

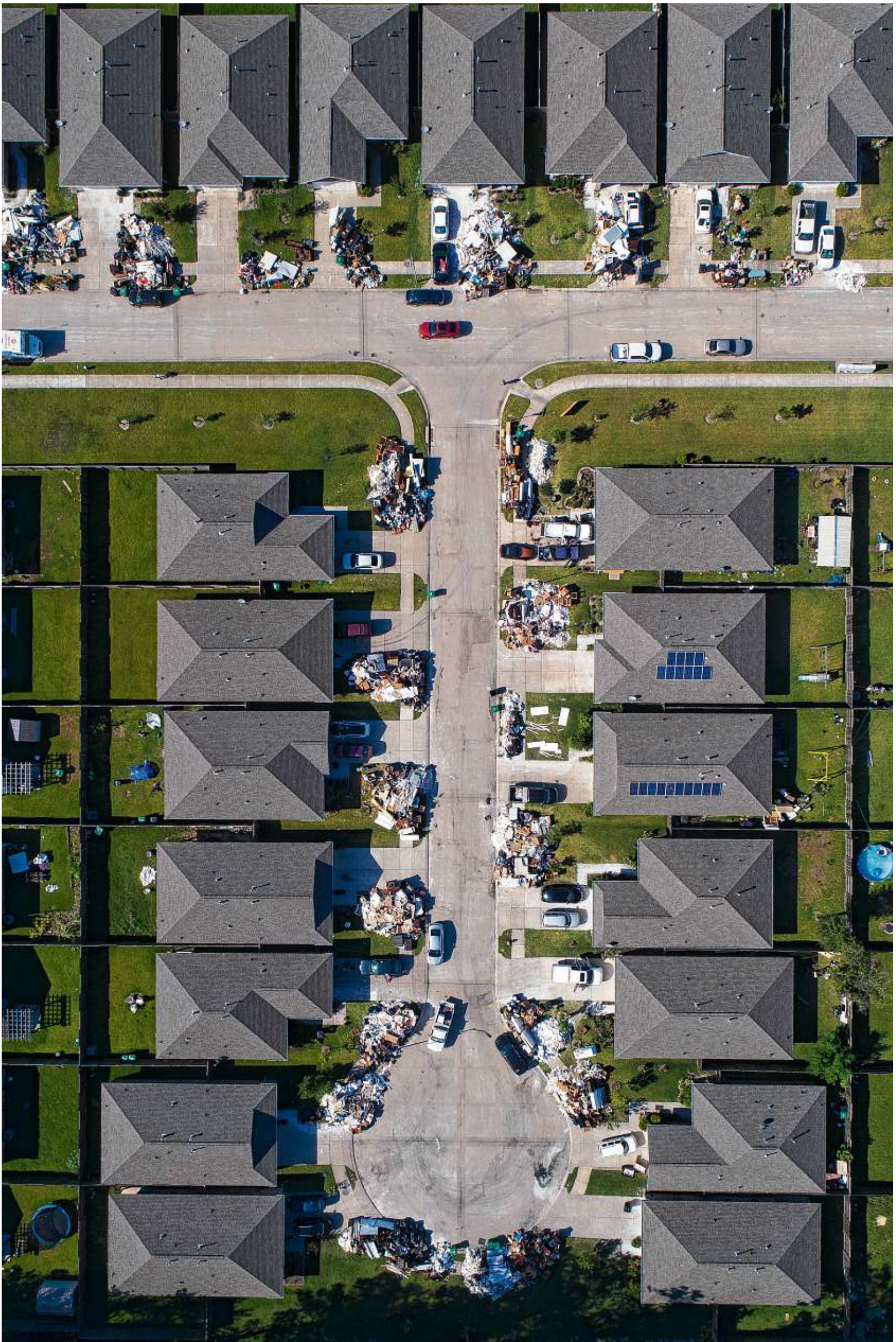
AFTER THE STORM

SUNDAY, SEPTEMBER 17, 2017

RESOURCE & RECOVERY GUIDE

HOUSTON CHRONICLE

Section M **



Mark Mulligan / Houston Chronicle

Cleanup from the aftermath of Hurricane Harvey continues in a neighborhood along Hunting Bayou near Interstate 10 in east Houston.

REBUILD, RENOVATE, RECOVER

#HOUSTONSTRONG

The volunteer effort is in full swing. Here's how to help.

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FEMA EXPLAINER

Questions about your FEMA claim? Here's what you need to know.

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KITCHEN UPDATE

If you are pulling out cabinets and floors, consider these options.

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#HoustonStrong Rebuilding Together

When the rain came down **YOU** stepped up

Throughout Hurricane Harvey and its aftermath, our dedicated team members demonstrated courage, compassion, and unity. From those who stayed onsite well beyond their shifts—not knowing how they might get home or even the condition of their homes—to those who came in early to relieve their colleagues and the many who saw a need and pitched in without question, we thank you for selflessly serving our patients during this devastating time. You exemplified our core values of reverence, integrity, compassion, and excellence.

We wholeheartedly appreciate your support of our patients, our community, and each other.



Together, we're Texas strong.

CHI St. Luke's Health

Baylor St. Luke's Medical Center | Brazosport Hospital | Lakeside Hospital
Patients Medical Center | Springwoods Village Hospital | Sugar Land Hospital
The Vintage Hospital | The Woodlands Hospital

CHI St. Joseph Health

Regional Hospital | Bellville Hospital | Burleson Hospital
Grimes Hospital | Madison Hospital

CHI St. Luke's Health Memorial

Livingston Hospital | Lufkin Hospital | San Augustine Hospital
Specialty Hospital

RESOURCE & RECOVERY GUIDE

Putting your home in someone else's hands?

By Hillary Bravo

How to find a contractor? Where to start? How to make sure they are legitimate?

After the floodwaters have receded, Houstonians are on the hunt for someone to help them rebuild their homes. An estimated 122,009 homes were damaged in Harris County alone during Harvey's wrath.

Sabrina Murphy of Sabrina Murphy Designs, a Houston-based contracting company, says she's been swamped with people eager to begin the process. Previous clients even called in anticipation of the storm and asked to be put on a waiting list. Murphy has nine total projects in the works right now, with eight of them being previous clients. Another 20 projects are on the waiting list.

Unfortunately, a mix of disaster and eager homeowners brings a stampede of storm chasers waiting to prey on those affected by the floods. Here is a list of tips to help Harvey victims make the smartest choice when hiring a contractor:

Do your homework. The Coalition Against Insurance Fraud suggests shopping around first before you make your decision.

Social media sites like Facebook, Yelp or Nextdoor can provide recommendations from friends and acquaintances. "Ask neighbors; find out who they have talked to," Mur-



Karen Warren / Houston Chronicle

Workers clean out a flood-gutted home in the Memorial Glen subdivision in Houston.

phy says.

The Greater Houston Builders Association also has a database of reliable contractors. Homeowners can also check the Better Business Bureau's website, which gives the company's history of complaints, location and how long they've been in business.

Make sure there is a written contract, once you find a contractor. The contract should include details such as costs, materials and a time frame. Avoid contractors who will not provide a written agreement.

Be wary of contractors who ask for payments in advance. Contractors should not demand all of the money up front, especially in cash. Legitimate contractors usually ask

clients to pay by check, money order or credit card.

However, Murphy says this part can be tricky.

"We want to make sure we are getting paid, too," she says. "People sometimes say they're not going to pay us until we start, but contractors need to buy supplies."

Murphy recommends agreeing on a deposit when you have worked with the contractor before or have done your research to make sure he or she is reliable.

Ask for customer references. A reputable contracting company should provide clients with customer references if needed.

"Always check their work," Murphy says. Get in contact with pre-

vious clients and see how their experience was.

Be careful with a contractor who uses a P.O. box. Contractors should have a physical office, mailing address, phone and e-mail. Professionals should be easy to reach and responsive.

Check for permits and insurance. Permits should always be obtained by the company, not the client. Validate both permits and insurances with the state office to make sure they're verified to operate their business.

Ask about lien releases. This waiver confirms the contractor has paid suppliers and subcontractors for their work. If a lien is not provided, the client could be held accountable for bills from

unpaid workers. If you do suspect the contractor you're working with is fraudulent, you can file a complaint with the Texas Department of Insurance.

Meet in person. A good contractor can look at the damages and tell you what needs to be done. Communication is key. Meeting face-to-face allows you to get a sense of whom you're going to be working with. Check with BBB and Consumer Protection Agency to get a background check on the company.

Get a copy of everything. It is important to keep records of all the paperwork provided by the contractor. Sometimes additions might be made to the agreement, so you want to ensure your

Hiring a contractor?

- Contact your insurance company first to see if there's coverage.
- It is better to go with a reputable contractor 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 contractor should be able to supply a certificate of insurance.

contractor signs off all changes.

Be vigilant. Murphy says she understands it's a scary situation to go through, but advises homeowners to be patient. Searching for a contractor and beginning the process will take time. "Normally the time frame for the repairs is between eight to 10 weeks, but with this huge of catastrophe, it's going to take longer."

Hauling off Harvey debris will take time

By Dug Begley and Maggie Gordon

Picking up the pieces — literally — will provide a big lift to Houston-area residents but will require a massive effort from government agencies that need to quickly remove tons of contaminated trash from curbs and streets.

Houston Mayor Sylvester Turner has called cleaning up debris from flooded homes a "herculean" task, both for public health reasons and for the mental health of the storm's victims. The city's success in dealing with Harvey will be judged "by how quickly we can move that debris from in front of their house," Turner said. "Because that will be a constant reminder of this storm."

President Donald Trump's approval of disaster assistance authorized the federal government to pick up 90 percent of the cost of debris removal, accelerating cleanup efforts.

Meanwhile, with debris from tens of thousands of flooded homes piling up and deteriorating in the humid Texas heat, officials are warning homeowners and remodelers to separate the loads, keep vehicles out of the way of equipment and avoid blocking roads.

The sheer volume of junk headed for recycling centers and landfills has led to trash trucks from across the state descending on Houston. In Kingwood, San Antonio trash trucks are helping. Dallas and Austin trucks also will be in the Houston area.

In unincorporated Harris County, contractors will handle removal.

FEMA data show the county and all the cities inside it spent \$242 million on debris removal after Hurricane Ike, \$15 million after Tropical Storm Allison and less than \$5 million after Hurricane Rita and the recent Memorial Day and Tax Day floods.



Tony Gaines / Houston Chronicle

In the Norchester neighborhood, debris is piled up 4 to 5 feet high. Cleanup from the hundreds of flooded homes in the area could take months.

Houston and Harris County officials say Harvey will top them all; the city estimates it will collect 8 million cubic yards of waste at a cost of more than \$200 million.

With advice from FEMA, officials said materials should be divided into five categories, each separately organized: vegetation, construction and demolition, appliances, electronics and hazardous waste.

The different piles are necessary because different types of debris are going different places, including recycling facilities, landfills and hazardous material handlers, said Dimetra Hamilton of the Harris County Infrastructure Department.

Officials also stressed not mixing routine trash in with the other debris.

"Debris should be placed close to the side of the road away from mailboxes, trees,

meters, fire hydrants and other structures," Houston's solid waste department said in a release. "Please do not place debris in the roadway."

