call to verify membership.
- Find out what type of warranties the contractors offer and whether they are certified by manufacturers to install certain products.
- Ask for local references.

- Check with the Better Business Bureau.
- Get everything in writing. A good contract contains details (dollar amount, materials used, etc.) and a timeline.
- A roofing company should be able to supply a certificate of insurance.

FOR MORE INFORMATION:

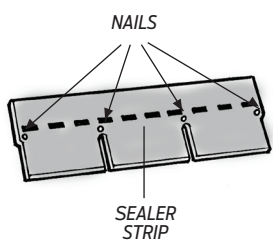
National Roofing Contractors Association, 847-299-9070, nrca.net
Greater Houston Builders Association, 281-970-8970, ghba.org
National Association of Home Builders, nahb.org, 800-368-5242
National Association of the Remodeling Industry, 800-611-6274, nari.org
Better Business Bureau, 713-868-9500 or 877-468-9222, bbb.org
Federal Emergency Management Agency, 1-888-766-3258, fema.gov

How to repair minor roof damage

If your composition-shingle roof suffered minor damage during Ike, fixing it yourself could be an option. You'll need a pry bar, utility knife and hammer, along with roofing cement, roofing nails and replacement shingle(s). You may have extra shingles left by your roofer or builder. While the repairs are fairly easy, working on a steep or extremely high roof might be best left to professionals.

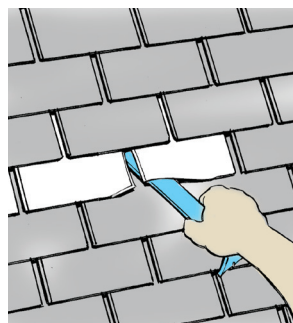
Remove the bad shingle

Each shingle should be held in place with seven nails; four near the middle of the shingle, and three more holding the shingle overlapping it. To remove the front four nails, carefully slide the pry bar under the shingle just beneath each nail and carefully pry them up.



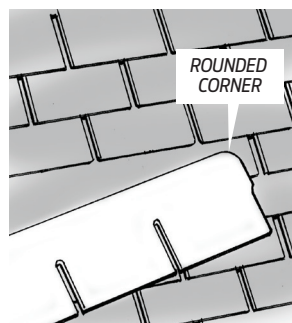
Pry up the other nails

Using this method, gently loosen the nails on the two rows of shingles just above the damaged one. Don't remove the nails; just lift them enough to slide the damaged shingle out.



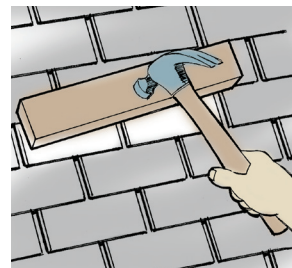
In with the new

With a utility knife, cut the shingle to fit and slide it into place. Rounding the back corners may make sliding it easier. Make sure it aligns with adjacent shingles.



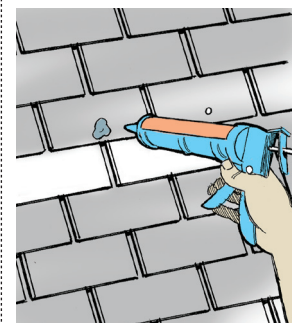
Nail it down

Try to drive nails through the existing holes. You can probably drive the four middle nails by carefully lifting up the shingle just above for access. To drive the other nails, which are still beneath the shingles, place a two-by-four scrap over them and hit the board.



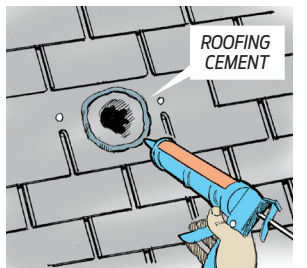
Protect your nails

If it's not possible to nail through the existing holes, fill them with roofing cement. Drive new nails to hold the shingle in place and cover all nail heads with roofing cement.



Fixing small holes

If a fallen tree branch has punched a small hole through the roof, remove the shingle and brush off the area around the hole. Put a bead of roofing cement completely around the hole and replace the shingle. For added strength, cut a piece of flashing and place it under the shingle before nailing.



Sources: www.howstuffworks.com, www.mygreathome.com

Houston Chronicle

Gloves, mask are musts when cleaning

Staff report

Post-flood cleaning is not your ordinary household job. You'll want to take special care to preserve what you can and to take care of yourself in the process.

Your own health: While cleaning your own home, wear rubber boots and gloves as well as goggles when cleaning with bleach. Any time you're working around mold, wear gloves and a mask. Open windows and/or doors to get fresh air. Wash your hands often with soap and clean water. And never, ever mix ammonia and bleach; the fumes can be deadly.

Cleaning supplies: Use non-phosphate detergents because phosphate residue is mold food.

Mold: Even an inch or two of water can cause mold, which takes just 48 hours to germinate. Mold starts to grow when the relative humidity is higher than 60 percent.

Dry everything as quickly as you can using fans and dehumidifiers, then clean all hard surfaces with a detergent solution and hot water. Use a stiff brush or cleaning pad on block walls or uneven surfaces.

Disinfect with a mild bleach solution of one cup bleach per gallon of water. Another option is to use a solution of seven parts alcohol to one part water. (You can use rubbing alcohol or even denatured alcohol.)



Melissa Phillip / Houston Chronicle

Volunteers at Champion Forest Baptist help with cleanup.

Caution: Never mix bleach with ammonia — the fumes are toxic.

Drywall: Remove baseboards and drywall in any rooms that have had standing water. Cut as evenly as possible at the 24-inch mark if standing water was less than that. After that, remove at 24-inch increments. Drywall comes in 4-foot sheets, and you want to use it with as few cuts as possible.

Refrigerator: If food has spoiled in a refrigerator or freezer because of a power loss, odors can develop. Throw away all spoiled food and wash the

inside of the appliance with one tablespoon of baking soda in a quart of tap water or with one cup of vinegar in a gallon of tap water.

If odors persist, use activated charcoal, which you can buy at drugstores and pet supply stores. First, unplug your appliance and put charcoal in pans or on paper in the bottom of the appliance for several days. If the odor remains, repeat the process. When the odor is gone, rinse and dry the inside of your appliance and it will be ready to use.

Kitchen utensils: Discard any wooden or plastic cutting

boards and spoons. Metal, glass or ceramic pans, utensils and dishes should be washed with hot soapy water and sanitized by boiling them in clean water or immersing them for 15 minutes in a solution of one teaspoon of chlorine bleach in one quart of water.

Sewage contamination:

Any area with sewage contamination must be disinfected. Use a solution of one cup of bleach to one gallon of water.

Sources: Jim Nowlin, Remodeling Concepts; Texas A&M Agrilife Extension; FEMA

CLEANUP TIPS

Upholstered furniture: Depending on how long it was submerged, it may be salvageable.

Wood furniture: Solid wood furniture usually can be saved, but not furniture made with particle board.

Mattresses: Don't try to save soaked mattresses. If they weren't heavily soaked, some pillows may be OK with proper cleaning.

Leather: Clean flooded leather and suede upholstery and garments with a fungicide.

Clothing: Cleaning washable garments quickly is important to prevent fading and mildew.

Shoes: Let them air dry, then disinfect them and treat them with leather cleaner or saddle soap.

Walls: If floodwaters have risen above your home's baseboards, remove drywall and insulation 12 to 18 inches above the water line as soon as possible.

Air: If you have electricity, use fans and air conditioning to help dry out a home after a flood. But don't leave windows and doors open in our region; the outdoor humidity can encourage mold to grow faster.

Floors: Disinfect floors and all non-porous surfaces with a 10 percent bleach solution.



To read the story of the fiercest hurricane to hit Texas in 40 years, one that tested the mettle of Houston and the Gulf Coast, visit houstonchronicle.com/Harvey.

More special coverage coming next Sunday.

For questions about the Resource & Recovery Guide, contact Melissa Aguilar, senior editor for features, Melissa.aguilar@chron.com

For advertising contact Jeni.Heard@chron.com, 713-362-8634

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What to save vs. what to toss

By Diane Cowen

Street in flood-affected areas throughout the Houston area have growing piles of sodden debris filled with old carpet, damaged furniture, moldy drywall and ruined baseboards.

Just be careful what you toss. Standing floodwaters make us want to pitch everything, but don't react so quickly.

Carpets and furniture that have held contaminated floodwaters for days surely have toxins we don't want to keep. But things salvaged quickly from rainwater may be worth a second look.

Mehdi Abedi of Pride of Persia Rug Co. said he's been fielding phone calls and picking up wet rugs for the past week.

Some are worth cleaning and restoring, some are worth repurposing and others simply can't be saved.

The first test of a rug's future is simple: Take one corner of the rug and pull on it as hard as you can. If part of the rug's fibers are left in your hand, haul it to the curb. If it stays intact, the rug has a chance, Abedi said.

Then, take photos of your rug and call a rug store or rug cleaning company. Let them assess the damage and go from there.

"When people call, I ask for pictures or, if they're close, I go there and look at it. Sometimes they say 'it's my great-grandfather's rug,'" he said. "I say 'I will do my best and if I fail, we both will sit down and cry.' Sentiment means something."

Another test of the rug is whether any dye has run. If it's red, you're in luck. If it's blue, you have another decision to make.

Abedi explained that running red dye is easy to remove during cleaning. Blue dye, however, is not. It can be sent to a specialist who will bleach the rug to get the blue out, but it will soften the color of the entire rug — which may mean it no longer matches the room for which it was meant.

Rug materials matter, too. Silk damages more easily, wool less so. Synthetic rugs are the easiest to save.

There's also the sniff test. If it smells bad and has mildew, throw it out — it's likely been contaminated by elements in floodwater that you don't want to think about.

If you call a rug cleaning or restoration company — call three and compare prices — be prepared to ask some questions:

- How much do you charge? (Abedi charges \$3 per square foot, and he said if someone asks for more than \$7, you're being gouged.) Depending on the value of the rug and its replacement cost, you will need to decide if cleaning is worth it.

- Will my rug be sanitized?
- Do you guarantee your work?

- Can you store my rug until I am back in my home, and how much do you charge?

- Do you pick up and deliver and how much do you charge? (Abedi charges \$50 inside the Beltway and \$75 outside; that's for the round trip.)

- Will you provide paperwork I can give to my insurance company?

If only part of your rug is damaged, you may want to consider cutting it down to a smaller size and having it rebound, Abedi said.

"There's more potential for saving rugs than people think, but the longer they wait, the less the chance," he said.

Here's more advice for what to keep or toss.

Wood floors: Floors soaked for days will probably have to be replaced. If the water receded quickly, you may be able to replace some solid-wood boards and refinish the rest, if you get it dried out quickly, according to Steve Pine, senior decorative arts conservator



Karen Warren / Houston Chronicle

St. Thomas High School students Jackson Phillips and Philip Matulia help at a Kingwood home. Artwork damaged by floodwater should be rinsed with a sponge and distilled water.

at the Museum of Fine Arts, Houston, and president of the Texas Cultural Emergency Response Alliance. Use fans in every room to speed the drying. If weather permits, leave doors and windows open so air can circulate.

Composite flooring, though, is made of wood, filler and glue and will become pulpy. It likely is ruined.

Wood furniture: Solid-wood furniture that was removed from water quickly may be able to be saved, Pine said. The longer it sat in water, the longer it will take to dry out; some might take weeks.

Finishes may survive; those that are blistered will need to be redone. Wash furniture with soap and water or Murphy Household Cleaner Oil Soap.

Remove drawers from case pieces and take out any wet clothes or textiles. Also, remove any knobs and drawer pulls, if they're metal and they corrode they can stain your wood.

Any furniture made with particle board — even expensive veneered pieces — are probably toast. They simply can't survive sitting in water for a long time.

Upholstered furniture: Think of upholstered furniture as a sponge. If it's been in standing water, you'll need to remove the outer fabric and inner padding and throw them away. Clean the frame to avoid mold if you plan to have it reupholstered. Before you make a decision, assess how much it would take to refinish and reupholster a piece compared to

its replacement cost.

Mildew: For furniture that didn't stand in water but has mildew, take it outdoors to clean the surface with a brush or broom to remove loose mold. Vacuum the surface fabric to pull mold out of the fibers. Dispose of the vacuum cleaner bag carefully to avoid spreading mold spores. Wipe any remaining mildew with a cloth dampened with detergent suds. Avoid soaking the fabric and getting water into the padding. You can also wipe it with a damp cloth dipped in a solution of ¼ teaspoon chlorine bleach and 1 cup water.