To avoid contamination and other health problems, Hamilton said appliances such as refrigerators and freezers should be cleared of any food.

"Just put that in the regular trash," she said.

Harris County Judge Ed Emmett said debris will be the issue over which residents are most likely to lose their patience.

"Everybody is fully aware that people want to get on with their lives," Emmett said. "That's real difficult to do if you have a whole mountain of debris sitting in front of your yard."

Mike Morris contributed to this report.

Other area locations:

Baytown: Curbside pickup will be on schedule for household trash. 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 have begun collecting residents' debris. 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 has begun scheduled household-trash pickup. A separate contractor will be picking up flood debris.

Montgomery County: If you have debris, 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 trucks to pick it up.

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

Tomball: A public storm debris drop-off site is open 9 a.m.-5 p.m. Fridays, Saturdays and Sundays at 13928 Humble Road in Tomball. Residents of unincorporated Harris County must provide proof of residency and accompany their load. 713-274-3880.

Houston debris drop-off

Houston's typical recycling, yard waste and heavy-trash schedules have been suspended to focus on collecting storm debris, which has started but may take up to two months. In the meantime, the city has the following drop-off locations for debris. Residents are encouraged to bring their debris to one of the Neighborhood Depositories to assist with the cleanup.

Materials accepted: debris, heavy trash, tree waste, recycling, tires, mattresses, concrete.

No household garbage, electronics or household hazardous waste is accepted at these 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.

Hours: 8 a.m.-8 p.m. Monday-Sunday until further notice.

North: 9003 N. Main, 77022, 713-694-8435.

Northwest: 14400 Sommermeyer, 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.

Westpark Recycling Center: 5900 Westpark, 77057, is open 8 a.m.-5 p.m. every day but Sunday. 713-837-0311



Brett Coomer / Houston Chronicle

Student volunteer Nahimana Pascaziya, left, passes along diapers while helping to distribute relief supplies to people impacted by Hurricane Harvey.

Houston needs helping hand

By Abby Trout

It has been three weeks since Hurricane Harvey dropped an unparalleled deluge onto the Gulf Coast. Since then, hundreds of thousands of volunteers have mobilized and come to the aid of those in need. For some, the recovery process will take weeks, if not months, and the need for volunteers continues to increase.

Here's how you can help:

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

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

- **The American Red Cross** is registering volunteers to work at shelters and donation centers, including Toyota Center. Sign up at redcross.org.

- **The Houston Food Bank** is seeking volunteers for food prep and other duties. Visit houstonfoodbank.org to register.



Karen Warren / Houston Chronicle

A dog waits for a reunion with its owner in the Pet Reunion Pavilion inside NRG Arena.

- **The Houston Furniture Bank** seeks volunteers for furniture distribution, helping to move furniture in the warehouse and other duties. Visit houstonfurniturebank.org.

- **Lord of Life Lutheran Church** in The Woodlands is partnering with Interfaith Ministries for clothing distribution. Volunteers can sign up by calling 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 helphoustonharvey.com for an updated

list of shelter volunteer opportunities in the Houston area.

- **Free indeed Community Works** needs volunteers at their food, baby care, and donation distribution centers. Visit communityworkscdc.org.

- **First Baptist Church of Fresno** needs help with food and supply distribution for flood victims in the Arcola, Fresno and Cianna Range areas. Go to fresnobaptistchurch.org.

- **Reach Out World-Wide** needs volunteers willing to assist with cleaning and gutting homes. Volunteers must be in good physical shape. Contact responders@roww.org for information.

- **Friends of North Rosenberg** is looking for assistance with cleaning and gutting homes, as well as and debris removal. Visit attackpoverty.org for information.

- **All Hands Volunteers** is setting

two bases in Fort Bend County and one in Aransas Pass. Get information at hards.org.

How to donate

- **Texas Mattress Makers** and **Houston Children's Charity** have teamed up with Carlos Correa and Dave Ward to raise money for **Hurricane Harvey Children's Relief Fund**. The goal is to raise \$500,000 to help put 5,000 children back in bed; 100 percent of the donations will go to the purchase of mattresses, bedding and bed frames. Donate at YouCaring.com/CarlosCorrea.

- **BARC Houston**, Houston's municipal animal shelter, needs monetary and supply donations to help with the continuous care of its animals. Donate at houstontx.gov/barc.

- **Houston Pets Alive!** is in need of supplies and monetary donations. Go to houstonpetsalive.org.

- There are some 400 dogs and 100 cats housed at the **Pet Rescue Pavilion** at NRG Arena, where families can come search for lost pets. Volunteers are needed to help with animal care, dog walking, administrative duties and building dog beds and other items. To register, visit bestfriends.org/hurricaneharvey.

These books may help kids ease their fears

By Joy Sewing

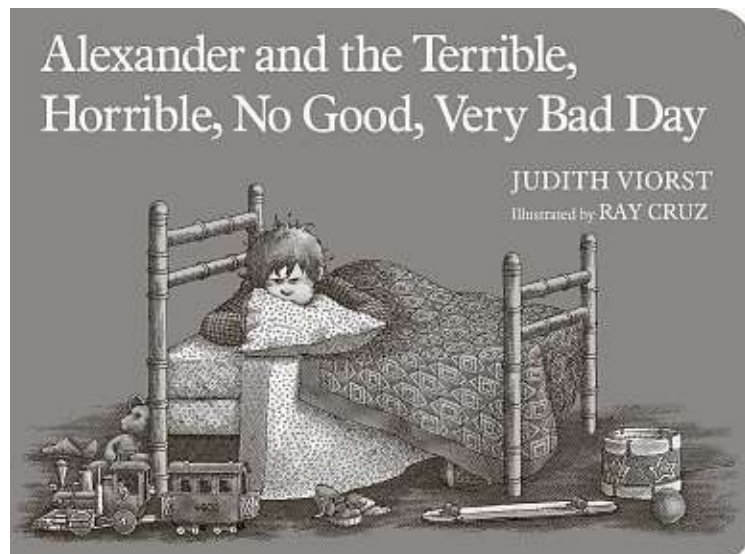
It's hard for adults to process the devastation of Hurricane Harvey.

But what if you're a kid? In the storm's aftermath, the beauty of humanity continues to play out in the stories of strangers helping strangers. This makes for so many teachable moments for children with lessons on how to give, how to weather a storm and even how to understand what a storm is all about. Here's a collection of books — new and classic — that do just that.

"ALEXANDER AND THE TERRIBLE, HORRIBLE, NO GOOD, VERY BAD DAY"

By Judith Viorst; illustrated by Ray Cruz
Simon & Schuster, \$13.99, 32 pgs.
Ages 4-8

Yes, people of all ages have terrible, horrible days. Alexander



reminds readers that things may not be all that bad even when they are bad.

"THE GIVING TREE"

By Shel Silverstein

HarperCollins, \$17.99, 64 pgs.

Ages 4-8
This 1964 classic is a lesson about giving and follows the lives of a female apple tree and a boy, who have a relationship in which

the tree is very "giving" and the boy evolves into a "taking" teenager, man, then elderly man.

"BEAR FEELS SCARED"

By Karma Wilson and Jane Chapman.
Simon & Schuster, \$17.99, 40 pgs.
Ages 4-8

A delightful story about Bear, who gets lost on the way home, and when he finally finds his way back to his cave he relishes how safe he feels with his friends all around.

"LOLA'S RULES FOR FRIENDSHIP"

By Jenna McCarthy and illustrated by Sara Palacios.
HarperCollins, \$17.99, 32 pgs.
Publishes Nov. 2017. Ages 4-8

Sometimes friends do not-so-friendly things. That's the message in this fun read for young readers, and they learn that friends make mistakes but they can forgive each other.

"RAINDROPS ROLL"

By April Pulley Sayre.
Simon & Schuster, \$17.99, 40 pgs.

Ages 4-8

How does rain happen and why? Tiny tots can discover the wonder of water in this colorful exploration of rain, raindrops and the water cycle.

"AL ROKER'S EXTREME WEATHER: Tornadoes, Typhoons, and Other Weather Phenomena"

by NBC "Today Show's" Al Roker.
HarperCollins, \$16.99, 48 pgs.
Ages 8-12

Older readers interested in science can dive deep into a world of fascinating weather with NBC "Today Show's" co-anchor and meteorologist Al Roker. He covers everything from thundersnow to fogsicles, along with uncovering the mysteries of extreme weather.

joy.sewing@chron.com

Here's what you need to know if Harvey took your car

By Nikki De Los Reyes

A week after Harvey's flooding wrecked their home, Jose Mendez, 37, father of four, returned to his driveway in Spring to find the family minivan under the murky water.

"The whole situation was pretty devastating, being that this was the only family vehicle we had," Mendez said. "Now you just aren't sure how you're going to get your kids to school."

Many Texans are suffering like Mendez. It is estimated that Hurricane Harvey damaged at least 500,000 vehicles. "We're now on the hunt with thousands of others to look for a new vehicle," Mendez said.

If you are one of those thousands, here are some tips on dealing with your damaged vehicle.

How to deal with insurance

One of the first steps to take is to file a claim with your insurance agent. The insurance company will evaluate how much of your damage is covered. According to the Texas Department of Insurance, insurance companies are obligated to pay those who have comprehensive coverage the market value of a damaged vehicle.

Some insurers and car rental companies are working together to get flood victims back on the road.

"In addition to providing vehicles to assist our partners with recovery efforts, our priority is getting our insurance customers into replacement vehicles," Enterprise spokeswoman Lisa Martini said. If you have receipts or documents showing that you installed features that boosted the car's value from its initial price, you can negotiate for a higher settlement.

If the car is a total loss, insurers often pay the owner for their vehicle at a diminished value and take the vehicle title.

Those without insurance coverage can apply through the Federal Emergency Management Agency for small-business loans or a grant to repair the car. (To request help, file an application with FEMA at disasterassistance.gov or call 800-621-3362.)



Mark Mulligan / Houston Chronicle
A car is submerged during flooding in Meyerland. It is estimated that Hurricane Harvey damaged at least 500,000 vehicles.

"After my car flooded, I realized my insurance wouldn't cover it, so I'd have to pay for any repairs out of pocket," said Stephen Trippy, 21, who was a delivery driver for Jimmy John's before the storm.

Once Trippy realized his car was totaled, he sold it for scrap metal and parts.

How and where to go to replace your flooded vehicle

"It's very simple. The number one thing is to go to a reputable dealer," AutoNation executive vice president Marc Cannon said. "There are certain standards in place so you can have peace of mind."

It can be risky to buy directly from a car owner because the same state and federal laws covering dealers do not bind them. There also is more room for mistakes in the logistics of the purchase. A dealership can offer more legal protection but could prove pricier.

Whether you prefer to buy from a dealer or a private party, be scrupulous.

Make sure the vehicle you're looking to buy is in good condition. The Carfax database online takes information from more than 100,000 reputable sources and offers free flood history checks. "However, the

site can take two weeks or more to update with new information," Vroom CEO Paul Hennessy said. "Some sellers will try to unload flood-damaged vehicles before their histories have been annotated."

A vehicle may appear to be good condition, but damage can be easily hidden. Electrical damage is not visible on the outside of the vehicle, so make sure to test power locks and windows, along with the electrical control panels.