Carpet: If they were covered in floodwater, get rid of them. That water likely had contaminants from gas and oil, possibly even sewage. Get it out of your home. If all that came in was rainwater and that was minimal, they may be salvageable. Remove carpet from the floor and drape it over something outdoors. Rinse with a solution of 2 tablespoons liquid chlorine bleach to 1 gallon water and then let it dry before having it professionally cleaned. Throw away any wet padding. Hire pros to lay the new padding and the cleaned carpet for best results.

Mattresses: Throw them out. It's likely cheaper to buy new mattresses rather than cleaning and renovating them.

Bed pillows: Feather, polyester or foam-rubber pillows may be salvageable. Brush off surface dirt and wash pillows by machine or

by hand using a disinfectant. Rinse with warm water several times. Squeeze or spin excess water from the pillow and dry it in the dryer or line dry. Foam or urethane pillows should be dried away from heat and light.

Photographs: Wet photos can be saved. Any wet photos that are stuck together can be dunked in a bucket of clean water and swished around until they separate. The same can be done for photos in frames that have stuck to glass.

Once they're separated, lay them flat and let them dry out. If you have bigger worries at the moment than saving photos, put the wet photos — yes, even ones stuck together — in a resealable bag and put them in your freezer to deal with later.

If your photos are damaged, the image and memory can be preserved by photo restoration experts.

Textiles: This category is tricky. Cotton is sturdy, wool will shrink. Silks can be damaged and turn brittle if exposed to sunlight. Whatever you've got, look at the label for handling each item, whether clothing, table linens or anything else. If it's dry-clean only, let it dry and take it to a dry cleaner; let them see if they can save it, Pine said.

Older, more fragile table linens should be removed from cabinets or drawers and taken someplace to dry. If you can't carry them to safety as they are, then put them in a plastic trash bag and carry them in the

bag. You don't want to damage things as you're dragging or carrying them out of a home.

Fill a clean bathtub with cool water and rinse dirt and other things from textiles before laying them flat to dry. You can also use a fine spray from a garden hose to clean fabrics. Be gentle; don't wring or twist fabrics to get them to dry more quickly.

Framed art: Immediately remove art from its frame unless the image is stuck to the glass. If it's wet, rinse off mud or dirt with a sponge and distilled water. Anything stuck to glass should be kept in the frame and dried glass-side down.

If paint on any art is cracking, flaking or damaged, don't try to clean it. Instead, consult a professional conservator.

Let pieces air dry without exposing them to heat or sunlight.

Books and documents: If books have become dirty and rinsing is necessary, do so with the books closed. Insert wax paper between leather, cloth or paper materials that are tacky or sticky.

To dry out books, pack them spine side down in a single layer in sturdy containers. (Stack, but do not crush the books.) Then place the container in a freezer with a frost-free setting on the lowest possible temperature. This drying process can take weeks or months.

Silver: Any silver pieces with hollow spaces such as sockets, handles or rims should be checked for water. If you shake it and hear water swishing, contact a qualified restorer or silver dealer. Items with no hollow spaces should be rinsed to remove dirt or grit. Then wash with a cellulose sponge using warm water and an antibacterial agent that is phosphate free and is not lemon scented. Hand sanitizer will also work. Dry it immediately with a soft cotton towel and store it in a resealable bag with an anti-tarnish strip and silica gel. If rust has developed on knives coated with silver, contact a silver restoration specialist because they likely will need to be cleaned and replated or replaced with stainless steel. Do not use steel wool to remove rust.

Sources: Mehdi Abedi, Pride of Persia Rug Co.; Steve Pine, senior conservator at the Museum of Fine Arts, Houston; Jeffrey Herman, Herman Silver Restoration & Conservation; and FEMA



Godofredo A. Vasquez / Houston Chronicle

Getting rid of flood-soaked carpets is crucial. Michael and Laura Gill dispose of a water-logged carpet after their Baytown home flooded during the storm.

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100% of the funds donated will be given to American Red Cross, Feeding Texas, The Salvation Army, and Cajun Navy.

Debris drop-off sites

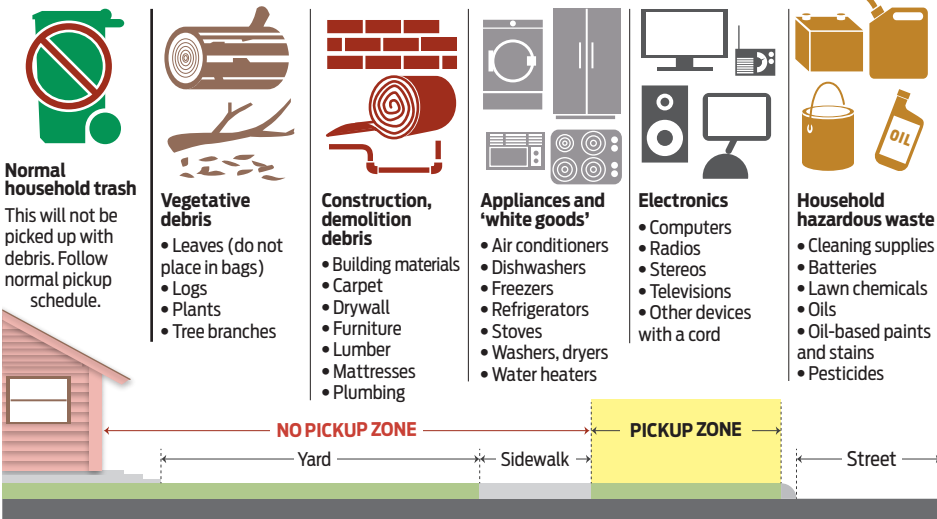
In addition to curbside pickup, the city of Houston has the following drop-off locations for debris. The hours at each type of facility vary and are listed below. Residents are encouraged to bring their debris to one of the Neighborhood Depositories to assist with the cleanup.

Material Accepted: Debris, heavy trash, tree waste, recycling, tires, mattresses, concrete.

No household garbage, electronics or household hazardous waste is accepted at the neighborhood depository locations. Residents must provide a current state-issued ID and a current Houston utility bill or city property tax receipt at the neighborhood depositories.

Heavy haul

Officials said storm debris that will be hauled off by crews should be divided into five categories, and placed along roadways – but not in the road – and away from parked cars, trees and other obstructions.



Source: City of Houston Solid Waste Management

Ken Ellis / Chronicle

Hours: 8 a.m.–8 p.m. Monday–Sunday until further notice.
North: 9003 N. Main, 77022, 713-694-8435.
Northwest: 14400

Sommermeier, 77041, 713-895-1003.
Northeast: 5565 Kirkpatrick, 77028, 713-675-3208.
South: 5100 Sunbeam,

77033, 713-738-1936.
Southwest: 10785 U.S. 59 S., 77074, 713-541-1953.
Southeast: 2240 Central, 77017, 713 694-8435.
Details for other Houston-

area locations:

Baytown: Curbside pickup will be on schedule for household trash this week. Debris drop-off location is at Baytown Green Center, 1601 W. Main, Baytown, 281-420-5300. Only household debris is accepted. This includes furniture and household trash. Small, loose construction and demolition material must be bagged or boxed.

Dickinson: Residents are asked to place debris at curbside separated by vegetation, appliances and building materials and furniture. All vehicles must be parked away from debris piles placed at the curb.

Fort Bend County: County Emergency Management officials began collecting residents' last week. The county will coordinate debris removal efforts for all unincorporated areas and partnering jurisdictions. Residents are

asked to separate debris into categories and place debris piles at the curb or edge of the road.

Katy: Republic Waste began scheduled household trash pickup last week. A separate contractor will be picking up flood debris.

Montgomery County: If you have debris from the hurricane, register on mctxoem.org to be put on the list for pickup. The debris needs to be separated and placed on the county right-of-way for the trucks to pick it up.

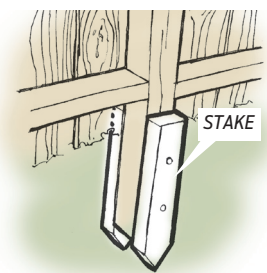
Sugar Land: Republic Services has returned to regular solid waste collections. Debris collection began last week and is expected to take three to four weeks to complete. All items must be placed at the curb by 7 a.m. and be separated into categories.

How to repair your fence

Tropical Storm Harvey damaged countless fences around Houston. If your toppled fence is in otherwise decent shape, you may be able to salvage it yourself. Hit the hardware store, get your tools out and get ready to fix it.

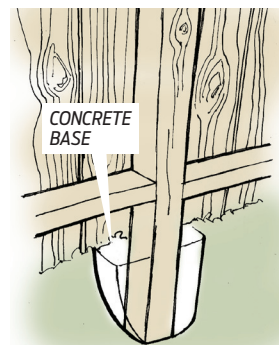
Getting vertical

If a fence post is wobbly in its hole and is not set with concrete, shim it with some stakes; cut two pieces of two-by-four and bevel the edges. Drive the stakes into the ground on either side of the post, leaving about 18" above ground to bolt or nail to the post.



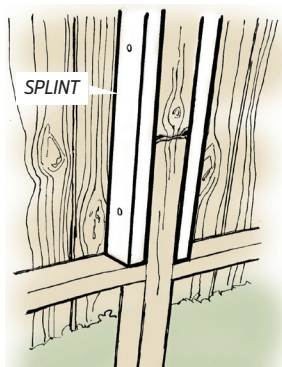
Concrete solution

When shimming doesn't help, the post should be set in concrete. First, make sure the post is not rotted. Dig the hole out around the post. Plumb it with temporary braces and fill the hole with concrete mix.



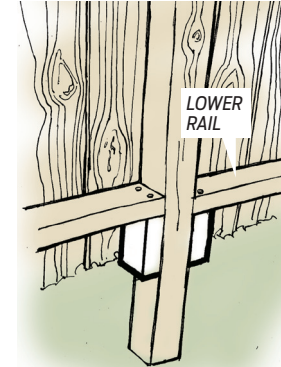
Giving support

Fractured fence posts that didn't snap off at ground level can be splinted with a couple of pieces of two-by-four. Nail one to each side of the post over the weakened area.



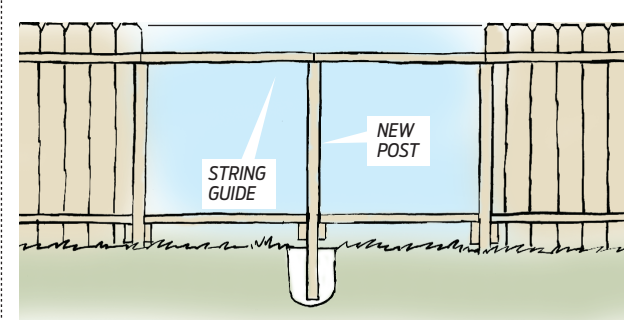
Nail the rail

Fence rails that have come loose can be easily fixed with a two-by-four scrap nailed to the post. This works well on rails that were toe-nailed and have pulled apart.



Time to rebuild

If the post is rotted or the rail is broken, the section will have to be rebuilt. Dismantle the pickets and set a new pressure-treated post in concrete. When the concrete sets, cut new pressure-treated rails to fit snugly between existing rails.



Picket line

Tie a string to a nail on the end picket's top and stretch across the new section to the next picket. Make sure it's plumb. Use the string as a guide to keep the fence top at a uniform height. Space the pickets the same as the other sections of fence.

Sources: www.howstuffworks.com, www.ehow.com

Houston Chronicle

Scrap metal king sees fallout from Harvey

By Craig Hlavaty

Dennis Laviage has been in the scrap metal business for nearly 40 years and has seen a few hurricanes. But he hasn't seen anything like the aftermath of Harvey.

The owner and CEO of Houston-famous C&D Scrap Metal is awash in home appliances and other goods as Houstonians begin demolition efforts on their flooded homes.

"What seemed like a whole subdivision from the Pearland area was dropped off," Laviage said. "Five full 40-foot trucks."

His story is being repeated at scrap yards all over Houston.

Now sitting on seven

acres in the 6700 block of Bingle, Laviage's operation has plenty of room to handle the influx of damaged refuse. Two years ago the operation moved from a long-standing spot in the Houston Heights.

"I've never seen anything like this before. Food still in some of the fridges. I have seen what looks like new appliances, too, which is even sadder," he said as another truckload of damaged appliances was offloaded. Washers and dryers are frequent items — victims of flooded garages.

Hurricanes that pack a wallop of wind usually mean more heavy duty scrap from actual buildings. After Ike in 2008 he dealt with a lot of exterior materials, like car parts. This time he's seeing

goods destroyed by water.

He gets emotional thinking about a fellow Houstonian having to scrap a whole home that they likely spent years furnishing.

"If it went under during flooding, it's probably in my yard right now," Laviage said.

He has also seen shelving units from grocery stores that flooded. Vehicles will come to his yard, too, once insurance companies inspect them. September will be one of C&D's busiest months on record.

"We usually process a couple thousand tons of scrap during a random month," he said. "We have already done close to that in a week."

craig.hlavaty@chron.com



Steve Gonzales / Houston Chronicle

"I've never seen anything like this before," said Dennis Laviage about the amount of material coming to C&D Scrap Metal.

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Delivery – Carry In	\$ 165	\$ 125	Included
Furniture Moving	\$ 501	You Must Do	Included
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The store has you sign an Open Order (an order that the price can change during installation). They quote a price per bag for the leveler and say that it cannot be determined until after they start. An Angie's List customer agreed to this scam and their price doubled. **Are you willing to gamble on your final price?**

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To make the sale, the store underestimates the size of the areas to be done. In small print you agree to pay more if they do not have enough. **You end up paying extra to complete the job and increase their profit.**

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Homeowners should research contractors

Homeowners from page M1

Better Business Bureau for a company's history of complaints. The bureau has important details about businesses, including how long they've been in business and where the company is located.

Professional contractors — including plumbers and electricians — have physical offices, not just post-office boxes, insurance experts say. Don't hire people who just work out of their trucks and have no known home base. And be wary of contractors who say they can't provide references.

Make sure any general contractor you consider has general liability insurance and worker's compensation coverage. Ask for proof of insurance, recommends PropertyCasualty360, an insurance-information site. The general con-



Experts suggest using local contractors whenever possible. Ask family, friends and neighbors to recommend contractors who have completed work for them in the past.

Melissa Phillip / Houston Chronicle

tractor also should have a surety bond so if the contractor can't finish the work, the bond will cover the completion.

When you've got a couple of top candidates, ask them over to your home to inspect the damage and talk about what you'd like

in terms of repairs and renovations.

A good contractor will make suggestions of how to reconfigure space, in-

corporating lighting and other design elements you may not have previously considered. A good contractor is also a good

listener.

The Greater Houston Builders Association recommends staying away from any contractor that doesn't provide a detailed contract spelling out the scope of the job and its cost, as well as how the job will be done and how problems and disputes will be handled. Homeowners have no protection without a written agreement.

The association also cautions homeowners from paying in advance. Texas law prohibits contractors in disaster areas from taking money up-front unless they have had a physical business address for at least one year in the county or adjacent county in which they're working.

One final note: Don't wait too long to hire a contractor. The good ones

lm.sixel@chron.com

FEMA aid can help any flood victim

By L.M. Sixel

Owners and renters whose homes flooded during Hurricane Harvey can apply to FEMA, the Federal Emergency Management Agency, for help with essential needs such as temporary housing, medical services and other flood-related expenses. Even those with flood insurance can apply. Here are some answers to frequently asked questions about FEMA benefits.

Q: How can homeowners and renters apply for benefits?

A: File a claim online at www.DisasterAssistance.gov. Or call FEMA at 800-621-3362.

Q: What benefits are available?

A: FEMA provides financial help for a wide range of disaster related expenses, including child care, medical and dental bills and funeral costs. The federal agency will also help replace essential household appliances, clothing, tools required for work and educational supplies such as computers and school books. Other expenses that FEMA may help cover include the costs of cleaning equipment, such as wet/dry vacuums and dehumidifiers, and moving and storage, as well as damage to motor vehicles.

A FEMA representative will inspect your home and determine what assistance the agency will provide.

Q: I got a check from FEMA for temporary lodging. Can I use the money for something else?

A: No. It must be used as

stated in the FEMA award letter. Failure to use the money as directed could disqualify you from other help.

Q: What if I can't find temporary housing?

A: Call the FEMA helpline at 800-621-3362 for help in finding rental resources.

Q: Do I have to pay taxes on money I receive from FEMA?

A: No. It is tax-free.

Q: What if my request is denied? Or it isn't enough? Can I ask for more?

A: File an appeal within 60 days and provide information to bolster your claim, including contractor estimates and copies of expense receipts. Homeowners and renters can ask for a review of denied claims, request more money or ask for benefits that weren't provided initially.

Temporary housing help is initially provided for up to three months. To request additional housing assistance, homeowners and renters must prove they spent the previous funds on housing and show what they're doing to get permanently settled.

For help in filing an appeal, homeowners and renters can call a FEMA agent at 1-800-621-3362 (FEMA). They can also request a copy of their file from FEMA.

Mail appeal letters to:
FEMA - Individuals & Households Program
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-8055

Q: What if you have flood insurance? What benefits

are available?

A: FEMA does not provide money for losses covered by flood insurance. But homeowners and renters can still obtain financial help if their insurance settlements are not enough to meet their disaster-related costs. To request funds, write to FEMA explaining the unmet needs not covered by insurance company settlements.

Q: Do I really need to buy flood insurance if FEMA will help recover some of my losses?

A: The aid FEMA provides is meant to help homeowners and renters restore their damaged property to a safe, sanitary and usable condition. It is not a substitute for insurance and is not designed to restore property to its pre-disaster condition.

FEMA's housing assistance is available to anyone suffering damages in counties declared disasters areas regardless of income. Other aid, such as to cover losses for personal property, vehicle repair and moving and storage expenses, has income requirements.

Q: Are there other sources of financial aid available?

A: FEMA assistance is limited to helping households with essential needs. Most disaster assistance from the federal government comes through loans from the U.S. Small Business Administration

The low-interest loans can be used by homeowners and renters to repair or replace real estate and personal property damaged in the disasters.

lm.sixel@chron.com
twitter.com/lmsixel



Mark Mulligan / Houston Chronicle

Clearing street drains and culverts of debris takes the stress off of underground pipes connected to your plumbing system.

Check your plumbing system

Staff report

After you get the soggy carpet, crumbling drywall and damaged furniture out of your home, consider a check on your plumbing.

Pipes, pumps and drains do not escape the wrath of a hurricane or flooding. Here are five tips to help:

1. Drains: Storm culverts and drains along curbs at or near your property need to be clear of debris. When they get clogged, rain and floodwater won't drain as well. Good drainage takes stress off of underground pipes and rain-soaked lawns and soil.

2. Sump pump: If you have a sump pump at your home, check it for clogs and creak with several gallons of water. These workhorses can help minimize flood damage to plumbing pipes in your home's walls.

3. Turn water off: Before a storm hits, know where your main water valve is so you're not searching for it in a down-

pour. Shutting it off prevents contaminated water from entering your home's supply. When it's time to turn it back on, open a faucet farthest away from the main line so air can enter the system, and you're ready to ration water.

4. Water heater: Shut off the gas or electricity that fuels your water heater so that your home plumbing system can avoid the extra pressure of heating and tanking water during a flood. This strategy also turns the appliance into a convenient source for gallons of potable water.

5. Inspection: After the storm is over and flooding recedes, inspect your system by turning your water back on at the main valve. Then give faucets and toilets a test run. Also, check your yard to make sure newly shifted shrubs or tree roots won't harm underground pipes.

Source: accurateleak.com

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Help your soggy — and stressed — yard recover

By Diane Cowen

Fifty or so inches of rain in just a few days is enough to turn any lawn into a soggy mess. And if poor drainage has left puddles where there ought to be tufts of grass, you might just have a new outdoor project on your hands.

Never mind that grass isn't meant to live under water for days on end. It's also not meant to be a filter for all kinds of toxins — hydrocarbon contamination or even sewage — that floated in with floodwaters.

Zach Buchanan, operations manager at Buchanan's Native Plants, said Hurricane Harvey's heavy rains and floodwaters will stress virtually every lawn and landscape. How they react to that stress will vary.

So keep an eye on your yard, document when changes happen and how quickly they spread. When it comes to seeking professional advice, taking cellphone pictures into a garden center is a good idea. Those images will be more effective than anything you can tell an expert over the phone, Buchanan said.

And be proactive. "We recommend building up organic material in your soil. That makes plants less prone to stress and can even help relieve stress," he said. "When they're under stress, that's when disease and insects set in; they attack plants under stress."

His recommendation is to apply products with



Brett Coomer / Houston Chronicle

Work on repairing a lawn covered by floodwaters should begin as soon as the waters recede.

beneficial microbes such as compost tea, seaweed, horticultural molasses or humates. It takes time, but it's effective, he said.

Then, when it gets cooler, watch for brown patch or take-all patch.

Both are fungi that kill off your grass. Brown patch is identified by circular patches of dead, brown grass in your yard. Take-all patch is similar, but instead of dead grass, it's just a bare area.

That's not all. "It bears mentioning that last summer and this summer, problems with sod webworms have been rampant. You see moths fly out of your lawn when you walk through the

grass," he said. "Tons of people were inundated with it, and it will be an even bigger issue now that the flood is stressing everything out."

Here's what you can do in your own yard now:

LAWN

Fertilize: Build up organic material in your soil using products with beneficial microbes such as compost tea, seaweed, horticultural molasses or humate.

Angela Chandler, author of the Garden Academy blog and consultant to Urban Harvest, recommends using a sea-based product

— she uses MicroLife Ocean Harvest 4-2-3 with a hose-in sprayer for lawn, shrubs and trees. Use liquid iron on any areas that have turned pale or yellowish from prolonged wet conditions.

Repair: To replace dead grass, rake out dead spots and till gypsum into the soil. Lay rectangular blocks of sod end to end for immediate coverage. Those on a tighter budget can cut the pieces up and lay them in a checkerboard fashion, then water.

Aeration: Later in the fall aerate using a lawn spiker or aerator. This helps loosen up dense soil but shouldn't be done until later in the fall.

SOIL

Green light: Don't rush to fix anything in your yard until your soil is dry. To test it, take a hand trowel and wiggle it around in the soil. Remove it from the soil and see what's left; if you see water or the sides of the hole are glossy or shiny, it's still too wet, Chandler says.

Erosion: If flooding has pushed soil and mulch from garden beds, cover exposed plant roots as soon as you can with compost-enriched soil and mulch.

Contamination: Buchanan said that for people who know they've had sewage

or hydrocarbon contamination, a product such as Consan 20 works well. It's an algaecide, fungicide and a disinfectant for your lawn and plants. This works in extreme cases to essentially wipe the slate clean. Then you'll need to repopulate your soil with beneficial microbes.

PLANTS

Washouts: If plants have been washed out of their beds, try replanting them immediately after rinsing off floodwater.

Pruning: Yellow leaves on many plants will happen naturally because they've had too much water. Let them wither and fall off, but don't prune whole stems or branches; just because those leaves have died doesn't mean the whole plant or branch is dead.

Aerial blight: The fungal infection *Phytophthora parasitica* develops quickly in prolonged rains in plants such as vinca (periwinkle) and mandevilla. You'll spot shriveled, dull-gray leaves and deteriorating upper stems. Pull infected plants; experts say there is no fungicide that targets aerial blight.

Dieback: Wet conditions also encourage the fungal problem known as Phomopsis, or dieback. Vinca shoot tips will turn dark and die back to the soil. To avoid it, use a preventative spray of copper fungicide on new growth to control the fungus.

diane.cowen@chron.com

Tree triage: Dealing with those damaged by storm

By Molly Glentzer

If Hurricane Harvey uprooted and toppled trees in your yard without damaging your home, we don't have to tell you to be thankful. But what to do with them now?

Smaller trees have the best chance of survival, although expert opinions differ on how small they should be to be salvageable.

This advice was from city forester Victor Cordova after Hurricane Ike in 2008, when high winds and rains damaged thousands of trees across the Houston area:

If you haven't already, plant uprooted small trees at the same depth as they grew before.



Melissa Phillip / Houston Chronicle

Kirby White, owner of Branchbusters, cuts a downed tree outside a home after a tornado hit the Lone Oak subdivision.

Make sure they are straight, then stake them. Water them deeply and weekly for two years.

If damage on larger trees is slight, prune any broken branches, and repair torn bark or rough edges around wounds. If enough strong limbs remain on a healthy tree, it may be saved.

With borderline cases, don't cut the tree down yet; it may be best to wait a while and see. Remove only the damaged limbs and give it some time. Don't prune aggressively.

Some trees can't be saved or are not worth saving. If a tree is diseased, if its trunk is split or if more than half its crown is gone, the tree has lost its survival edge and should be removed.