Use your nose to detect any musty trace that indicates past moisture. Check for rust and look for signs of water in headlights and taillights.

"Mud means flood," Hennessy said. "It can get stuck in crevices and hard-to-reach spots, even if the seller was careful to clean the vehicle."

"We are being very cautious on trade-in vehicles to make sure that not one car has been waterlogged," AutoNation's Cannon said. "You need to do your homework and ask questions."

Always take the vehicle for a test drive and never take the seller's word. It is important to not rush into purchasing anything; the extra time and examination will be worth it.

Buying a car? Don't buy a submarine

To avoid buying a flooded car, follow these tips:

USE VEHICLE HISTORY SERVICES

You can get a vehicle history report using a service like CARFAX or AutoCheck. The National Insurance Crime Bureau's VINCheck service is free of charge.

CHECK THE ODOR

It's difficult to get rid of the odor from a flooded car. Sniff the interior for mildew or mold, and beware of a strong air-freshener smell — the seller may be trying to hide hints of flood history.

LOOK FOR DISCOLORATION IN THE SEATBELT

Pull the seatbelt all the way out to see if there is discoloration from water stains that went up the strap.

CHECK THE CARPETS

If the carpeting is stained, and the difference is between the upper and lower upholstery, then standing water may have been in the vehicle. New upholstery on an older model also could indicate a seller attempting to remove clues of flooding.

SPOT CORROSION

Look at the metal on the car — screws, door hinges, the undercarriage — for signs of rust caused by flooding.

ASK A MECHANIC

If you're not sure about playing detective with your car purchase, have an independent mechanic who knows what flood damage looks like inspect the car. He or she might notice more subtle signs like dirt buildup or fogging inside headlamps.

Wei-Huan Chen

5 ARCH STANDS WITH HOUSTON

Together, we're stronger than any storm.

We have deep compassion for Houston, and we're devastated to know what this great city is going through.

To lighten the load, we're inviting area families to the final home games of the Houston Astros.

To receive complimentary tickets to the game of your choice, between September 19th and 24th, please email your story and a family photo to rebuildinghouston@5arch.com including the number of children and total tickets requested.

Join us in supporting
CDP Center for Disaster Philanthropy
disasterphilanthropy.org



Call 1-866-973-6278 today to find out about special low rates for Houston real estate investors.
5 Arch is here to help you and the real estate community to a build better and stronger city.
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IRS offers some deductions, but rules are complicated

By L.M. Sixel

Houstonians whose homes flooded are likely focusing on trying to find contractors to repair their damaged properties. The tax implications of Hurricane Harvey probably hasn't crossed their minds.

But there may be some relief from the Internal Revenue Service, which allows people sustaining losses to homes and vehicles to deduct some of the losses from their federal income tax returns.

But the rules are complicated. It's not a simple write-off to compensate taxpayers for the money



Michael Ciaglo / Houston Chronicle

Homeowners may be able to deduct home repair costs from their federal income tax returns. To do so, homeowners must itemize and follow other guidelines.

they had to pay for damages that insurance didn't cover.

Instead, the IRS requires taxpayers to calculate the difference in the fair market value from before the flood to after the flood and then subtract any insurance payments. Fair market value reflects the price a willing seller could expect to receive from a willing buyer.

The total is then adjusted further downward by subtracting 10 percent of adjusted gross income. The IRS also requires taxpayers to subtract \$100 for each loss.

Say, for example, you're out of pocket \$10,100 after insurance paid its portion. Subtract \$100 from the loss, and you're left with

\$10,000. Then subtract 10 percent from your adjusted gross income of \$40,000, or \$4,000. You can claim a deduction of \$6,000.

To receive the deduction, taxpayers must itemize. Those who take the standard deduction are not eligible. Taxpayers must also file a timely claim with their insurance company for reimbursement if they have insurance, according to the IRS.

Other disaster related expenses such as moving and storage, buying generators and renting temporary housing are not eligible to be included in the loss calculation, according to the tax preparation software TurboTax.



Godofredo A. Vasquez / Houston Chronicle

Brent Hazen, a property claims representative for Farmers Insurance, grabs a drone to examine the damage of a policy-holder on Ambrosia Springs Lane in Katy.

Question your insurance adjustor before claim decisions are made

By Robert Morast

Some homes still hold water. Others are coated in grime. And then there are the houses that stand, while much of what was inside them is piled high on the curb, mountains of waterlogged rubble waiting to be hauled off.

These sites still carry emotional responses. But they're not the end of Harvey's effect on the homeowners. For some, the fight to be compensated by insurance companies will be protracted or complicated — whether by the sheer number of insurance claims or the battles that ensue over fair payments.

Sadly, this isn't the first rodeo, so to speak for some Houston homeowners. They know the delicate dance of insurance claims. But for others who haven't experienced this before, we have some tips to try to make this process of resettling your house into a home again a more fluid process.

If you don't have a mortgage, lucky you, this process is going to be much easier as you're more likely to get paid since insurers can send you the insurance payouts directly. Still, ensure that the payouts are commensurate by following the next set of tips.

If you have a mortgage, this is going to be more complicated as insurance payouts are often sent directly to lenders (the people who underwrite your mortgage) to prevent fraud. The process can be complicated and elongated, but there are ways to avoid some headaches.

Document everything. Photos, videos, receipts, lists of your property, all this can help expedite insurance claims as some lenders will require proof — that there was damage, and that what you're needing repaired actually existed in your home. And we mean everything.

Be specific. When chronicling your ruined property write down as much info as you can, such as serial numbers,

model types, date of purchase, etc.

Don't pile your damaged property on the curb, unless your insurance adjustor has been there to inspect your property. Remember, photos aren't always enough. Some adjustors will need to see the affected property. Store the rubble in a garage or the back yard or somewhere they can be "safe." After that, you can pile it up on the curb, assuming that's legal where you live.

Don't get eager to fix. Again, the adjustor has to witness the damage. Just wait to get your Tim Taylor on until afterward.

Inspect the adjustor. When he/she arrives, ask if they are an employee of the insurance company or an independent contractor. If they are the latter, ask if they can determine claim decisions and payments on the company's behalf.

Contractors are your choice.

While insurance companies will recommend contractors, you're not obligated to use them.

Don't settle. If your insurance payments seem low, you can file an appeal. If you do go that route, request copies of the insurance paperwork citing the specific language concerning the denied or limited claims.

Take advantage of no-interest loans offered by employers in the wake of Hurricane Harvey. That way you can begin paying for repairs while the insurance payout is being sorted out.

Use technology. Some insurance companies offer text alerts or apps that can tell you the status of your claim.

If you don't have flood insurance, it's a troubling situation and there are few options for reimbursement beyond applying for a federal loan and hoping for a FEMA grant, which can cover up to \$33,000 of damage.

L.M. Sixel contributed to this report.

TIPS FOR GETTING ORGANIZED

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

- 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.
- Return to normal routines as soon as possible.
- For your home or apartment
 - 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 you can do with

- the help of a few friends.
- Determine what requires an expert (electrical, plumbing).
- Check references carefully.
- Check contractor and repair firms with the Better Business Bureau.

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**HOUSTON IS
OUR HOMETOWN
& WE'RE HERE
TO HELP**

#HOUSTONSTRONG

Houston isn't just where we do business. It's our home and we're going to get through this together.

In the hard weeks to come, we will stand alongside this wonderful city we have been proud to call home for more than 30 years.

The aftermath of this storm will be felt for years, but we will remain steadfast as we provide support to our employees, our community and the region as people begin to rebuild their lives.

**VISIT [WWW.MATTRESSFIRM.COM
/HARVEY-RELIEF](http://WWW.MATTRESSFIRM.COM/HARVEY-RELIEF)**

For information on relief efforts and the organizations we've partnered with to get mattresses to Houstonians in need.

What you need to know about requesting FEMA assistance

By Jasmine Davis

Since Category 4 Hurricane Harvey made landfall in Texas Aug. 25, more than 700,000 people have applied for assistance through the Federal Emergency Management Agency.

Of those, about 220,000 have been granted \$288 million in grants so far, according to Robert Howard, FEMA's media relation manager for Harvey recovery. Agency officials encourage anyone affected by the storm to register for assistance either at disasterassistance.gov or by calling 1-800-621-3362, Howard said.

Following submittal of the application, Howard said the individual should receive a registration number and an email stating whether they qualify for help.

"If they haven't heard back, the best thing to do, right now, is visit a Disaster Recovery Center," Howard said. "There, a worker can pull up their application and go over it with them."

In Harris County, Disaster Recovery Centers are located at the George Brown Convention Center, Greenspoint Mall, the Webster Civic Center and the Baytown Community Center. A complete



A FEMA warning sign is shown near a home damaged by floodwaters in Patton Village. More than 700,000 people have applied for assistance so far.

Brett Coomer / Houston Chronicle

list of Disaster Recovery Centers can be found on FEMA's website.

Howard said individuals who were initially denied can also visit a Disaster Recovery Center for application assistance.

The major reasons a person might be denied include missing information on the application, not providing proof of insurance and failing to fill out the Small Business Administration applica-

tion if they were given one, Howard said.

According to the SBA website, the administration offers low-interest loans to small businesses and homeowners affected by declared disasters if an individual's insurance and FEMA assistance doesn't fully cover their needs.

Disaster loans can be used toward anything from repairing damage to physical property, to

covering the operating expenses of affected small businesses, according to the website.

If an affected individual cannot qualify for FEMA aid, Howard said, they can access a list of voluntary organizations and churches providing assistance by calling 211.

Once an applicant has been approved by FEMA, individuals qualifying for temporary housing will be given a pin to use

immediately at a hotel or motel in the program, Howard said. If someone is eligible for immediate cash assistance, the agency will deposit \$500 into their account.

"Beyond that," Howard said, "there's an inspector that will go out and view the damage of their home, their apartment, whatever their pre-disaster address was, and then additional assistance beyond that will depend upon verification."

Assistance varies from case to case, Howard said. Further aid, if deemed necessary following the inspection, could take shape as funding repairs to the home or as long-term rental assistance for a period of time.

Though anyone whose home sustained damage during the storm is encouraged to register for access to temporary housing and SBA loans, Howard said, individuals with insurance must provide proof during the application process.

FEMA will not duplicate assistance or resources already granted by insurance, Howard said, and failing to provide this information could result in the denial of an affected person's application.

Income prior to the hurricane will play a role in the type of aid an applicant will receive, but it

will not prevent an affected person from receiving assistance, Howard said. Individuals with other financial means may be redirected to the SBA for a disaster loan.

Despite immediate assistance being available to all qualified applicants, long-term financial assistance is generally focused toward affected individuals without other means to recovery, Howard said.

"Our goal is to get people into immediate safe and sanitary housing," Howard said. "FEMA assistance is not intended to bring somebody back to their pre-disaster condition."

If an individual has been impacted by the storm, Howard said, the best way to ensure they receive timely access to assistance is by filling out their FEMA registration carefully and completely.

Howard said rumors that FEMA is running out of money or diverting funds to Hurricane Irma relief, are false. All eligible persons impacted by either Harvey or Irma will receive aid from FEMA.

"There's not a cap on the amount of money we have to disperse," Howard said. "We will meet all of the obligations that are lawful and within the regulations as designated by Congress."