Proper pruning

Qualified tree trimmers may be in short supply for a while. Here are some guidelines for removing damaged limbs yourself:

- Prune back to a lateral branch at least half the diameter of the branch being removed.
- Cut the branch just outside the branch collar. Cutting flush with the trunk can cause decay. When healed, a properly pruned trunk will have a circular closure around the wound.
- To keep from tearing the bark, limbs should be cut using the three-cut method. Large branches should be roped and secured, then lowered after the second cut.
- Cutting the tips of branches results in unsightly sprouts or the death of the branch.

Can your tree be saved?

Thousands of trees in the Houston area suffered damage during Hurricane Harvey. Here are some rough guidelines for determining the future viability of your damaged tree:

It's a keeper

If damage is relatively slight, prune any broken branches, repair torn bark or rough edges around wounds. If enough strong limbs remain on a healthy tree, it may be saved.



Wait and see

With borderline cases, don't simply cut the tree down; it may be best to wait a while and see. Don't over-prune. Remove only the damaged limbs and give it some time.



Say goodbye

Some trees can't be saved, or are not worth saving. If the tree is diseased, the trunk is split or more than half its crown is gone, the tree has lost its survival edge.

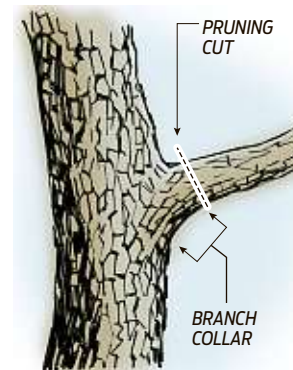


Proper pruning techniques

Qualified tree trimmers will probably be in short supply in our area for a while. Here are some guidelines for removing damaged limbs yourself:

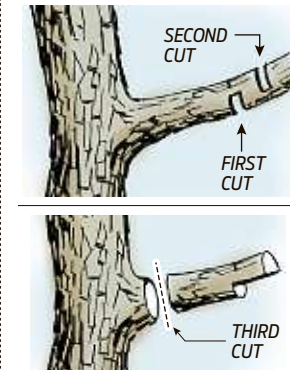
No junk on the trunk

Cut the branch just outside the branch collar; flush cutting could cause decay. When healed, a properly pruned trunk will have a circular closure around the wound.



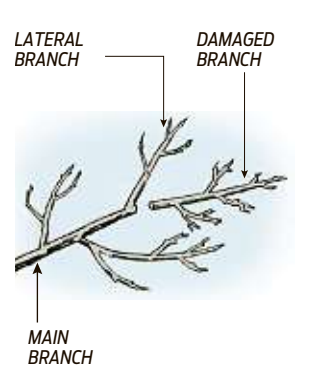
Don't bite the bark

To keep from tearing the bark, limbs should be cut using the three-cut method. Large branches should be roped and secured, then lowered after the second cut.



No lopping of limbs

Cutting the tips of branches results in unsightly sprouts or the death of the branch. Prune back to a lateral branch at least half the diameter of the branch being removed.



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HARRIS COUNTY RESIDENTIAL DEBRIS REMOVAL STARTED MONDAY, SEPTEMBER 4, 2017

Residents who are in the process of removing debris from their homes should follow separation instructions to help speed up the process and allow for safe operations. Debris removal will be ongoing throughout unincorporated Harris County. Please be patient and be prepared.

If you are in the process of clean-up and debris removal from your property, please take precautions to prevent disaster-related casualties and fatalities.

- Be aware of damaged water, gas, and electric lines.
- Be aware of damaged building and construction materials.
- Do not attempt to conduct major tree work or reconstruction without proper equipment, permits, and training.
- Be aware of household hazardous waste and contaminants.
- Report any hazardous materials spills to: Harris County Pollution Control Services Department at 713-920-2831.

For additional information about debris separation and debris removal, please call the Harris County Residential Debris and Damage Assessment Hotline at 713-274-3880 or email HomeFlooding@hcpid.org.

If your home is in need of repair due to flooding from Hurricane Harvey, residents located in unincorporated Harris County will need a permit. Please visit www.eng.hctx.net and click "Flood Recovery". Completing this page will help us issue permits and direct debris hauling resources to your location.

Friend Us! Follow Us! Tweet Us! @HCDebris — #HCDebris — #Debris



Harris County Separating Your Debris
Debris should be placed curbside, without blocking the roadway or storm drains. Debris collectors will make at least three passes in your area.

NO PICKUP ZONE
Any debris placed from the sidewalk toward your property will not be picked up.

DEBRIS SEPARATION
Separate debris into the six categories shown below.
DO NOT STACK OR LEAN
Placing debris near or on trees, poles, or other structures makes removal difficult. This includes fire hydrants and meters.
UNSURE WHERE TO PLACE DEBRIS?
If you don't have a sidewalk, ditch, or utility line in front of your house, place debris at the edge of your property before the curb. Use clear trash bags for loose debris (not vegetative).

Normal Household Trash
Normal household trash and bagged debris of any kind will not be picked up with disaster debris. You should continue to follow your normal garbage removal schedule.

VEGETATIVE DEBRIS
• Leaves (do not put in bags)
• Logs
• Plants
• Tree branches

CONSTRUCTION & DEMOLITION DEBRIS
• Building materials
• Carpet
• Drywall
• Furniture
• Lumber
• Mattresses
• Plumbing

APPLIANCES & WHITE GOODS
• Air conditioners
• Dishwashers
• Freezers
• Refrigerators
• Stoves
• Washers, dryers
• Water heaters

ELECTRONICS
• Computers
• Radios
• Stereos
• Televisions
• Other devices with a cord

HOUSEHOLD HAZARDOUS WASTE
Household Hazardous Waste (HHW, such as paint (oil-based and latex), automotive chemicals, batteries, and lawn chemicals. HHW will NOT be picked up with regular debris piles. Harris County will notify residents about HHW collection dates and drop-off locations.

HARRIS COUNTY TEXAS

For more information visit www.eng.hctx.net or call the Disaster Recovery Center at 713-274-3880



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² The Introductory Annual Percentage Rate (APR) on purchases for the first twelve months starts from the date the credit card is opened. After the introductory period, the APR is variable, based on creditworthiness at the time of account opening. Transaction Fees – Visa Platinum and Visa Classic: Balance Transfer is 2% of the amount of each transfer. Cash Advance is either \$5 or 5% of the amount of each cash advance, whichever is greater with a maximum fee of \$100. Foreign Transaction fee is 2% of the transaction amount for all transactions where the merchant is not in the U.S., regardless of whether a currency conversion occurs. APR for Cash Advances is 24.99%. Rates, fees and terms are subject to change at any time without notice. For important product benefit, rate and term details, refer to the most current application disclosures and account agreement available at any IBERIABANK branch or online.



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hccs.edu/harvey





Brett Coomer / Houston Chronicle

Record rainfall from Hurricane Harvey sent Buffalo Bayou out of its banks and into downtown Houston. A number of businesses suffered severe damage.

Answers to commonly asked questions

By Jonathan Feigen

As the Houston area continues to recover and rebuild from the devastation of Tropical Storm Harvey, many questions have come up. Here are answers to some of the commonly asked questions.

Q: I've called my insurance agent and I'm back in the house ready to begin rebuilding. Where do I begin?

A: Let's start with what not to do. Do not have the debris taken away until FEMA and your insurance company have inspected the actual damage. Take photos (horizontal is better for computer files), but they are not enough. Contact FEMA at DisasterAssistance.gov or 1-800-621-FEMA. A FEMA inspector will call and set up a time for an inspection. Have proof of ownership (bills, mortgage payment book) ready for the inspector.

After the inspection, FEMA will send a letter detailing the benefits a homeowner is due and information about appeal if you disagree with the results.

Do not cut more than 2 feet of sheetrock, and if the water line is less than 2 feet, do not cut above the water line. It must remain visible. Do not let damaged items sustain further damage outside. Keep them covered with tarps or if possible, contain them in garbage bags. Keep furniture in the house and leave a section of damaged flooring in place.

When cleaning homes that flooded, be wary of the poten-

tial for mold buildup and wear an N-95 rated dust mask. Clean with soap and water and sanitize with bleach.

If you have cuts or other wounds and were exposed to floodwater, get a tetanus shot. Keep all receipts for flood-related expenses.

Q: What can I expect to pay for a FEMA inspection?

A: Nothing. Ever. Inspections are free. If someone comes to your home, be wary of fraud and ask for identification. If you suspect someone is posing as a FEMA representative, the FEMA fraud hotline is 866-720-5721.

Job opportunities purporting to be with FEMA made on social media are also fraudulent. Those wishing to work for FEMA should apply at its website, fema.gov.

Q: What can I do if I need a place to stay?

A: If you are eligible for Transitional Sheltering Assistance, FEMA will pay for the cost to stay at designated hotels for a limited time. Eligibility will be determined by FEMA after registering for assistance.

Evacuation expenses are not reimbursed.

Q: My home was flooded, but I'm back and making repairs. Can I use my appliances?

A: CenterPoint recommends you first have a licensed plumber and gas appliance technician inspect appliances and gas piping. Electrical appliances that have been underwater need at least a week to entirely dry out.

Q: Why is my power not back, especially when it is in other parts of my neighborhood?

A: Power has been restored in most neighborhoods that are not under an evacuation order. The process is largely determined by prioritizing repairs that restore power to the greatest number of customers. That can be affected by access to feeder lines. The use of drone footage to inspect power lines has helped make repairs more quickly. The installation of mobile substations at the start of the week helped return power to many areas.

As of Tuesday, CenterPoint reported that 99.8 percent of

customers had power with most others still flooded or inaccessible.

Q: Why are gas prices surging?

A: Harvey swamped refineries that produce a quarter of the nation's gasoline. Repairs began on seven refineries with another nine in need of repairs. Repairs, however, can be slowed by the closures of ports and railways. But the issues go beyond the refineries with logistical issues cutting the supply brought to stations.

Companies' efforts to deliver gasoline have been slowed by damaged trucks and roads. Consumers have rushed to fill up, creating increased demand and causing much of the price jump, though that initial urgency seems to have slowed.

Q: Are the downtown tunnels open?

A: Most of the tunnels are back to business as usual. There was, however, significant leaking in the Theater District; many businesses in that area are still closed.

Q: What about the Theater

District?

A: The Alley Theatre, Wortham Theater Center and Jones Hall all had varying degrees of flooding, and the Theater District's underground parking garage was inundated. Jones Hall has reopened. Repairs are ongoing at the other facilities. All performances at the Wortham are cancelled through Oct. 15. Houston Ballet has rescheduled select shows of "Mayerling" and "Poetry in Motion" at Hobby Center. The Alley will stage its first two productions of the season at University of Houston's Jose Quintero Theatre. Contact each company for performance information, refunds and exchanges.

Q: Are hospitals and courts open?

A: Cases scheduled for Harris County's Criminal Justice Center have all been relocated. The Texas Medical Center was largely spared, with most facilities either remaining open or returning to full operations quickly. By Tuesday morning, the governor's office announced that 95 percent of hospitals in the state were open.

Q: What can I do to help?

A: Two organizations that can help find a place in need are Volunteer Houston, volunteer-houston.org, and National Voluntary Organizations Active in Disaster, nvoad.org/hurricane-harvey/volunteer/. The groups can place volunteers with an organization where people can best help.

jonathan.feigen@chron.com



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Waiting for the lights to come on



Melissa Phillip / Houston Chronicle

Workers push debris into piles during cleanup of the Alley Theatre in downtown Houston. The theater suffered damage its Neuhaus theater, the basement prop shop and all electronic systems due to flooding in the aftermath of Hurricane Harvey.

By Jonathan Feigen

Mark Garfield did not know when his power would be restored, but he would not complain about the wait.

Too many lost too much to bemoan the temporary loss of electricity. Instead, he returned to his neighborhood, crowded with as many CenterPoint trucks as rumors swirling about when power would return, and looked at the bright side.

"I'm trying to keep everything in perspective," Garfield said after a day in his neighborhood in the Memorial and Eldridge area. "We don't have water in our house. We have numerous friends from church, Sunday school and living out here for

25 years that really have severe problems. Some have 3 feet, 4 feet, 5 feet of water in their houses."

Still, life changes without power. Most of the power throughout the area had been restored. Most that had been lost, as with Garfield's neighborhood, had been from flooding at the substation, rather than hurricane winds.

As of Tuesday evening, CenterPoint reported that 99.8 percent of its customers had power. Still, that left more than 5,000 in the dark, many with work to be done.

"It's frustrating, but I think it's understandable," said Nicole Saegusa, who left her home in the Energy Corridor when the substation there was flooded. "I trust that they're doing what they can. Obviously, if the whole substation is

underwater, it takes a lot of work to get that fixed.

"We're one of the lucky ones that didn't actually flood. We haven't had power since last Monday."

Saegusa and her family have lived in hotels, moving back into their area in time for the delayed first day of school on Tuesday.

Like many in the area, Garfield and his family have stayed with relatives and friends, moving around while waiting for the power to be restored.

"Like my grandmother used to say, fish and family start to stink after three days," Garfield said. "We don't like to wear out our welcome. We've kind of jumped around."

"We still have a business to run," said Garfield, president of Ecosystems Management Co., a landscape architecture firm. "We have to get that up and

going again. We have people who work for us for many years. They're part of our family. We have to get that going again so they can pay their bills."

With that in mind, Garfield said he has been closely reading the reports in the Houston Chronicle and following conversations on the social network app Nextdoor. Mostly, as with so many, he just waits and counts his blessings.

"We've been sitting out front and visiting with neighbors," he said. "It's kind of a bittersweet circumstance. We've had the opportunity to meet people we've never met before, and they're just delightful people. It's such a damn shame we had to have such an incredible disaster."

jonathan.feigen@chron.com

RECOVERY TIPS

STILL WITHOUT POWER?

- If you have a generator, use it with care. Keep it out of enclosed spaces. Do not connect a generator to the home's wiring system without proper isolating equipment. Turn it off when you leave the house.
- If heading to the store, grab non-perishables such as canned meats and fruits and vegetables that require no cooking and little or no water. Eat perishable items first, then the canned goods.
- Treat all lines on the ground as if they are energized. That means, stay away from them.
- A car charger for your cellphone can be a lifeline when power is out.
- If the rest of your neighborhood has power and you don't, call CenterPoint Energy.
- Cook meat on a gas stove or barbecue grill.
- The best light comes from candles with hurricane globes.
- If you are going to work, plan your wardrobe and take your clothes out of the closet the night before.
- Take time to catch up on your sleep.
- Embrace good old-fashioned entertainment like games, storytelling and conversation.
- Be kind. Everyone will be emotionally drained.

Bringing the power back on

By Jonathan Feigen

Though power was restored to the majority of Houston areas devastated by Harvey, many were still without power throughout last week. With power still to be restored for many, here are some tips to power up in the recovery from Harvey or any similar future situations.

Unplug

It might be tempting to plug in lamps and appliances and enjoy the show when the power returns to your home. Don't do it.

Keep everything unplugged, especially sensitive equipment such as computers, until you know the power has been restored and the wiring in your home is safe. A short-term overload can accompany the restoration of power in busy neighborhoods. It's best to go slowly.

Be patient

If appliances, including



Michael Ciaglo / Houston Chronicle

A CenterPoint Energy lineman navigates through a flooded substation where crews are working to bring power back online.

the air conditioner, were submerged, wait at least a week for them to completely dry and have them inspected by an electrician.

Breaker, breaker

If the water in your home reached the outlets,

you should turn off power from the breaker box if you can do it safely without standing in any water. It might be best to call an electrician for help. If the water did not get that high, unplugging electronics should do the trick. There is no need to head to the

main breaker.

Easy does it

If power has been restored — you can leave one light on to tell — slowly work your way back by plugging in small electronics and appliances and working your way

up to the refrigerator and air conditioning. If the breaker trips along the way, call an electrician.

Take charge

Once the energy company has done its part and brought the power back, the situation in your home or business is your responsibility. Check the wires to the house, and when in doubt, call in an electrician.

Safety first

Fun as demolition day might look on all those HGTV shows, go slowly and carefully. Removing sheetrock with crowbars and sledgehammers can damage electrical wiring. Damage to wiring can lead to a short and increased potential of a fire.

Outlets mauled

If electrical outlets sustained water damage, they need to be thoroughly dried or replaced. Similarly, the wires to electronics could have been damaged. Check for frayed or missing insulation or warm

spots along the length of the cords and do not use if damaged.

Check it out

CenterPoint recommends you first have a licensed plumber and gas appliance technician inspect appliances and gas piping. Electrical appliances that have been under water need at least a week to entirely dry out.

Mind the meter

If the meter was under water, call your power company to have it inspected.

Dig it

If you need to do any digging, such as to repair downed fences, don't forget the gas lines. Call 811 to have the underground gas lines marked. Don't suffer through more damage that could have been avoided.

Don't go there

If there is still flooding in your neighborhood, stand away if possible. Standing water could contain electrical current from downed power lines.

Houston jumps in to volunteer

By Marialuisa Rincon

The antidote for a catastrophic storm is the steady stream of volunteers who come to the disaster area.

Houstonians flocked to the George R. Brown Convention Center, NRG Center, the Houston Food Bank and smaller shelters and distribution centers to help. They were joined by volunteers who descended on Houston from all corners of the country and the world before the rains had even stopped.

University of Houston student True Furrh started the "UH Harvey Relief Carpooling & Volunteer Opportunities" Facebook group on Aug. 29 — as the rains were beginning to recede — by adding 50 people on his friends list. As of Wednesday, the group had over 1,200 members.

The group, he said, was meant to coordinate potential student volunteers as those trapped on or off campus looked for ways to help the community. It's a microcosm of the volunteer organizing efforts taking place throughout the city.

"I saw that there was a gap in coordination, and I knew the university would be making a specialized response," Furrh said. "I wanted to do this in the meantime to get people out there and working."



Steve Gonzales / Houston Chronicle

Members of the Sharpstown High School football team aid in cleanup efforts in the area around the school.

Furrh's parents work at Lone Star Legal Aid, whose office caught on fire Aug. 29 during the height of the flooding. They helped set up legal aid clinics at Harris County's GRB shelter.

Though the storm has passed and recovery efforts in Houston and Texas are well underway, volunteer assistance will be needed for weeks, if not months, to come. Here are some ways you can help rebuild:

Call the Harris County Volunteer hotline at 281-656-1533 or visit volunteehouston.org to sign up for shifts at shelters and donation sorting centers in

the greater Houston area.

BakerRipley is asking for volunteers at NRG, GRB and other major shelters in the area. Sign up at volunteer.bakerripley.org.

Apply to work as a volunteer through the Red Cross at redcross.org for major shelters and donation centers, including Toyota Center.

Texas Muck Map is coordinating volunteer efforts to remove wet carpets, flooring and drywall to prepare affected houses for renovations. Sign up at texasrescuemap.com.

The Houston Food Bank is seeking volunteers

for food preparation and other duties. Visit the Food Bank's website to register as a volunteer.

The Houston Furniture Bank is seeking volunteers for furniture distribution, helping to move furniture in the warehouse and other duties. Call 713-842-9771 or email info@houstonfurniturebank.org for more information.

The South East Texas Regional Advisory Council is connecting licensed caregiver volunteers with hospitals and health providers in need. Sign up to volunteer at surveymonkey.com/r/HurricaneHarvey-ClinicalVolunteers.

Lord of Life Lutheran Church in The Woodlands is partnering with Interfaith Ministries for clothing distribution. Volunteers can sign up by calling the church at 281-367-7016.

Houston Volunteer Lawyers is asking attorneys to volunteer their time and expertise to provide legal help to storm victims. Register to volunteer at makejusticehappen.org.

The Islamic Society of Greater Houston is calling for volunteers to man its donation distribution centers across the city. For a list of distribution centers and to sign up to volunteer, visit isgh.org or call 832-941-0766.

Check helphoustonsharvey.com for an updated list of shelter volunteer opportunities in the Houston area.

marialuisa.rincon@chron.com



Elizabeth Conley / Houston Chronicle

Jordan Pipkins, 6, helps volunteer Coy Custer remove screws from a door damaged in the storm.

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Replacing a flooded car can be easy — or not

By L.M. Sixel

The question of what to do with a flooded

car is relatively easy for those with comprehensive car insurance, provided the insurance payment is big enough to buy another vehicle to replace the one that flooded.

But it quickly becomes complicated for those who owe more on their vehicles than what insurance companies say they're worth. Or for those who had no comprehensive coverage in the first place and must rely on qualifying for assistance from the Federal Emergency Management Agency.

Insurance companies have different formulas to determine whether they will write off the value of damaged vehicles, but generally vehicles are "totaled" if the cost of repairs is greater than the value of the car. Often vehicles are considered total losses if water reaches into the electronic control panels.

State Farm said last week that it has already received 32,500 auto claims related to Hurricane Harvey in Texas. State Farm expects about 80 percent to be considered total losses.

For owners with comprehensive car insurance coverage — the portion of policies that cover flood damage — insurance companies



Brett Coomer / Houston Chronicle

Hurricane Harvey floodwaters surround an apartment complex. State Farm has received more than 32,000 Harvey-related auto claims.

are obligated to pay the current market value of the damaged vehicles, according to the Texas Department of Insurance. Insurers, however, are not responsible for paying what is left on the loan unless an owner has guaranteed auto-protection coverage, which is known as "GAP" coverage. GAP covers the spread between the

vehicle value and what's left on the loan.

Vehicle owners who don't have GAP coverage and owe more than what the cars are worth are likely to be responsible for paying the difference. Owners who don't have a loan on their damaged cars will receive the full value of any insurance settlement. Typically, they have to sign over the

title of the vehicle to the insurance company before they can receive payment.

Some owners negotiate higher settlements after insurance companies determine the initial value of the car. Consumer advocates say it's worth asking for a higher payout; it helps if you have documentation, such as receipts for features installed after purchase

that may have increased the value of the car.

Owners of flooded vehicles can also apply through FEMA for low-interest loans from the U.S. Small Business Administration. The loans can provide up to \$40,000 to replace damaged property, including flooded vehicles.

Vehicle owners who don't have comprehensive

auto insurance and are declined for an SBA home loan have another option: They can ask FEMA for a grant to repair or replace their vehicles, according to FEMA.

To request help, file an application with FEMA at disasterassistance.gov or call 800-621-3362.

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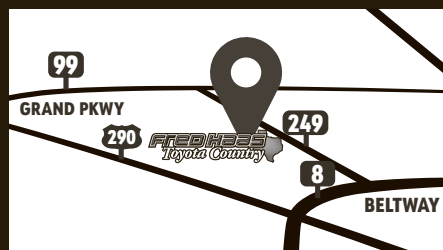
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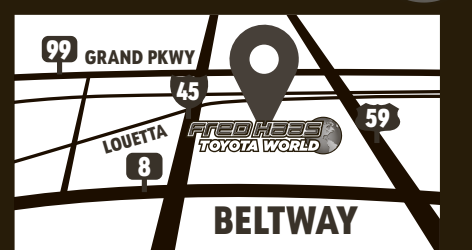
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Emotional healing will take time

By Alyson Ward

We're all feeling the emotional impact of Hurricane Harvey. If you lived through the storm and its aftermath, you're experiencing some stress right now — whether your home flooded or not.

"What we just went through is a collective traumatic experience," said Elizabeth Haberer, a psychotherapist in private practice. "Even if you are 'OK,' you are likely not OK."

The week of the storm, our emotional state was "fight or flight," said Mariam Massoud, a behavioral health education resource specialist with Memorial Hermann Behavioral Health Services. "How can I survive this right now?"

But that's passing, and now we're starting to face the loss and the change and the realization that there's a long cleanup road ahead.

"People are longing to have a sense of normalcy," Haberer said, but "we're not going to have that for a while."

Jeff Temple, a professor and psychologist at the University of Texas Medical Branch in Galveston, knows about post-storm stress. His Galveston home flooded during Hurricane Ike in 2008.

Whatever you're feeling now, it's "normal and OK," Temple said. It's fine to feel sad and angry or have feelings of survivor's guilt. If those feelings — depression, irritability, loss of interest in the things you used to do — persist for a month or six weeks, think



Godofredo A. Vasquez / Houston Chronicle

Amanda Ankney hugs her mother, Sharon Gilleon, after her parents were rescued from their home.

Catch up on some sleep

By Alyson Ward

After Harvey, you may be finding it hard to sleep.

The floods created a disruption from which we're still recovering, said Elizabeth Haberer, a psychotherapist in private practice.

"Our nervous system has been in overdrive," she said — from fear, from displacement, even from those weather warnings that blared from our phones in the middle of the night. That fight-or-flight feeling affects the digestive system, the immune system and our sleep cycles.

But in this post-Harvey period, there are a few things you can do to sleep better:

Get back to a routine. As soon as possible, start doing the things you used to do every day — especially exercise. You'll help your body fall back into its patterns, including sleep.