Here is how to navigate the FEMA process

By L.M. Sixel

Owners and renters whose homes flooded or were otherwise damaged 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 without 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 DisasterAssistance.gov. Or call FEMA at 800-621-3362. You can also visit one of eight Houston-area Disaster Recovery Center locations.

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: Who qualifies for assistance with hotel rooms?

A: If your house or apartment is uninhabitable, FEMA will help pay for a hotel room unless your insurance covers alternative living expenses. If you can find a room at a hotel that is participating

in FEMA's transitional housing program, the charges should be billed directly to the federal government. All you have to do is give the front desk your FEMA registration number. A list of participating hotels is available at femaevachotels.com.

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 insurance? What benefits are available?

A: FEMA does not provide money for losses not 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.

FEMA APPLICATION

To request assistance from the Federal Emergency Management Agency, call 800-621-FEMA (3362), or apply online at disasterassistance.gov.

When you call or apply you will need the following information: Social Security number, address and ZIP code of damaged property, current mailing address, phone numbers where you can be reached, household income information.

The Federal Emergency Management Agency is offering financial assistance to people whose property has been damaged or destroyed and whose losses are not covered by insurance.

RECOVERY CENTERS

Representatives from FEMA, the U.S. Small Business Administration, state and other agencies will be on hand to discuss assistance and offer guidance on applications. If possible, homeowners, renters and businesses should register with FEMA before visiting a recovery center. Register at fema.gov. A FEMA app for Apple and Android devices also is available. Download at fema.gov/mobile-app. Hours are 7 a.m.-7 p.m. daily at:

- **Katy Mills Mall** (Fort Bend County), 5000 Katy Mills Circle
- **Baytown Community Center** (Harris County), 4407 Market, Baytown
- **Greenspoint Mall** (Harris County), 263 Greenspoint Mall
- **Webster Civic Center** (Harris County), 311 Pennsylvania, Webster
- **Neutrality Building** (Harris County), 1301 Fannin (formerly the recovery center at George R. Brown Convention Center)
- **Simonton Community Church**, 9703 FM 1489, Simonton

HoustonRecovers.org is the central hub for information on Harvey recovery. The website has links to resources where you can volunteer, donate and register for assistance, as well as updates from City Hall and community updates. Call the City of Houston Office of Emergency Management for information at 713-884-4500.

FEMA INSPECTION

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. Here are five things to know:

1. Be prepared. Have relevant documents ready — proof of home ownership, such as a tax bill, utility bill or mortgage payment book — and a good handle on damages you have already spotted.

2. 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 fraud hotline at 866-720-5721, or local law enforcement officials, if you suspect fraud. FEMA will never ask for money, your Social Security number or bank account information.

3. Representatives from the Small Business Administration along with local and state officials may also visit. Don't be alarmed, but ask for photo identification each time someone

says they're from the government.

4. 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.

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



David J. Phillip / Associated Press

The longer-term issue for many Houstonians will be how flood maps are redrawn after Hurricane Harvey, the worst storm in the city's history.

Answers to commonly asked questions post-Harvey

Will the value of my home decrease if it flooded?

If the flood damage from Hurricane Harvey were not enough, homes that took in water for the first time will see their valuations drop, perhaps by as much as 60 percent.

Exactly how much appraised value a newly flooded home will lose depends on its location and how much damage was done. But four separate academic studies following past flood events show that values typically drop by at least 15 percent.

Texas law, by the way, requires a seller to disclose whether a home has ever been flooded. Flooded homes tend to regain their previous value within four years, on average.

Homes that don't flood, though, often rise in value as more people seek them out within the same community. This could offset the aggregate value lost to the community. Flooded homes that are rebuilt in a way that prevents future flooding can also show increased value.

The longer term issue for many Houstonians will be how flood maps are redrawn after Hurricane Harvey, the worst storm in the city's history. That makes Harvey the new "flood of record" and will trigger new flood-plain maps.

Many residential areas once thought to be in the 500-year flood plain may soon find themselves in the 100-year flood plain, even if they didn't take on any water. That will force them to buy flood insurance, which is quite expensive.

Homes in the 100-year flood plain generally sell at a discount because of the added long-term expense of flood insurance for the new buyer.

— Chris Tomlinson



Yi-Chin Lee / Houston Chronicle

Homes that have flooded usually lose their value by at least 15 percent and sometimes as much as 60 percent. Flooded homes tend to regain their previous value within four years, on average.

I have tickets to the Alley Theatre. When and where will performances be held?

In the wake of Hurricane Harvey, the arts organizations of the Houston Theater District — as well as smaller companies throughout the city — are finding ways to bounce back and return to business. Organizations like the Alley Theatre and Houston Symphony are performing in university spaces for now, trying to return to their regular buildings as soon as they can. Though venues like Spring Street Studios and MATCH weren't damaged by the flood, the organizations that perform in those spaces often have lean budgets. So the impact of two weeks' lost revenue could be game-changing. This is what you need to know about these organizations as of Sept. 14.

Alley Theatre

The Alley Theatre, whose lower levels were devastated by the flood, is now based in a variety of temporary locations, with artist spaces in a vacant office space downtown and administrative offices in Houston First's former offices. It's staging its current production at the University of Houston.

"Describe the Night" runs through Oct. 15 at UH's Quintero Theatre.

The historical dramedy "Cleo," written by Texas journalist Lawrence Wright and directed by Bob Balaban, was originally slated to premiere at the end of September. Due to the power outage at the Alley caused by the flood, it's now postponed until April 6, 2018, and will run through April 29 on the Alley's mainstage.

As a result, dates for "Satchmo at the Waldorf," "Picasso at the Lapin Agile," "Holmes and

Watson" and "The Cake" will shift.

The popular David Sedaris holiday comedy, "The Santaland Diaries," is cancelled due to the Neuhaus Theatre's destruction. "A Christmas Carol," on the other hand, will return in full force as the Alley Theatre's first in-house performance post-Harvey, at the Hubbard Theatre Nov. 17 through Dec. 30.

For a full list of the 2017-18 schedule, visit alleytheatre.org.

Houston Symphony

Though Jones Hall was fairly lucky, water still penetrated the building. And concertgoers' primary parking venue — the Theater District parking garages underground — remain shut due to total flooding.

But the symphony is recovering quickly. It opened its season this week, with three sold-out concerts at the Stude Concert Hall at Rice University. Andres

Conducts Schumann concerts will take place Sept. 22-24, location to be announced.

A.D. Players

Largely unaffected by the storm, A.D. Players opened its coincidentally-titled comedy "Harvey." But the theater is re-billing the show as "Harvey for Harvey," and donating 20 percent of all revenue to support victims of the Hurricane. Tickets: adplayers.org.

— Wei-Huan Chen

My will and other estate-planning documents were destroyed by flooding from the hurricane. Are these documents still valid, or do I need to sign new ones?

A copy of a will can be probated, if necessary. However, without an original document, probate may be more difficult. For instance, extra witnesses may be needed to testify in court, or a beneficiary who is not happy with the terms of your will may have an easier time contesting it.

Copies of powers of attorney and a living will can probably be used, but it's always best to have originals.

If the estate planning forms were created recently, you should call your lawyer and ask to sign all of them again. Most lawyers retain forms they have prepared indefinitely on their computers.

Note, though, if it has been several years since you signed the forms, your attorney may insist that the forms be redrafted from scratch. Laws are constantly changing, and thus the wording of the forms has likely changed as well.

In particular, the Texas durable-power-of-attorney form recently underwent a major overhaul. You should not sign an old form, but instead you should sign the new version.

— Ronald Lipman

What if your home is a total loss?

By Greg Fails

With so-called historical flooding becoming an almost annual event in Houston, some homeowners are now facing a third consecutive year of repairing severely damaged houses. For the 85 percent of people who don't have flood insurance, however, fixing the damage wrought by Hurricane Harvey will be a long and financially difficult road. The repair costs

for as little as 1 inch of floodwater often are close to 10 percent of a home's value, and, at 3 feet, it can rival the entire cost.

So what do you do when your home is a total loss? Turns out it may be far cheaper and quicker to demolish and build new.

Comparatively, when contractors are used, the total time from permit application to completion for single-family homes in Texas averages about seven

months, according to the Census Bureau's 2014 Survey of Construction.

Before you build your new home there are a few necessary steps to take, namely acquiring the litany of permits required for demolition of the damaged house.

According to the Houston Department of Public Works, your first step for demolition is to purchase a plumbing permit and pay a disconnection fee so that a plumber can inspect and disconnect

the sewer connection. Homeowners also have to coordinate with utility providers to cap off gas and electricity.

The last step before you can apply for the demolition permit is to have your home inspected and cleaned of asbestos. During this step, you can prepare for demolition by taking stock of what materials — think sinks and countertops — that you'd like to salvage.

After you've done

that and paid the required fees, you'll be able to apply for your permit. There are two main demolition options: mechanical and deconstruction.

Mechanical is the quicker and cheaper option. Using a bulldozer takes a handful of days and costs anywhere from \$4,000 to \$14,000. Deconstruction involves the hands-on stripping, salvaging and demolishing of the building, which generally is more

expensive due to labor costs. Most demolitions involve a combination of the two.

Many contractors who do demolition also offer hauling services, but if yours doesn't, you'll have to arrange for the transport and disposal of the rubble.

Once the rubble is gone, a decision must be made on whether to rebuild on the foundation of your old home, craft a new one or leave that issue for the next property owner.

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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



Steve Gonzales / Houston Chronicle

Mike Thompson removes items from The Blue Monkey, a nonprofit organization resale shop in Friendswood.

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



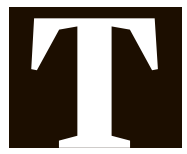
Godofredo A. Vasquez / Houston Chronicle

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

diane.cowen@chron.com

Comfort foods to make at home after Harvey

By Greg Morago



here's a reason

they're called comfort foods. When disaster strikes — a hurricane, flood, tornado — the one thing that can bring comfort is a hot, home-cooked meal.

Once power has returned and you put your home in order, thoughts naturally turn to the kitchen. Cooking is not only a way to get back into a regular routine, it's something that will nourish and restore your family. And, hopefully, bring them a good helping of comfort.

Here are recipes for classic comfort dishes:

Beer-Braised Beef Stew

Courtesy Good Housekeeping

Makes 8-10 servings

1 (4-pound) boneless beef chuck roast, tied
Salt
Pepper
2 medium onions, sliced
2 pounds carrots, sliced
2 tablespoons water
1 bottle (12-ounces) dark beer such as brown ale
½ cup white distilled vinegar
½ cup ketchup
½ cup golden raisins
3 tablespoons brown sugar
Green beans, for serving (if desired)

Instructions: Rub beef roast with ½ teaspoon each salt and pepper. In a 12-inch skillet, heat vegetable oil on medium-high until very hot. Brown roast on all sides. Transfer to a 6- to 7-quart slow-cooker bowl.

To skillet, add onions, carrots, water and ¼ teaspoon salt; cook on medium-high heat for 2 to 4 minutes or until slightly softened, stirring. Add beer and vinegar. Simmer 4 minutes, stirring. Transfer vegetables and liquids to slow-cooker bowl along with ketchup, raisins and brown sugar. Cover and cook 10 hours on low or until tender.