Disconnect to unwind. It's hard not to watch the news or scroll through Facebook and Twitter, but it's probably getting you worked up and making you worry. Take a break from news and social media before bed; it'll help you relax and calm your nervous system.

Use a relaxation technique to shift your focus. Your vagus nerve is key to relaxation; it's connected to the digestive system, the heart, the throat — all those places that tighten up when we're upset. To calm yourself, focus on your extremities instead, and give your vagus nerve a chance to stand down.

One technique: Lie still and pay attention to the sensations across your hands. "Once you start to bring your attention to your extremities, it becomes easier to breathe and to calm down," Haberer said.

You can also relax by practicing a little mindfulness, said Dr. Mariam Massoud, a behavioral health education resource specialist with Memorial Hermann Behavioral Health Services. Breathe deeply and do a mental scan of your body, part by part, she said: "OK, I can feel my ankles, I can feel my knees" It quiets your mind and keeps it from racing.

alyson.ward@chron.com

Tips for getting through the stress and trauma of Harvey

about getting some medical help. In the meantime, here are tips for lessening your stress.

Check in with yourself. Right now, you may be focused on what other people need, whether it's flooded neighbors or displaced relatives. But a few times a day, stop and ask yourself: How am I doing? And what do I need?

Breathe deeply. "It

sounds kind of cliché," Massoud said, but it works. Breathing, slowly and deeply, creates a sense of calm in your body.

Talk to others. It's important not to feel isolated and cut off from other people. "When we feel alone in our experience, we're more likely to develop PTSD (post-traumatic stress disorder)," Haberer said. Reaching out to someone, talking about your storm and flood experience, is "hugely important," Temple said. "It's probably the most important thing when it comes to resilience."

Realize this is a marathon, not a sprint. If your home needs

repairs, it's going to take time before everything's back to normal. Probably more time than you think. After Ike, when Temple and his family had to move out of their flooded home, he and his wife "kind of assumed it would be a couple of months." That stretched into five months. Then they spent five more months living on the second floor while repairs continued downstairs. It was frustrating and emotional, he said, to realize "we're in this for the long haul." They finally had to let go of their idealistic expectations.

Try not to compare losses. If you didn't suffer much damage, you may feel some survivor's guilt. "It's, 'I was able to evade something that has hurt so many people so badly. Am I deserving of that?'" Massoud said. But it's OK to feel sad about losing your flower beds, even though your neighbor lost his house. You can mourn your losses and feel grateful at the same time.

Carve out some alone time. If you're sharing space with friends or extended family, you may have extra conflict. Under stress, we all get snippy and are easily offended. Take some time for a quiet moment, especially if you have a house full

of guests. Go for a walk or take a long shower, if that's the only way to have time to yourself. A little break will help you handle things better.

Start a journal. You don't have to show anyone what you write. And you don't have to start out writing about how you felt when your house flooded. "Just start writing," Massoud said. "What needs to come out will."

Try to do something familiar. Even simple pleasures will help these days. After Ike, Temple and his family spent months living in hotel rooms and temporary housing. The first day they had a house instead of a hotel room, he bought groceries and used the kitchen. "We cooked that night, and it was the best feeling ever," Temple said. "It was nice just to watch TV and eat dinner as a family."

Give yourself time. Don't try to force yourself to bounce back right away. "If today you're feeling sad and don't want to pick your head up and be strong, that's OK," Massoud said. "If somebody broke their leg, we wouldn't say, 'Start walking tomorrow.' This is the appropriate healing process. It takes time."

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Our employees are volunteering across the region, and we have committed more than \$10 million toward recovery efforts.

ExxonMobil's thoughts and prayers remain with those who have been impacted. All of Houston stands alongside you during this challenging time.

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In that spirit, we've **raised \$750,000** to help with Hurricane Harvey relief efforts.

Portions of the funds will go to associates impacted by the storms. Area stores will make merchandise donations to flood victims across southeast Texas. In addition, we will be making a matched cash contribution to the American Red Cross.

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Salvage your submerged smartphone

By Dwight Silverman

When Hurricane Harvey hit, thousands lost homes, cars, clothes and other treasured possessions. Many also lost their electronics, including smartphones, tablets, computers and other gear.

If you're one of those who watched an iPhone sink below the brown soup that coursed through neighborhoods across the region, it may be too late for you this time. But there are things you can do to protect yourself from future bouts with high water.

If you had gadgetry that got wet or became submerged, here's hoping you turned it off as soon as you fished it out of the drink, if it was still powered on, and then dried off the exterior. And hopefully you left it off. If

there's any water in it and you power it back up, it could short-circuit and be forever bricked.

To remove water, there's the old trick of dropping it into a bag of uncooked rice, which will indeed draw out moisture. But rice is dusty, and its grains can find their way into power and headphone-jack ports. It's not the best approach.

A better option is to use silica gel. If you happen to have silica gel packets that came in packaging for electronics, you can use several of those, dropped into a plastic bag with your damaged device. There are also silica-gel rescue pouches — such as the Kensington EVAP or the Nine Lives Wet Phone Fix — that do the same thing. It's also a good idea to remove the SIM card and, if it is replaceable, the battery before doing this. In all cases, leave your device in the bag or pouch for at least two

days before pulling it out and checking if it works.

One thing you definitely don't want to do: try to dry a device with forced air, such as a hair drier, compressed air or a vacuum cleaner. These methods can push water deeper into your device's nooks and crannies.

Even if drying out your device gets it working again, if you dropped it in floodwaters you'll want to get it checked quickly by a repair shop. Floodwater contains particulates and potentially nasty chemicals, and any sort of muck inside could cause damage later.

There are a few things you can do to prepare the next time heavy weather is threatening.

• **Buy a water-resistant smartphone.** Most modern, flagship smartphones — such as the iPhone 7 or the Samsung Galaxy S8 — can be dropped

in water and quickly fished out and will be fine. There are videos online showing iPhone 7s sitting in glasses of water. Don't try it at home, but they're fun to watch!

• **Get a water-resistant case.** If you're not up for shelling out big bucks on a flagship smartphone, consider a water-resistant case from a manufacturer such as Otterbox or LifeProof. They can be bulky and ugly, but you'll appreciate this unsightly protection when your device takes a dive.

• **Get insured.** When you buy a smartphone, tablet or laptop, you can add insurance to protect against loss, including water damage. But carefully read the fine print — some may have a hefty deductible for replacement; others may cover one type of damage but not

another. Some plans, such as AppleCare+, can be rolled into the device's payment schedule, but others must be paid up front.

• **Go high.** If you're home or business is in imminent danger of flooding, get your gear to the highest ground possible. Place smartphones, tablets and other smaller electronics you don't need to keep with you in double plastic Ziploc-style bags and place them in the highest part of the building — such as the top shelf of a closet. The same goes for desktop and laptop computers. And if you have the time and the expertise, consider removing the hard drives from critical desktops, double-bagging them and taking them with you if you must leave.

dwight.silverman@chron.com
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Clean laundry is a godsend

By Marialuisa Rincon

For those who have flooded and lost their washer and dryer, Procter & Gamble is providing a resource often pushed to the side when dealing with the loss of homes, cars and livelihoods — laundry.

The Tide Loads of Hope Truck will collect, wash, dry and fold up to 100 loads of laundry per

day (up to two per family) at several locations throughout Houston.

The truck will be at the Home Depot in Cloverleaf (13400 Market St.) providing free, full-service laundry services to affected residents in the surrounding areas from 9 a.m. to 5 p.m. daily.

Procter & Gamble will also distribute free toiletries — Crest toothpaste, Head & Shoulders shampoo,

Ivory soap, Gillette razor and shaving products, Old Spice body wash, Oral-B toothbrushes, Pampers diapers, Pantene shampoo and conditioner, etc.

The mobile laundry unit will move throughout the Houston area in the coming days — check their location on Tide's Facebook page or at twitter.com/Tide.

marialuisa.rincon@chron.com



Many storm victims have no way to clean their clothes, so Tide is offering to help. These flood-damaged shirts were hanging in the prop room at the Alley Theatre.

Melissa Phillip / Houston Chronicle

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Harvey health risks and how to diminish them

HOUSTON CHRONICLE

Standing water is a vehicle for infectious agents — bacteria, viruses, parasites. So while Harvey has moved on, health risks remain. Here are a few things to consider.

How to diminish health risks while living in a shelter:

Wash your hands as many times as possible throughout the day, advises Dr. Edward R. Rensimer, an infectious disease specialist. Drink bottled water and beverages only. Avoid others who are coughing or who appear to have respiratory illnesses. Eat more packaged foods or recently cooked foods. Avoid moist foods (from water, such as salads). With any fever, promptly see a physician. When experiencing diarrhea without fever, wash hands frequently, go to a clear liquid diet, do not take Lomotil or Imodium, and avoid others. See a physician if not better in 48 hours.

What to know if you walked through floodwaters:

Floodwaters pick up bacteria, viruses and parasites, cautions Rensimer. Walking through it brings the possibility of cuts and penetrating

injuries, which can be highly prone to infection if not quickly and thoroughly cleansed. If you must traverse this standing water, he says, protect your lower limbs with the highest boots and thick soles. Wash your legs and feet with soap and water twice a day and scrupulously inspect for skin breaks, especially on the bottom of your feet. See a physician as soon as possible for a skin break that drains pus; shows spreading soft tissue swelling, redness or pain; develops blisters; has extraordinary discoloration; is not healing after good wound care for a couple of weeks; is deeply penetrating (such as a nail puncture); is associated with fever, chills or general illness. Seek a tetanus vaccination if it's been more than five years since your last vaccine dose and/or you're dealing with a wound that has devitalized tissue.

Dealing with mold:

In a waterlogged, overheated home, mold can run rampant. "Mold can grow relatively fast, within days," Dr. Sumita Khatri, co-director of the Asthma Center at Cleveland Clinic, told CBS News. Irritation and damage to the respiratory tract is the biggest concern when mold is involved, she said, and it could have long-term effects. Eliminate mold as

Dealing with mosquitoes

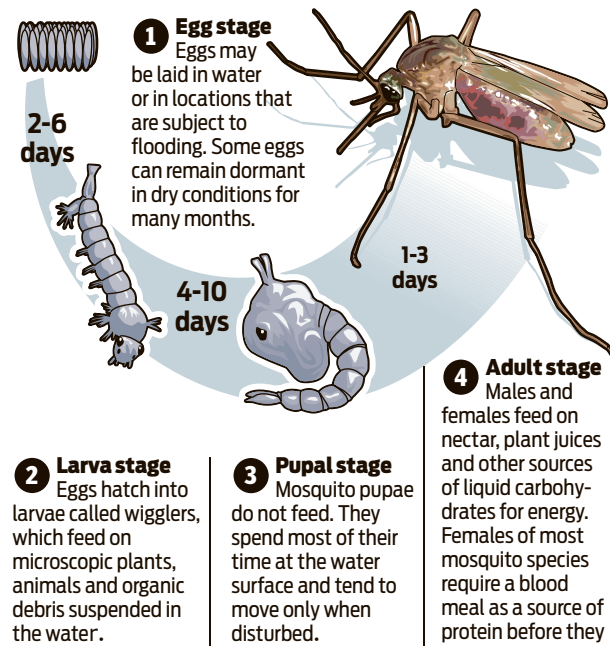
Here's what residents can do to prevent being bitten by mosquitoes, which can transmit the West Nile virus:

■ **Eliminate breeding sites:** Empty outdoor containers that can hold water, such as children's toys, flower pots or birdbaths.

■ **Protect yourself:** Wear long pants and long-sleeved shirts when outdoors at dawn or dusk, and use an insect repellent that contains DEET, picaridin or oil of lemon eucalyptus. For children, use a repellent that has 10 percent or less DEET concentration.

■ **Not in my yard:** Mosquito-proof your house by securing door seals and window screens, and treat your yard with an outdoor mosquito spray.

Life cycle of a mosquito



Sources: Texas Cooperative Extension; Harris County Public Health & Environmental Services

Houston Chronicle

quickly as possible. Don't touch it; wear rubber gloves and a mask.

About all these mosquitoes:

It is possible that Harvey could bring about a spike in locally

acquired Zika virus or West Nile virus cases in the forthcoming months, Rensimer says. Habitually wear long-sleeved shirts and insect repellents if you are outside extensively the next six weeks.

Take precautions dealing with mold

By Abby Trout

Mold can pose a critical challenge to homeowners who took on floodwaters that may have contained sewage and chemicals that can expose you and your family to harmful viruses, bacteria, disease carriers and parasites. Cleaning and disinfecting are crucial to rebuilding. Remediation is a reliable way to rid homes and businesses of mold.