Skim and discard fat from cooking liquid. Slice meat; serve with vegetables and green beans if desired. Drizzle with cooking liquid.



King Ranch Chicken Casserole

Courtesy Southern Living | Makes 8 servings

1 large onion, chopped
1 large green bell pepper, chopped
2 tablespoons vegetable oil
2 cups chopped cooked chicken
1 (10¾-ounce) can cream of chicken soup, undiluted
1 (10¾ ounce) can cream of mushroom soup, undiluted
1 (10-ounce) can diced tomatoes with green chiles
1 teaspoon chili powder
¼ teaspoon salt
¼ teaspoon garlic powder
¼ teaspoon pepper
12 (6-inch) corn tortillas
2 cups (8 ounces) shredded cheddar cheese, divided

Instructions: Sauté onion and bell pepper in hot oil in a large skillet over medium-high heat 5 minutes or until tender. Stir in chicken and next 7 ingredients; remove from heat.

Tear tortillas into 1-inch pieces; layer one-third of tortilla pieces on bottom of a lightly greased 13-by-9-inch baking dish. Top with one-third of chicken mixture and 2/3 cup cheese. Repeat layers twice. Bake at 350 degrees for 30 to 35 minutes.

Note: Freeze casserole up to 1 month, if desired. Thaw in refrigerator overnight, and bake as directed.

Baked Potato Soup

From the Houston Chronicle archives

⅔ cup butter
⅔ cup flour
6 cups milk
Salt and pepper to taste
4-5 large potatoes, baked
4 green onions, chopped
1 cup sour cream
1 cup cooked crisp bacon, crumbled
5 ounces grated cheddar cheese

Instructions: Melt the butter in bottom of large heavy saucepan. Add the flour and cook for about 3-4 minutes. Slowly add the milk until the mixture is simmering, stirring constantly.

Cut the potatoes in half and scoop out the meat. Chop 1 or 2 of the potato skins and discard the rest.

When the milk mixture is very hot, add the potatoes and skins and ½ of the green onions. Then add the sour cream and ¼ cup of the bacon. Add cheese and stir until melted and thoroughly heated.

Ladle into serving bowls, garnish with remaining green onions, bacon and cheese.



Karen Warren / Houston Chronicle

Luby's Meatloaf

Courtesy Luby's Cafeteria

Makes 1 pan

2½ pounds lean ground beef
¾ pound ground lean pork
3 extra-large eggs, lightly beaten
¾ cup onion, diced
¾ cup celery, diced
½ cup green bell pepper, diced
⅔ cup tomato juice
⅓ cup evaporated milk
¼ cup saltine crumbs, crushed
1 teaspoon pepper
½ teaspoon garlic powder
½ teaspoon salt

Instructions: Heat oven to 350 degrees. Lightly grease a large, shallow meatloaf pan, or a large shallow baking pan.

In a large bowl, combine all of the ingredients, mixing well. Firmly shape the meat into a loaf and place in the

pan. Cover loosely with foil. Bake the meat loaf for 1 hour. Remove foil and continue baking for 5 minutes.

Note: Top meatloaf with your favorite tomato sauce, ketchup-based sauce or barbecue sauce for the final five minutes of baking. For easy slicing, let the meat loaf stand at room temperature for 10 minutes.

Chicken and Smoked Sausage Gumbo

Makes 4 servings

3 tablespoons cooking oil
3 tablespoons flour
1 onion, chopped
2 ribs celery, chopped
1 green bell pepper, chopped
110-ounce package frozen sliced okra
1 bay leaf
1½ teaspoons dried thyme
1 teaspoon dried oregano
2 teaspoons salt
¼ teaspoon fresh-ground black pepper
¼ teaspoon cayenne
1¾ cups canned crushed tomatoes in thick puree (one 15-ounce can)
1 quart canned low-sodium chicken broth or homemade stock
½ pound smoked sausage, halved lengthwise and cut crosswise into ¼-inch slices
1 pound boneless, skinless chicken breasts, cut into ¾-inch pieces
¾ cup long-grain rice

Instructions: In a large stainless-steel pot, heat oil over moderate heat. Whisk in the flour and cook, whisking, until starting to brown, about 4 minutes. Reduce heat to moderately low. Stir in the onion, celery and bell pepper and cook until starting to soften, about 7 minutes. Add the okra, bay leaf, thyme, oregano, salt, black pepper, cayenne and tomatoes. Cover and cook for 5 minutes.

Stir in broth and smoked sausage. Bring to a boil. Reduce heat and simmer for 15 minutes. Add chicken and cook until just done, 4 to 5 minutes longer. Remove the bay leaf.

Prepare rice. Place a mound of rice in center of four bowls. Ladle the gumbo around rice.

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Pantry makeover: Put your cupboards back in order

By Greg Morago



etting your home back in order after flooding, wind damage or any other calamity is imperative. But you can think of this project as a way to start fresh, especially where the kitchen is concerned.

If you find your cupboards and pantry in disarray, now's the perfect opportunity to reassess what you need and reorganize what you have. Go into the replenishing and restocking of your kitchen essentials with a new direction: one that embraces less clutter and emphasizes neat, tidy order. In other words, the way you always wanted your cupboards and kitchen to be but never had the time or inclination to tackle.

Think like the editors of Food52.com: "Take care of your pantry and it will take care of you."

Here are some tips:

When in doubt, throw it out

If you're wondering about the health of any jarred items; cereal, pasta or grains stored in plastic containers; your yeasts, baking sodas or baking powders — better to toss them and start anew. Sugar, coffee, nuts, chocolate, flour — if exposed to any moisture or humid environments, get rid of them.

Spruce up your spice rack

There's a common belief that spices never go bad, they just lose their potency (flavor). But who wants weak cinnamon, wan rosemary or meek cumin? According to McCormick, ground spices are good for two to three years; dried herbs for one to three years; whole spices four years; seasoning blends one to two years. If you're like most casual home cooks chances are

you have a cabinet full of spices that are much older than that, especially if you're not sure when you bought them. Unless you're sure, start with new spices. And once you have that new lineup, be sure they are in airtight containers and kept away from heat and light. Never store them by the window or the oven.

Able to label

Ever go into your freezer and look at the Ziploc bags and containers holding mystery meats, stews and sauces? Your pantry can fall into the same trap if you're not careful. It doesn't hurt to label your plastic containers of beans, pasta, rice and other grains, even if you can see what's inside them. And while you're at it, putting a date on containers is good, too. Just take a piece of masking tape and write down the date. You might think twice about using those raisins, nuts or chocolate chips if you find

they're a couple years old.

Product placement

You've washed down all your shelves and cabinets. They're clean and ready to accept new tenants. Now's the time to think about the placement of cans, jars, bottles and containers on the shelf. Think first about how you use your cabinets — you want to see what you're dealing with and have easy access. Consider maximizing your space using risers that will double the capacity of your cupboards. Order is the order of the day.

Spread the wealth

In assessing your new cupboards and pantry, consider downsizing your inventory. Do you really need 10 cans of chick-peas? While putting your food storage space back together again you might want to donate canned and non-perishable foods to a shelter or food bank.

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What to know about saving fine wines

By Dale Robertson



ine isn't the first thing most people think about when floodwater enters their home. Still, those who collect the good stuff might be wondering how it keeps after a power outage, or if it can be damaged after bottles are submerged in floodwaters. Here's what to know:

• Wine generally is fine after being submerged in water. "You're always reading about old wines recovered from shipwrecks that are surprisingly drinkable," Spec's fine-wine buyer Bear Dalton said. "It's really no big deal."

• Still, if submerged, bottles need to be tended with a good sanitizing, mold-killing wipe-down, then laid back down horizontally to prevent the corks from drying out. Don't use bleach or any other harsh cleaning product, particularly if you've chosen to cut off the foil cap to reassure yourself

the cork didn't get wet. Dalton suggested cleaning with "cheap, plastic-bottle vodka."

• If you lost power and keep wine in a temperature-controlled fridge or cellar, those bottles you hope to age need to be returned to sub-60 degree temperatures as soon as possible.

"Keeping your fine wines at room temperature for a few weeks isn't ideal," Dalton said, "but it's not going to be a huge hit in terms of long-term drinkability as long as the temperature stayed below 80 degrees and was fairly stable." • Those who didn't have their wines stored properly need to understand two things. "The wines probably aren't going to age as well as they ideally would have," Dalton said, "but they are probably going to age better than you think they are."

• Wines exposed to temperatures above 85 degrees for any length of time most likely got heat damage,

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Living on your slab

Who says you have to replace those wood floors?

By Diane Cowen

Thousands of people whose homes flooded from Hurricane Harvey are facing tough decisions about rebuilding or even restoring their homes to livable condition.

Once you're beyond the "stay or go" question, lists of things to repair and replace may not match up with the balance in your bank account.

One of the most expensive decisions can be your flooring, as every shred of carpet, plank of wood and other flooring left standing in an ugly brew of floodwater has been hauled to the curb.

If you're looking for options that help you save money, consider living on your concrete slab.

As shocking as that sounds, keep in mind that in modern architecture, exposed concrete is part of what architects consider honesty of materials.

Shawn Gottschalk, principal at studioMET Architects, designed his own home in Oak Forest knowing they'd live on concrete floors.

"Durable, low maintenance and organically, naturally beautiful" are the words that come to mind when he describes his own floors. And, his young son can ride his skateboard indoors and his daughter zips around on her red tricycle on it.

"It has to be taken in the context of its surroundings, everything that goes with it," Gottschalk said. "Most people say concrete alone is cold, very industrial. Window



The master bedroom in the Garden Oaks home of Dianne Murata and Robb Bunge is an example of how homeowners can decide to forgo carpet or wood floors and live on the concrete slab instead.

coverings and rugs and all the interior materials impact the overall feel."

If you're considering joining the concrete crowd, you have options. First, though, you'll need to really clean the concrete as well as anything left behind from previous flooring, such as tacks and glue, or paint left behind when your home was built.

Beyond that, painters and other trade professionals have ideas for you: painting, staining or even epoxy coating. Some require professional help, but there are options for DIYers, too.

Beau Whaley, owner of Epic Paint and Memorial Paint, coaches customers through use of his products, including concrete treatments.

Start by cleaning your floor: acetone helps remove paint or glue and a little scraping will be

in order, too. Follow that with sanding or grinding; you can rent machines for this.

Any DIYer can do it, he says, for about 25 cents to 30 cents a square foot, says Whaley, who has stained concrete at home that's stood up to the wear of several children and two Great Danes.

Melanie Bowles, owner of A Creative Design faux finish firm, says a simple application of paint — it may take two coats — will work if you don't like the look of your concrete.

Bowles likes PPG's Break Through water-based paint, a durable finish that won't require a sealer. She says it's so

tough you can take sandpaper to it and it won't scratch. It's \$50 or more per gallon, but it goes a long way, she says.

Colorwise, neutrals are popular — beige, gray and greige — and you'll want to watch for a color's undertones to see if they work with your decor. If you're unsure, paint store professionals can help.

If you're feeling creative, start with a coat of paint and then apply a stencil. You can put a stencil pattern across the entire floor to mimic the look of carpeting with a geometric pattern. In smaller space, the stencil could serve as a rug.

If a stencil isn't your thing, and a flat color is, well, just too flat, consider topping it with a glaze to darken a shade or make it look antiqued.