Roberto DeSouza of Mold Inspection and Testing Houston encourages those affected by Tropical Storm Harvey's floodwaters, from pipe leaks to standing water, to assume they need mold testing on their homes.

"Mold starts to grow 24 to 28 hours after the area has been saturated," DeSouza said. "After you gut the whole area and dry everything out, you should call a test company to see what type of mold is present, if any, because you can't always see mold at first, and depending on what type of mold is present, it could be toxic."

If you prefer to do it yourself, experts warn that bleach is not the way to go when cleaning porous surfaces such as wood,

TIPS FROM FEMA FOR KEEPING MOLD AT BAY

- Use protective equipment while in affected area.
- Ensure furniture is completely dry before returning it to your home and walls are dry before repainting.
- Open all doors and windows while working to allow air flow.
- If mold had already started to grow, do not use fans. This will help prevent spreading the mold.
- Do not mix bleach and ammonia; the mixture could create toxic vapors.
- Throw away anything that cannot be thoroughly cleaned or anything that was not dried within 48 hours.

drywall and concrete. Bleach's chemical structure prevents it from penetrating cracks and crevices where the mold is usually deeply rooted. Instead, DeSouza suggests cleaning hard surfaces with vinegar and using biocide or antimicrobial products on drywall, wood and other porous surfaces.

Additionally, FEMA cautions those with breathing problems or a weakened immune system, including children and the elderly, to avoid impacted areas.

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As part of our response efforts, Conn's HomePlus launched a matching donation program and has already raised over \$500,000 in donations and products to help families in need.

This week, Conn's HomePlus also kicked off a toy and book drive at all of our 116 store locations to collect toys and books for families and children who have lost everything. You can stop by any Conn's HomePlus location to drop-off toys and books for those in need.

Our thoughts continue to be with the many families who have lost so much. We have felt the distress of our employees, families, friends and neighbors. All of us have been profoundly affected by this historic disaster.

Conn's has been a part of Texas for over 125 years, and Houston is our home. Through the years, we've been witness to the strength of our Texas communities as together we rise to recover and rebuild.

To donate, go to: conns.com/hurricane-harvey-recovery

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Independent expert can get repair money

By L.M. Sixel

If you have flood insurance and think you are getting shortchanged on flood-repair funds, you can fight back. You can file an appeal with your insurance company, you can ask your contractor to step in on your behalf, or you can hire a public insurance adjuster.

In much the same way Houstonians hire property-tax representatives to dispute property valuations before the Harris County Appraisal District, homeowners can hire their own adjusters to negotiate with insurance companies on their behalf. Adjusters assess damage and calculate the cost of repairs and, if necessary, make a case for additional funds.

Nationwide, public adjusters charge as much as 15 percent of the total value of the settlement, according to the Insurance Information Institute. But in Texas, their fees are capped at 10 percent.

Public adjusters often see damage that insurance adjusters miss, said David Barrack, executive director of the National Association of Public Insurance Adjusters in Potomac Falls, Va. And they see costs that homeowners might not have sought coverage for as part of an insurance settlement.

One common problem is matching new building materials with existing structures. A few boards of new siding, for example, may not match the existing siding, so a public adjuster can step in and ask for the entire wall of siding to be replaced, Barrack said. Or maybe new tile on a roof doesn't match the existing tile, again requiring a large area to be



Driss Lassile walks through his house after volunteers from Habitat for Humanity helped remove drywall and carpet.

Brett Coomer / Houston Chronicle

replaced, rather than just a few small patches.

Independent adjusters can also recover more insurance money for policyholders. A study in Florida by the state Legislature found policyholders represented by public adjusters received average payments of \$17,000, compared to \$2,000 for those who did not hire their own advocates, for 2005 hurricane claims.

The wide disparity of payouts

was similar when the Florida Legislature studied insurance payouts for noncatastrophic claims. Policyholders who used public adjusters received payouts six times higher than those who didn't, according to the study.

Of course, it's not guaranteed a public adjuster will recover additional funds. The homeowner, meanwhile, would still be required to pay the adjuster's fee. Building experts say some homeowners negotiate an

arrangement in which they pay the fee just on the difference between the insurance company's initial offer and what a public adjuster eventually negotiates.

Ann Nelson, president of the Houston chapter of the National Association of the Remodeling Industry, said that from her experience, it's a good idea for homeowners to hire their own adjusters.

"They know what to do and

what to say," said Nelson, who also owns a foundation-repair company in Houston. And they can step when homeowners are overwhelmed with moving their belongings and beginning the repair process.

Many people have never had to file a flood-insurance claim, she said. "A public adjuster can help hold your hand."

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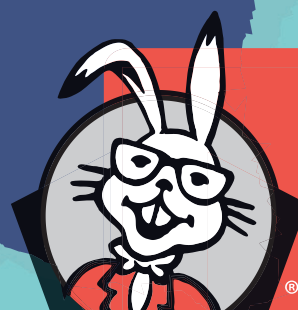
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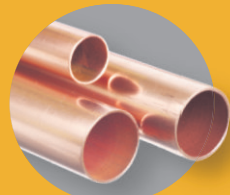
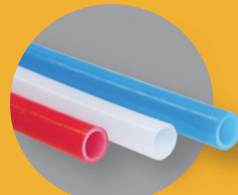
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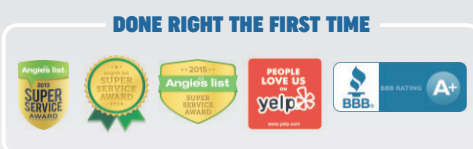
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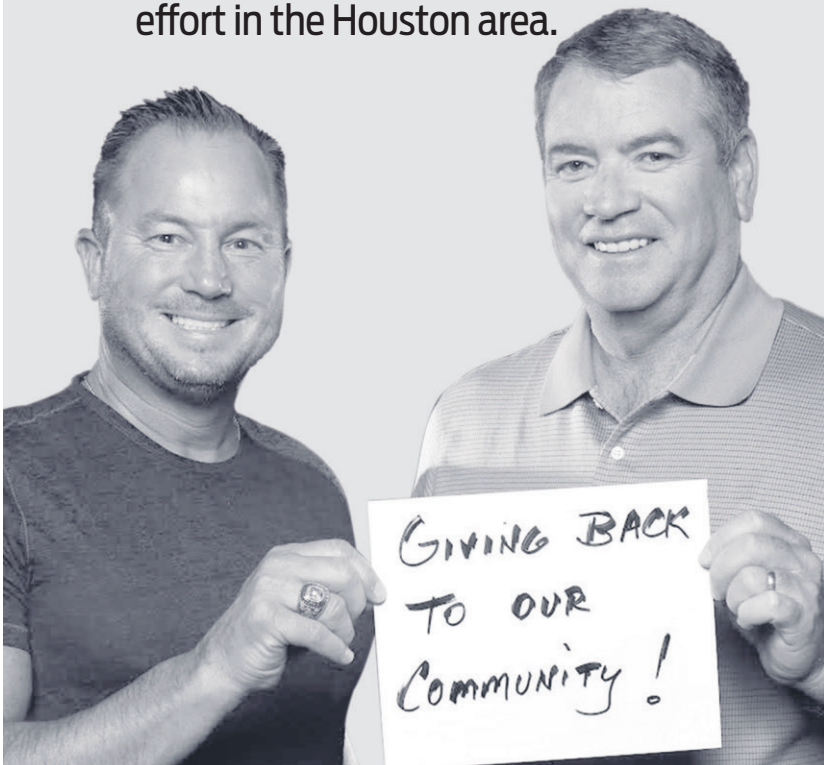
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RESOURCE & RECOVERY GUIDE

Insurance 'hurricane deductibles' shift home-repair costs to consumers

Staff reports

Tens of thousands of homeowners hit by Hurricane Harvey may soon find out they are on the hook for extra payments under their insurance policies, and that number could rise into the millions

if Hurricane Irma sweeps through Florida.

The storms are expected to trigger widespread use of "hurricane deductibles," little-known provisions that allow insurers to shift thousands of dollars of damage costs per home onto consumers.

Homeowners insurance policies in coastal states

often allow insurers to charge consumers a higher deductible if certain catastrophes like hurricanes occur.

These deductibles were widely put in place after Hurricane Katrina in 2005 and have been standard in many states for years. But they have rarely been triggered on a large scale

because few hurricanes have landed in the U.S. over the past decade.

Speeding claims process for vehicles lost to flood

Texas Gov. Greg Abbott on Wednesday moved to speed processing of auto insurance claims related to Hurricane Harvey.

Working with the Texas Department of Motor Vehicles, the Abbott suspended the 30-day waiting period and notification requirements for insurance companies unable to obtain current vehicle titles before paying claims on nonrepairable vehicles. The Texas Department of Motor Vehicles estimates that more than

500,000 vehicles were damaged by the storm. "The last thing the victims of this storm need is the burden of procedural red tape while trying to get their lives back on track," Abbott said in an announcement. Contact the Texas Department of Motor Vehicles at 888-368-4689 for information.

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Let us put your treasures back together after Harvey

Make life easier for storm-stressed pets

By Abby Trout

Pets can get stressed from a storm, too.

Animals are much like humans in the sense that they feel and exhibit stress in similar ways. After an event of Tropical Storm Harvey's magnitude, some pets may experience the same stressors we do. The best thing to do is keep up a routine.

Feed and walk them at the same time every day; it will make their recovery faster.

There are many ways a pet can show stress; among the most worrisome are a decrease in appetite, digestive issues, lethargy and aggression. If any of these signs are observed,

contact your veterinarian.

The heat also poses a threat to pets who might have to be outside. Watch them for signs of heat issues, like panting and insides of the ears turning red. A cool towel for them to lie on helps lower their body temperature. Give them water and access to shade.

If your pet is lost

If you have lost a pet during Harvey, start your search immediately. Contact your local animal-control agency and check local shelters, such as HSPCA and BARC, every day. Many communities also have a Facebook page or NextDoorlistserv, where residents share information about local lost and found pets.

Stray animals

Don't approach stray animals unless you feel safe. Though human nature makes people want to help animals in need, be cautious when dealing with displaced, frightened and potentially contaminated pets. Call an animal-control agency to report lost or aggressive animals.

Want to help?

Shelters of all sizes need volunteers, food, supplies and foster homes. Check with your local shelter to see what it needs most. Contact BARC Animal Shelter & Adoptions, the Houston SPCA, the Houston Humane Society or Friends for Life for more information.

abby.trout@chron.com



Karen Warren / Houston Chronicle

SPCA employee Rebecca Rodriguez gets two puppies ready for departure as part of the Houston SPCA effort to transfer more than 100 adoptable dogs and cats to other facilities.

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Like everyone in the affected areas, we at Joe Myers Imports have been personally affected by the storm's impact. I am pleased to say that all of our team members are safe. For those of you located in the affected areas, our thoughts and prayers are with you. Because of the record devastation in our area, there will be a major need for replacement vehicles for those that were lost in the flooding. We are up and running, here to assist you on your purchase of a new or pre-owned car, truck or SUV. We also stand ready to work with you on all your car service needs. We have over 30 years of experience working with our customers and their insurance companies and/or Gap claims. Our entire inventory of over 500 new and pre-owned vehicles was unaffected by any of the water damage that much of the Houston area suffered. We have also just ordered a large amount of new replacement units that will be arriving very soon. If you have suffered a loss due to Hurricane Harvey, you very well may qualify for special incentives that we will pass on to you. Please feel free to reach out to myself, or anyone on our management staff for anything at all. We are conveniently located at 16500 Hwy 290 at Beltway 8. Please contact us with any questions you may have, and one of our friendly associates will be happy to answer all your inquiries.

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Harvey disaster resources

By Marialuisa Rincon

In the wake of Hurricane Harvey, dozens of government and community organizations have stepped up to help residents affected by the floods. For those who have lost homes, cars, pets and loved ones, these resources provide a guide for getting back on your feet after the destruction wrought by one of the most destructive storms in decades. This list is by no means exhaustive, but is a good start to begin the process of rebuilding.

Government assistance

- Go to DisasterAssistance.gov to fill out a questionnaire to begin the process of applying for federal aid from FEMA.

- Apply for federal aid for recovery of storm-caused damages and loss at FEMA.gov, or call the FEMA helpline at 1-800-462-7585. To register for recovery you will need:

- Your Social Security number. If you don't have one you still may be eligible for aid if there is someone in your household with one.

- For businesses, you will need the Social Security number of the responsible party for the business.

- Insurance information.