Whaley said a chemical acid stain — its chemical reacts with lime in

concrete — permeates the floor with pigment permanently. A dye is acetone and powder which you top off with a spray-on xylene-based acrylic.

If you're not a do-it-yourselfer, consider hiring a professional.

Mark Harrison of Epoxy Solutions of Texas has four water-resistant applications that run about \$3.25 to \$8 per square foot. And it's not all that speckled stuff you see on garage floors.

They're waterproof to water coming on top of it — say, another flood — but wouldn't be waterproof to moisture that might wick up from underneath your slab.

An entry level treatment puts two clear coats — one epoxy and one urethane — on your concrete for an industrial look.

Next comes a pigmented version of that, and he can match any Sherwin-Williams paint color.

If your concrete is cracked and you don't want to live with its imperfections, Harrison can fill them in and give you a smooth surface.

A third version adds the flakes you see in garage floors, but they can also design it to look like natural stone. The last option, which he describes as "hyper-decorative" is a metallic coating that's entirely custom.

"We do this in everything from retail spaces to all sorts of houses," Harrison says. "A lot of times it's people who have dogs and are sick of how much dirt carpet holds or how dogs scratch up their wood floors. And cleanup is incredibly easy."



This concrete floor is stained to look like large squares of Saltillo tile. Melanie Bowles of A Creative Design did treatment on the concrete floor.

Flooded apartment?

Your lease will determine next move



The Rollingwood Apartments were among those hit by flooding.

By Katherine Feser

Should flooded-out apartment dwellers get their current unit repaired, move to a different unit within the same complex or seek lodging elsewhere?

It depends on the circumstances. Most of the details to be worked out between tenants and landlords typically are governed by a lease.

"Everything is a case-by-case basis," said Houston attorney Brian Cweren, whose Cweren Law Firm represents landlords. "The landlord may be in agreement with the resident. They may both want to cancel that lease out. If they both want to do it, they have the right to do that."

With as many as 120,000 apartment units across the region damaged in Hurricane Harvey-related flooding, he urged both sides to be reasonable.

"If you're a landlord and someone's got minor damage, give them a small discount to put up with the inconvenience," Cweren said. "If you're a tenant and you've had a long-term

relationship with your landlord, don't do something to hurt that relationship."

Harvey Jacobs, a Maryland-based attorney who has written a column on housing laws, addressed affected tenants who now may be wondering if they still have to pay rent if their apartments are so badly damaged they're not inhabitable.

"These obligations are assumed in what is often called the Warranty of Habitability and/or the Covenant of Quiet Enjoyment. These warranties and covenants can be actually stated in the lease expressly or implied. Even if these clauses are not expressly contained in one's lease, most state's courts have imposed this implied duty on the landlord. If the landlord fails to perform its duty under these warranties or covenants, then the tenant's performance (i.e., paying rent) is typically excused. Of course since the place is "uninhabitable" and/or the covenant of quiet enjoyment has been breached, the tenant must also move out."

Renters' guidelines

Here is some general guidance from Houston-based apartment investment and property management firm Better World Properties:

- Rent is still due, and late fees may still apply. Some owners will waive late fees; some may not.
- A lease may be void if the unit is uninhabitable and a comparable transfer is not available.
- Most renters insurance policies do not cover flood damage.
- Residents who abandon their apartment may lose their security deposits and be held liable for future rent.
- Fair housing rules still apply.
- When flooded residents transfer to dry units, it is recommended that all the parties cancel the first lease and sign a new one.
- If a comparable unit is not available for transfer, management may offer a different unit at a different price.
- If the noncomparable unit is refused, the resident may cancel without penalty, depending on the amount of damage.
- Recovery work should begin immediately, subject to labor and materials availability and insurance company approval.
- Management typically will make a courtesy call to notify absent residents that their belongings must be removed, but the lease allows that anything not removed may be disposed of without further discussion.
- Management may put items in storage and charge the resident.
- Owners are not responsible for residents' vehicles or personal possessions.
- Owners of buildings taken out of service may cancel a lease with a five-day notice.

A sleep specialist offers tips for mattress buying

By Emily Lincke

For the thousands of people whose houses and belongings were damaged by floodwaters from Hurricane Harvey, mattresses are just one more necessary expense.

In Harris County, about 122,000 homes were damaged during the storm, causing \$97.72 million in property damage, according to estimates.

Some people used innovative methods to protect their belongings from flood damage, but for others the losses were unavoidable.

Since mattresses can cost thousands of dollars, it is important to consider priorities, such as health and finances, before making an investment, experts say.

Dr. Richard Castriotta, the medical director for Memorial Hermann Texas Medical Center Sleep Disorders Center, offered tips on what to consider when buying a new mattress.

Hard vs. soft

Even people without a sleep disorder can be affected by their sleeping environment, including their mattress, Castriotta said. He generally recommends a firm mattress over a soft one but said that results vary depending on a person's preferences and physical condition.

In a hot and humid climate, the mattress you choose can impact your body temperature, which impacts the quality of sleep.

"That would be the one thing that I caution against; the kind of foam-type mattresses that actually contribute to overheating problems during the night, and the body temperature rises

instead of going down," Castriotta said. "Physiologically, in order for our body to sleep comfortably, our core body temperature has to go down during the night."

If you have allergies

Mattresses can contain materials that are problematic for people with allergies. Some contain chemicals that release gases into the air during a process called off-gassing. To prevent allergy problems, Castriotta suggested avoiding mattresses made with organic or chemical components, which may trigger a reaction.

Before purchasing a mattress, it is important to know how to test it out, Castriotta said. Testing your mattress in various sleeping positions is key, he said.

"You want to test it when you're lying on your side, with a pillow that will be able to support your head," Castriotta said. "You want to also test it out both prone and supine — the two lateral positions."

The stress of buying a mattress can be lessened by researching stores and brands. The Better Sleep Council, as well as websites like Reviews.com and ConsumerReports.org, offers information and ratings for a variety of mattresses and brands.

The Better Sleep Council suggests establishing your budget before you go shopping and to take your time testing out every mattress you consider.

"It can take up to 15 minutes to relax enough to feel the true support of a mattress, so don't rush it," the Better Sleep Council's website says. "The more time you take in a store, the less likely you'll have buyer's remorse later on."



Bathroom design do's, don'ts to help modernize your space

By Diane Cowen

Andee Parker looked down on Houston from her window seat on a recent flight and gasped. What she saw looked like a big muddy ocean.

"It's one thing to see all of this on the news, but when you drive down the street and see mountains of carpet and drywall and furniture along the curb," Parker says, her voice trailing off as she talked about the devastation left by Hurricane Harvey.

The Woodlands builder, designer and owner of Casa Bella Design Group, spent the past week helping friends and neighbors — and sometimes strangers — muck out flooded homes.

As so many Texans clean up and try to move forward, Parker offers advice for those needing new bathrooms, a big project.

Here's her advice to help you move forward:

1. Pause. Before you jump in, make sure the room is fully remediated — cleaned, disinfected and dried. Then, take pictures of the ceiling, floor and every wall, especially if they've been stripped to the studs. You've likely done this for insurance or FEMA claims, but you want to do it for yourself, too. Photos will help a repairman or contractor know exactly where to find electrical and plumbing infrastructure.

2. Safety. Make sure electrical outlets are dry. If you planned to keep your bathtub, you still need to pull it out to be cleaned and dried. Parker notes that there's a hollow space under bathtubs that can fill up with water that will stick around, mildew and mold.

It's also worth checking for asbestos products. Many homes built before 1975 could have been built with Sheetrock or Fiberglas insulation that contained asbestos, Parker says. This is the time to get it out and replace it with less problematic materials.

3. Tub or no tub: This decision is up to you — not your Realtor friend who tells you a master bath with a tub will help sell your home. Feel free to skip the tub as long as you have one in another



If you're renovating your bathroom, don't feel obligated to add a "soaker tub." But if you do, pick one you can climb into.

bathroom in your home. And don't feel obligated to install a Jacuzzi tub. Today's common choices are called "soaker tubs," but they're really just ordinary bathtubs. Resist the urge to buy one online. Buy a tub you can actually climb into so that you know if fits the way you want.

If you're only going to have a shower, make sure it has a bench, Parker says. Accompanying that bench should be a hand-held shower sprayer so that anyone with a disability can shower more easily; and this option falls into the category of "aging in place."

4. Plumbing fixtures: The silver family — chrome and polished or brushed nickel — is popular right now. Whatever you buy, be sure it's the real deal. "If something is unbelievably inexpensive there's a reason: it's probably poorly made, and it's a knockoff," Parker says.

5. Cabinets: The top choice — for remodelers from millennials to baby boomers — is a flat-front, or Shaker style, cabinet that is simple and clean. Ornate options with raised features will date your home.

6. Floor tile: Manufacturing of porcelain floor tile has come a long way, Parker says. Technology allows tile design to look real, whether it's mimicking marble or wood. Wood-grain porcelain tile is a popular choice; when you shop, look for one with a "through body" finish. If you choose tile in a dark color, let that be the only dark thing in your bathroom.

7. Grout: Be particular. Select premixed grout that's epoxy- or resin-based rather than old-school, cement-based grouts. They're a little more expensive, but it will



The master bathroom in the Montrose home of Rick Goldberg.

From top left, Michael Hunter, Jeffrey D Jayasaputra/Bayou City 360, Gary Zvonkovic/Zvonkovic Photography, Michael Hunter and Emily Minton Redfield. At far left, Karen Warren/Houston Chronicle; left, Michael Hunter.

resist stains so your floor will look nice longer. This is a little gift you should give to yourself and to the person who cleans your floors.

If DIYers want to save a little money, use regular grout but mix it with sealer instead of with water. You'll get the same, stain-resistant result.

Grout color matters, too. Select grout that matches the background of your tile. You're going for a clean, minimal look.

8. Installation: Don't just pick out floor tile and grout and think that task is finished. Ask your contractor and installer to lay the tile with 1/16-inch spacers. The trend now is to have the tile laid as close together as possible, without those big grout grooves.

"It's tedious, but I don't care," Parker says of the extra work. "The look is better, and you're adding visual square footage to the room because you're not adding these thick lines everywhere. You want flooring that keeps your eye going instead of breaking it up."

For flooring, be sure to get a matte or honed finish — use polished tile on walls. "I don't recommend anyone ever using polished tile on a floor," Parker says. "You're absolutely guaranteeing yourself a trip to the ER. Wet feet and polished tile equal disaster."

9. Tile size: The 12x12 tiles are out; larger rectangular tiles are in. Try 12x24 and set them like bricks — even if your bathroom is smaller.

10. Lighting: If you're aiming for a simpler look, skip the chandelier and use recessed lighting with sconces at the sides of your mirrors. Use LED lightbulbs; they'll brighten your room and even make you look better.

11. Paint: Parker recommends using Sherwin-Williams Duration paint because it's water tolerant and comes in a matte finish. Use a satin or semigloss for your door and trim. Her favorite color combination right now is a pale gray (Sherwin-Williams Light French Gray) for walls against white (White Flour) baseboards and trim. When you're choosing colors, be sure to look for undertones. If you're not sure, ask paint store workers for help. Be sure to pick a shade of white with the same undertones for trim work.

12. Mirrors: If you've got a bigger budget, consider a mirror with a fabulous frame. Even on a budget, you can find nice mirrors at discount home stores.

The right materials can transform your bathroom from ho-hum to camera-ready.

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Harris County Engineering Department is requesting that unincorporated county residents report their residential flood damage due to the devastation from Hurricane Harvey. Completing this form will help us issue permits and coordinate the debris efforts. Please visit www.eng.hctx.net and click "Flood Recovery".

To repair or rebuild, you need a permit. This is a FEMA requirement to ensure that flood insurance is available to residents of Harris County. Your insurance and/or FEMA will likely require seeing a copy of this permit to complete your claim.

If you live within the 100-year floodplain and we could not verify that your house's slab is above the 100-year floodplain elevation, we will need to do a FREE house inspection prior to issuing a permit to rebuild. The inspection should take less than half an hour.

If you live outside the 100-year floodplain, please call the Harris County Residential Debris and Damage Assessment Hotline at 713-274-3880 or email HomeFlooding@hcpid.org to check on the status of your permit. Permits are being mailed daily—your permit may be on the way! If your permit has been issued, you may request an electronic version by calling the Hotline at 713-274-3880.

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.

Household Hazardous Waste (HHW) will be picked up separately from the curbside. Please separate ALL HHW (paint, fertilizer, gas, oil, batteries, etc.) from other debris piles. If you have HHW, please call the Hotline at 713-274-3880.

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.

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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



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Household Hazardous Waste (HHW) is paint (oil-based and latex), automotive chemicals, batteries, lawn chemicals, etc. HHW will be picked up separately from curbside. Separate all HHW from other debris piles.



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

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12 tips for an on-trend kitchen



Julie Soefer

The kitchen in the River Oaks home of restaurateur Tracy Vaught and chef Hugo Ortega has luxurious wall tile and a custom range hood as focal points.

By Diane Cowen

Getting your home back in order after storm and flood damage will have many Houston-area residents facing the prospect of putting in new kitchens.

Those who hire contractors and interior designers will get their professional advice, but those on more limited budgets will make decisions on their own — some driven by wants, others driven by needs.

Pinterest and Houzz websites are full of great ideas and are great places to begin your planning. Save photos of the kitchens you love to either of these sites, then assess the common threads. It will help you determine your style.

Decide in advance what you want your focal point to be, and stick to one, maybe two things, suggests Houston interior designer Missy Stewart. It could be great tile for the walls, a splash of color on your cabinets or island or an interesting light fixture or range hood.

Here's a list of current trends in kitchen design, from Missy Stewart Designs:

1. Cabinets: Nothing dates your kitchen faster than out-of-style cabinets. Modern cabinets inherently come in a sleek, flat style. If you opt for transitional or contemporary styles, look at flat-panel or Shaker-style cabinet doors.

While you can't go wrong with white paint, you also should consider gray paint or a dark espresso stain.

2. Counters: Our countertop vocabulary used to include laminate, marble and granite. Now, consider porcelain. It's more durable than granite or marble, and won't stain or nick. Big sheets of it can wrap an island and can be placed as perimeter counters, just as marble would. Look for veiny gray-white styles that mimic Carrara or Calacatta marble. You can use this same porcelain for your backsplash, in a smaller tile.

3. Island: The island does not have to match your perimeter cabinets or counters. If you have white cabinets, a splash of color could work on the island. Right now, Stewart loves navy. Homeowners also should think about their favorite colors — and what would

blend with rooms visible from the kitchen. If your budget allows, consider installing a microwave drawer or refrigerated drawer in your island.

4. Flooring: Rule No. 1 — square is out when it comes to tile flooring, Stewart says. For a bigger kitchen, go with a 24 x 32 format. For a smaller kitchen, use planklike tile that's 8 inches wide by 36 inches long. When you're shopping, look for "rectified" tile — the edges are a sharp 90 degrees — which allows it to be set with a super-thin grout line. Let your installer know that you want tight, almost non-existent grout lines; most will use the wider grooves by default.



Michael Hunter

This kitchen has room to display art.

5. Lighting: This could be one of your most important decisions. You'll want a combination of recessed lighting and ceiling fixtures. Consider one large hanging fixture or a group of pendants for over an island — and pick something with personality.

If your kitchen is stripped to the studs, consider where you have/want electrical outlets. Think about tucking them underneath cabinets so they don't show on the walls.

6. Plumbing: Stewart recommends Delta's Touch2O Technology for faucets. If your hands are full or messy, all you have

to do is tap the faucet with your arm or wrist, and the water comes on. (Motion-sensor options may not work as well as you think; they'll come on any time you're near whether you really want the water or not.)

7. Hardware: For cabinet knobs and pulls, satin brass is in. It looks great in a modern kitchen, especially combined with dark cabinets. Mixed metals are another option, combining gold/brass with silver/nickel.

8. Minimalism: If your post-storm mantra is "less is more," apply that minimalist philosophy to your kitchen. Don't keep small appliances out on the counter; they just add to visual clutter. Another option is to use floating shelves instead of upper cabinets. It will save money and look like a contemporary update. Just don't pile too much on them. Nice glass, pretty dishes and serving pieces should create an attractive display.

9. Appliances: Even if you can't afford high-end appliances such as Gaggenau, Thermador or Wolf, you can take cues from all they have to offer. If you have room for a double oven, get one with an oven warmer or steam option

— you'll wonder how you ever lived without it.

When buying a refrigerator, get one with plenty of pull-out drawers for fresh produce. If you like to entertain, consider using some under-the-counter space for a wine/beverage refrigerator.

10. Window treatments: Roller shades with or without valances give you privacy while allowing diffused light in. Hang the valance so that it covers the base of the roller shade, but not so low that it eats up a lot of window space. "Those arched roman valances over windows are long gone," Stewart says of '80s-style window treatments. "Today they're very linear."

11. Kitchen tech: Create a hidden charging station in a kitchen drawer. Have the electrical wiring installed in the back of the drawer and tuck away phones and iPads while they're charging. This will help eliminate clutter.

12. TV: Do you really want or need a TV in your kitchen? Your kitchen is likely the heart of your home, where family and friends gather. Are they really there to watch TV?

diane.cowen@chron.com



Diavasoutra/Bavou Citv 360

This Montrose kitchen uses sheets of porcelain tile on the island and counters.



Julie Soefer

A custom range hood and dazzling pendant lights are focal points in this Memorial kitchen.

DEAR HOUSTON,

Our hearts are with Texas and all those affected by Hurricane Harvey, and we are thankful that our Houston store team is safe. We know Houston will rebuild its world-class city even better than before. On this we have inside information: Co-founder Bob Williams hails from Texas, and knows first-hand how strong Texans can be.

Love of home and comfort for all are keys to everything our company does. As you rebuild, please know that we will be supporting your efforts with a program to provide new furnishings to the most vulnerable, those who have lost everything and can't afford the most basic comforts to make a house a home again.

In addition, our signature store in Highland Village is open and offering extra savings on furnishings to our customers. Please contact general manager Ryan Rottum and his Houston team for more details.

The kindness and caring you all have shown for your fellow Texans is truly inspiring. We are proud to join you in helping everyone get comfortable.

We have great hope for the future, and a sincere hope that those in power will take the environment's fragility more seriously.

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Leadership When It Counts

Mayor Sylvester Turner As a native Houstonian, who has served since 1989 in the Texas House of Representatives, Mayor Turner exhibited strength and a strong belief in our great city before, during, and after Hurricane Harvey. He said, "This is a storm that it testing the city of Houston. If we all work together, we will get through this" Upon learning that Hurricane Harvey was going to be a catastrophic event, he immediately activated Houston's Emergency Operations Center in order to coordinate and deploy the city's resources to the areas where flooding would be most dangerous. He coordinated the city departments to deploy high water vehicles or rescue missions. He also communicated and planned with other government agencies in order to provide shelter to those displaced by the flooding. He immediately activated the George R. Brown Convention Center as a massive shelter making sure those arriving would be as comfortable as possible. ***For that, Mayor Turner, we are grateful and will never forget.***

Houston Chief of Police Art Acevedo As Hurricane Harvey aimed for Houston and the National Weather Service declared that there would be severe flooding, Chief Acevedo thought of the day in 2013 when rain flooded Onion Creek in Austin while he was Chief of Police. The knowledge that he gained from that situation, and from his years as an officer since 1986, helped prepare him for what was coming. He organized his police department to protect and rescue those in need. Not one to just dole out orders, Chief Acevedo himself went into waist deep water to bring several people to safety. Acevedo was out in the worst flooded areas of Houston coordinating his resources and rescuing people so they could be brought to the shelters. The loss of one of his officers to the flood, thirty four year HPD veteran, Sgt. Steve Perez, profoundly impacted him. Chief Acevedo had been on just nine months when he met Perez, and said he was "a dedicated individual who would not just not show up to work". He stayed near the police department headquarters with very little sleep to support his officers cope with the devastation they had just experienced. ***For that, Chief Acevedo, we are grateful and will never forget.***

Harris County Sheriff Ed Gonzalez Sheriff Gonzalez is a lifelong Houstonian and has served the citizens of Houston in many capacities and agencies since graduating from the University of Houston years ago. His interest in our beloved city goes far beyond just his work responsibilities...the safety of his fellow Houstonians is also personal to him after spending his life here. As the waters rose in most parts of Houston, Sheriff Ed Gonzalez coordinated with other agencies to provide boats and rescue vehicles to the devastated areas. Upon learning that a family had drowned in a van, he doubled his efforts to try to prevent more loss of life. Sheriff Gonzalez told the media that it had been very hard on him to learn of the family drowning near Greens Bayou. When speaking about the family that perished in the floodwaters, he said, "It's very hard.. The guys are heartbroken. We take it very personal. It's extra hard, especially when children might be involved". He worked with federal and state authorities to coordinate Texas National Guard and Coast Guard helicopters and deploy them to the most flooded areas where people were in their roofs asking to be evacuated. Sheriff Gonzalez and his deputies had an area of 1,700 square miles to cover. But the 5,000 sheriff's employees stayed engaged during the 5 worst days of rain in Houston history. Gonzalez is a proven leader. ***And for that, Sheriff Gonzalez, we are grateful, and will never forget.***

Houston Fire Chief Samuel Peña Having joined a fire department in 1995, and quickly working himself up to battalion chief of that department by 2010, there's no doubt that Chief Pena is prepared for emergencies. When the first bands of rain approached Houston, Fire Chief Samuel Peña immediately organized the 105 fire stations to be prepared to respond to emergencies and rescue efforts. All the fire stations were set up as shelters for people who could not get to the convention center. Not only did he coordinate those efforts, but also provided information to the community about the bacteria in the water and the possibility of alligators and snakes in the water. He asked homeowners not to go to their flooded homes until they could be accompanied by first responders. He

stayed at the Emergency Operations Center coordinating his first responders to go where they were most needed. ***For that, Chief Peña, we are grateful, and will never forget.***

Harris County Judge Ed Emmett When the heaviest of storms drenched Houston and surrounding communities, Judge Emmett coordinated the 911 call centers to insure that those in need would be able to call for assistance. When the Texas National Guard Task Force 1 could not reach Houston due to high water on the roads, Judge Emmett called for volunteers with shallow draft boats to report to a staging area where they would be deployed where they could be more effective. That was a monumental task, said Emmett because they were getting 911 calls from people all over the county asking to be evacuated. Harris County under the leadership of Judge Emmett coordinated rescue efforts with other agencies and the thousands of volunteers. He asked the Texas National Guard to reach out to the Houston Food Bank, which was surrounded by water, in order to get the supplies to all the shelters to feed the evacuees. ***For that, Judge Emmett, we are grateful, and will never forget.***

Hurricane Harvey dumped about 50 inches of rain which caused the loss of about 40 people. Houston is thankful to President Donald Trump for his quick response with federal resources to Texas and his two visits to the affected areas to evaluate the devastation. He called Governor Abbott and told him "Whatever you need, you've got". We are also grateful to Texas Governor Greg Abbott for his leadership in bringing resources and materials to Houston. His reconstruction plans will make Houston rise again.