- Financial information.

- Your family's gross total household income at the time of the disaster.

- Contact information and the address and phone number where the damages occurred.

- Electronic Funds Transfer (EFT) or direct deposit information (optional).



Jon Shapley / Houston Chronicle

Meals on Wheels volunteers Tiffany Roberts, left, and Melissa Toups prepare meals for delivery for the first time after Hurricane Harvey hit the Houston area.

- Banking information — bank name, type of account, routing and account number — if you are approved for assistance.

- HoustonRecovers.org is the central hub for information on Harvey recovery. It will be updated once emergency operations are completed. Call the City of Houston Office of Emergency Management for information at 311 or 713-837-0311.

- The City of Houston Helpline offers information on food assistance, water safety concerns, referrals to shelters and other information. Call 311 or 713-837-0311

- For information on tax relief available for those living in the disaster areas go to IRS.gov or call IRS customer service representatives at 800-829-1040, available

7 a.m.-7 p.m. Monday-Friday.

Housing assistance

- The Salvation Army of Greater Houston, 1500 Austin, has three emergency shelters open to assist evacuees and those who have lost their homes: Harbor Light Center, 2407 N Main; Sally's House, 1717 Congress; and Family Residence, 1603 McGowen; as well as 30 mobile kitchens providing hot meals, snacks and water to over a dozen neighborhoods in and around the Houston area. Call 713-752-0677.

- Those eligible for FEMA's Transitional Shelter Assistance program may be able to stay at a participating hotel free of charge temporarily if they are unable to return home. For a list of participating hotels, go to femaevachotels.com, or contact FEMA to apply or with questions at

800-462-7585.

- Harris County Housing and Community Resource Center helps with locating emergency shelters, rental properties and financial assistance. Call 713-696-1998.

- Rebuildinghouston.org helps senior, disabled and veteran homeowners in Harris County with home rebuilding efforts. Call 713-659-2511.

- Airbnb is helping find temporary housing for those displaced by the floods. Call 855-424-7262.

Legal assistance

- The State Bar of Texas's Disaster Hotline is answered in English, Spanish and Vietnamese and connects low-income people affected by a disaster with legal aid

providers in their area who can help with issues such as replacing lost documents, answering insurance questions, helping with landlord/tenant problems, and handling consumer protection concerns such as price-gouging and contractor scams during the rebuilding process. Callers can leave a message at any time at 800-504-7030.

- The Houston Bar Association has expanded its LegalLine program. Volunteer attorneys will assist affected residents with legal advice on landlord/tenant matters, insurance, FEMA assistance, property, lost documents and other storm-related issues. Lines are open 3-5 p.m. Monday-Friday through Sept. 20. Call 713-759-1133 or 866-959-1133.

Food assistance

- For a list of food pantries and other food assistance, contact the Houston Food Bank at 832-369-9390.

- For disaster food stamp benefits, call the Disaster Supplemental Nutrition Assistance Program (DSNAP) at 877-541-7905.

- The Houston Health Department opened four Women, Infants and Children (WIC) sites dedicated to help people affected by Harvey's unprecedented flooding. Open 9 a.m.-5 p.m., the sites will begin registering pregnant women, women who recently had a child, infants and children under the age 5 for WIC benefits. Sites are at the George R. Brown Convention Center and Walmart stores at 111 Yale Street, 11210 W. Airport and 9460 W. Sam Houston Parkway. Call 832-393-5427.

Property assistance

- The National Flood Insurance Program answers questions for policyholders about the claims process at 800-621-3362.

Resources continues on M45

ATTENTION HOUSTON AREA AUTO DEALERS AND WHOLESALERS

One of New England's largest Dealer Groups is reaching out with wholesale prices to the Houston auto market to assist in replenishing lost or damaged inventory resulting from the storm.

Imperial Cars has over 2,000 new and used vehicles, ready for delivery and available to the Houston market in blocks of 20 to dealers and wholesalers.

Please call General Manager Mike Penner at 508-473-3100 for details.



IMPERIAL CARS.COM

Mendon, Massachusetts

Resources

Resources from page M44

- To find an abandoned car, go to findmytowedcar.com or call 832-394-4869.
- The Texas Department of Insurance has advice on what to do if your home or auto was damaged by Harvey, the insurance claims process and contractor fraud prevention and have extended its call center hours to 8 p.m. Call 800-252-3439 or go to tdi.texas.gov.
- Harris County homeowners who have any type of property damage from Hurricane Harvey can now report it on the Harris County Appraisal District's phone app, where they will be given options to identify whether the damage was to the home or garage. The

app also provides an event damage report that lists options for the amount of water, an estimate of damage caused by a tornado or roof leaks and a section for fire damage. When the homeowner is ready to submit the report, they take a photo of the front and back of their driver's license to verify the property owner's identity. Call 713-821-5805 or email help@hcad.org.

Medical assistance

- The Substance Abuse and Mental Health Administration's Disaster Distress helpline is available 24/7, 365 days a year, for people who are experiencing emotional distress related to any natural or human-caused disaster. This toll-free, multilingual and

confidential crisis support service is available to all residents in the United States and its territories. Call 800-985-5990 or text TalkWithUs to 66746 to connect with a trained crisis counselor.

Nonprofit assistance

- United Way of Greater Houston offers a 24-hour helpline to assist disaster victims get the resources they need. Call 211.
- Interfaith Ministries of Greater Houston provides help for those in need, focusing on homebound seniors, refugee families and other vulnerable populations who will need extra resources after the storm. Call 713-533-4900.
- Catholic Charities of the Archdiocese of Galveston-Houston has a Flood Relief Hotline. Call 713-874-6664.

- The Islamic Society of Greater Houston is providing food, shelter and other emergency assistance. Call 832-941-0766.

Business assistance

- The U.S. Small Business Administration offers low-interest, long-term disaster loans to small businesses, private non-profit organizations, homeowners and renters to repair or replace uninsured/underinsured disaster-damaged property. Apply at disasterloan.sba.gov/ela or call 800-659-2955.
- The Texas Association of Business is offering assistance to business owners via a hotline during normal business hours. Call 512-637-7714 or email hurricane@txbiz.org.
- The U.S. Department of Agriculture offers food,

emergency housing, as well as farmer and rancher assistance to individuals and small businesses affected by severe storms and flooding. Call the Hurricane Harvey Information Line for Texas Producers at 866-680-6069.

- The U.S. Small Business Administration and the Texas Gulf Coast Small Business Development Center Network opened a business recovery center where business owners can access a variety of specialized services free of charge. The Harris County center is located at 2302 Fannin and is open 8 a.m.-6 p.m. Monday- Friday and 9 a.m.-4 p.m. Saturday-Sunday.

Cleanup resources

- CrisisCleanup.org helps connect volunteers with those in need of help clean-

ing up. Call 844-965-1386.

- Magpies Gifts Bellaire is picking up dirty laundry from flood victims in Bellaire and Meyerland, having it cleaned and returning it to the owners as they go through the cleaning process. Message them on their Facebook page to arrange a pick up.

Locate missing loved ones or report fatalities

- To report or locate a missing child, call the National Center for Missing and Exploited Children at 866-908-9570.
- To find family or friends or to register yourself as safe, go to safeandwell.communityos.org/cms/.
- To report the location of a body, call 911. Please do not attempt to move or disturb the body in any way.



Titan Foundations & Elevation is a Home Mitigation Team serving the Gulf and Midwest of the United States. Titan offers over 50 years of combined experience in Elevation and General Contracting across the country, providing Turn-Key Services for homeowners in coastal environments and flood plain areas.

- Titan is a Pre-Qualified and Approved House Elevation Contractor for the City of Houston, Nassau Bay and Guadalupe County, TX
- We handle all HOA issues related to the Elevation
- We offer Slab, Slab Separation, Pier & Beam, and Commerical Projects Elevation Services across Texas
- Over 1500 Structures Lifted to Date



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Slab Separation



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For More Information: [f /TITANFoundations.com](https://www.facebook.com/TITANFoundations.com)

AFFECTED BY HURRICANE HARVEY?



We are here to help! #HoustonStrong

CALL: 1-800-825-0123





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DONATION PROCEEDS WILL BENEFIT THE ASTROS FOUNDATION'S HURRICANE RELIEF EFFORTS

STAY STRONG. BE STRONG. #HOUSTONSTRONG



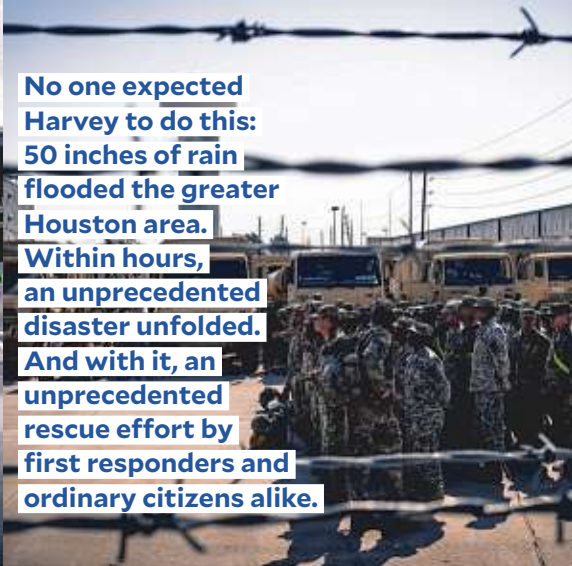

**HOUSTON STRONG
T-SHIRT GIVEAWAY**
PRESENTED BY H-E-B | 10,000 FANS

SEATTLE MARINERS vs. HOUSTON ASTROS

SEPTEMBER 15 | 7:10PM | MINUTE MAID PARK

ASTROS.COM/PROMOTIONS

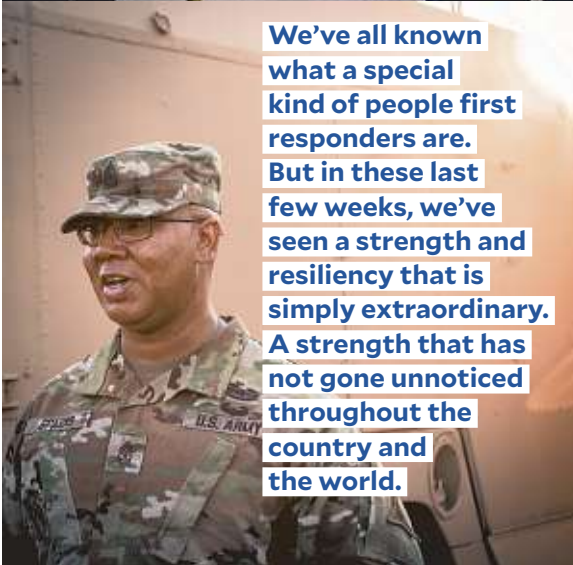




No one expected Harvey to do this: 50 inches of rain flooded the greater Houston area. Within hours, an unprecedented disaster unfolded. And with it, an unprecedented rescue effort by first responders and ordinary citizens alike.



WE



We've all known what a special kind of people first responders are. But in these last few weeks, we've seen a strength and resiliency that is simply extraordinary. A strength that has not gone unnoticed throughout the country and the world.



THANK

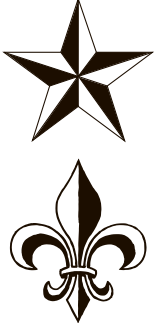


Through it all, for each other and for total strangers, you've shared a kind word, a warm smile, and a shoulder to lean on.



YOU

FOR ALL WHO RESPOND. WE THANK YOU.



To our friends in Texas,

Twelve years ago, you took in hundreds of thousands of us. You opened your homes, closets, and kitchens. You found schools for our kids and jobs to tide us over. Some of us are still there. And when the rest of the world told us not to rebuild, you told us not to listen. Keep our city and traditions alive.

Now, no two storms are the same. Comparing rising waters is a waste of energy when you need it most. But know this – in our darkest hour, we found peace and a scorching, bright light of hope with our friends in Texas. And we hope you'll find the same in us.

Our doors are open. Our clothes come in every size. There's hot food on the

stove, and our cabinets are well-stocked. We promise to always share what we have.

Soon, home will feel like home again, even if it seems like a lifetime away. We'll be battling for football recruits under the Friday night lights. You'll tell us to stop trying to barbeque. We'll tell you to lay off your crawfish boil and come have the real thing. But for as long as you need, we're here to help.

The way of life you love the most will carry on. You taught us that. Your courage and care continues to inspire our whole city. We couldn't be more proud to call you our neighbors, our friends, and our family. Texas forever.

We're with you,

New Orleans