We are grateful to the thousands of volunteers who helped in the shelters, the volunteers who went into the water to rescue stranded people, the Texas National Guard, the Coast Guard and the US Navy for their help. WE APPRECIATE the police officers, the firefighters, and first responders, and sheriff deputies, employees of different agencies and businesses who worked through the storm to provide services to those affected.

***FOR THESE LEADERS, WE ARE GRATEFUL
AND WILL NEVER FORGET!***

***HOUSTON PROUD,
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The Houston Bar Association is responding to the legal needs of those impacted by Hurricane Harvey with a special expanded LegalLine program.

LegalLine is a free public service where licensed volunteer attorneys answer legal questions regarding a variety of topics over the phone.

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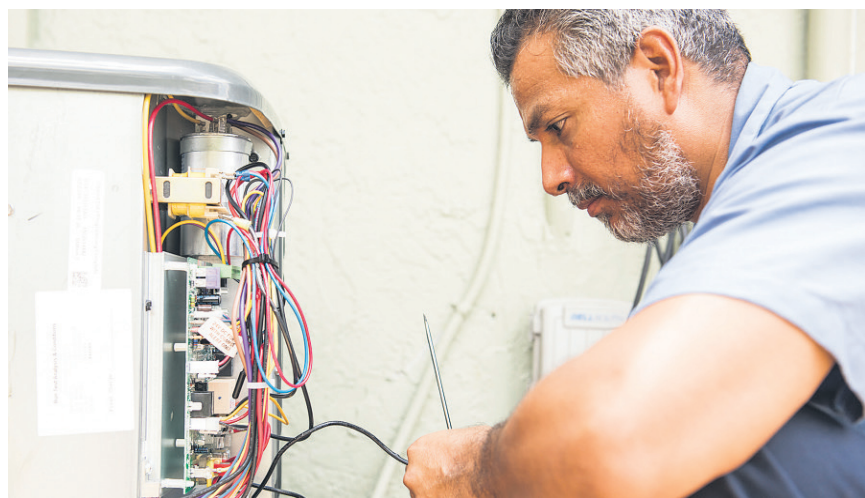
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Thank you to all of the volunteers who have given so selflessly in the aftermath of Hurricane Harvey, including the students, faculty and staff from our Downtown Houston Campus. The Garland School of Social Work is proud to call Houston home!

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We're Looking Out for Houston

Appearances can be deceiving. If your home was flooded, it is highly recommended that you have a **qualified HVAC technician** inspect your home's heating and cooling system before use.

Daikin and Goodman, a member of the Daikin group, realize many homeowners will face costly, unexpected repairs as the recovery process from Hurricane Harvey begins. Contact your local Daikin or Goodman dealer to take advantage of substantial discounts made available to homeowners in affected areas.

Find a participating dealer today at www.daikincomfort.com or www.goodmanmfg.com.



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As a construction company operating in the heart of Houston and surrounding areas, we are feeling the same pain as many others who were tragically affected by Hurricane Harvey. Understanding that it is times like these that show the true colors of our great state, American Western Steel is proud to be a part of the rebuilding of Houston. The volunteering and self-sacrificing that so many Houstonians are providing to help one another proves just how great Texas is and can be. American Western Steel is here to offer the complete renovations of homes and commercial businesses from the demolition of flood and mold infected materials to the turnkey interior build-out.

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Why Hallmark... Why Now?



As we all know, Hurricane Harvey caused great damage and stress to Houston and other neighboring areas, with people experiencing flooded homes and displacement.

But when darkness comes, people manage to ban together and bring out the light. There are so many people to thank all around the community from first responders, to neighbors helping neighbors, and everyone that worked so hard to help take care of those who can not take care of themselves.

The Hallmark was very fortunate during the storm with no flooding, no loss of power, ample supplies and a dedicated staff and we were able to take in others who were displaced from their homes. Everyone worked so hard to make sure life at The Hallmark was still comfortable even with Hurricane Harvey taking its toll on Houston. The staff braved the weather and many stayed over through the entire storm. The residents volunteered to help serve meals, and our Program Director walked around with a decorated cart full of snacks, beverages and friendly smiles. Everyone pulled together in true Hallmark fashion.

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Harvey's gone. Here come the mosquitoes

By Alyson Ward

Hurricane Harvey's rain might have left Houston behind, but there's another storm headed our way. It's a cloud of mosquitoes, which breed in standing water and soon will be hatching by the millions.

"It's going to be horrible" before long, predicted Cory Barcomb, operations manager for Mosquito Squad, a Houston mosquito-control service.

He's bracing for the onslaught, bringing in heavy-duty insecticide sprayers from Austin that can cover a neighborhood in a couple of hours.

You know all that standing water we've had since the storms? Mosquitoes have been laying eggs in it — as many as 500 at a time. All those eggs take a week or two to hatch, which means we're due for a mosquito boom that will have us swatting and scratching for weeks.

"There's no way around them," said Dr. Mustapha Debboun, director of Harris County Public Health's mosquito and vector control division. "Once they find water, they're going to lay eggs."

Chanteé Hale has been warning her friends and family about the impending bloodsucker boom. Hale is a public health nurse, so she's aware of all the diseases that mosquitoes can carry.

"I'm kind of nuts about it," Hale said. "My family knows if we walk outside for anything, you shut the door immediately. And you spray yourself with bug spray before you go out."

Hale lives in southwest Houston. Her house and



Michael Ciaglo / Houston Chronicle

Standing water is a breeding ground for mosquitoes, which soon will be hatching by the millions in the Houston area.

yard didn't flood, but she knows standing water is everywhere: "We've got a bayou that's pretty full, just sitting there."

Barcomb, who lives in Katy, said he's seen his share of mosquitoes. His 4-year-old son played outside one night after the storm and "got torn up" by mosquitoes, he said. "He's got welts everywhere."

Barcomb is bracing for

the biting to get worse. He remembers 2001's Tropical Storm Allison, which hit the Gulf Coast just as he was getting started in the pest-control business.

"It was bad," he said, but Harvey's aftermath might be worse because we're now worried about so many more mosquito-borne diseases.

Our local mosquitoes could be carrying five

viruses, according to Debboun: West Nile, St. Louis encephalitis, dengue, chikungunya and Zika.

That's why Harris County Public Health will be studying the mosquito population to figure out where it is the most concentrated, then strategically spraying insecticide to get rid of them.

The Public Health Department has ordered an aerial drop — just as it did after Hurricane Ike in 2008 and again in 2014 — to get rid of mosquitoes carrying West Nile.

"We're going to need a plane to come over and pour (insecticide) all over," Debboun said.

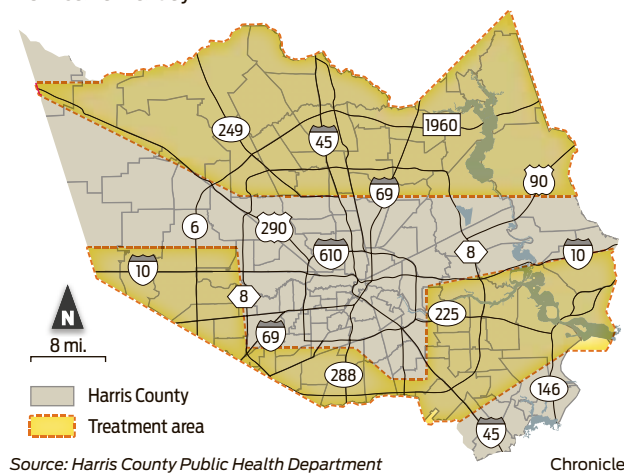
His advice? Wear mosquito repellent, get rid of all the standing water you can and use common sense.

It might get bad, but there's an end to the mosquito boom in sight: Fall is on the way.

"Once the days get shorter, the temperatures get cooler, the numbers will start dwindling," Debboun said.

Aerial mosquito treatment

Northern and southern swaths of Harris County were sprayed beginning Thursday evening as part of an effort to control mosquitoes in the aftermath of flooding caused by Hurricane Harvey.



Take precautions when 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 Hurricane 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, 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.

"Mold can grow relatively fast, within days," Dr. Sumita Khatri, co-director of the Asthma Center at Cleveland Clinic, told CBS News.

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.
- 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.
- Consider borate treatment. Having a professional pest control applicator apply a borate treatment to wood framing can provide resistance to termites, decay and mold. Other fungicides may also help inhibit mold regrowth during drying.
- Do not restore until wood has dried completely. Wood moisture content should be less than 20 percent. Do not use vinyl wallpaper, oil-based paint or other interior finishes that block drying.

Irritation and damage to the respiratory tract are the biggest concern when mold is involved, she said, and it could have long-term effects. Eliminate mold as quickly as possible. Don't touch it; wear rubber gloves and a mask.

Skin, eye, mouth and nose protection are recommended throughout cleanup.

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

Harvey left behind health threats for Houston-area residents

By Todd Ackerman

The longest-lasting impact of the hurricane turned tropical storm is the public health threat.

From the bacteria, viruses and fungi harbored in floodwaters to new breeding grounds for disease-carrying mosquitoes to a potentially staggering mental health toll inflicted on those hardest hit by Harvey, the risks are expected to be great.

To get a better sense of the public health problems that may lie ahead, the Chronicle interviewed a number of public health experts. Here's what we learned:

What germs were in those floodwaters?

E. coli, which can cause gastrointestinal distress. A Texas A&M University team reported finding dangerous levels in samples collected from Cypress. Other pathogens found in floodwaters include *Shigella*, which, like *E. coli*, causes gastrointestinal illness; and *Legionella*, the cause of Legionnaires' disease and that requires treatment with antibiotics.

The most dangerous is *Vibrio vulnificus*, the so-called flesh-eating bacteria. Dr. A. Scott Lea, infectious-disease profes-



Michael Ciaglo / Houston Chronicle

Contaminants from the flooded San Jacinto River Waste Pits Superfund Site pose a potential health risk.

sor at the University of Texas Medical Branch at Galveston, said he expects the Houston area will see some post-Harvey cases, though mostly along the Gulf Coast. Lea says to get to a physician or emergency room within 24 hours if you suspect you have the potentially life-threatening infection, which is characterized by terrible pain and large blisters.

How about contaminants? Floodwaters are rife with sewage and chemicals. The former include fecal matter from animals and humans and all manner of debris. The

latter can include benzene, dioxins, lead and arsenic from Superfund sites but also pesticides and toxic cleaning fluids from the cabinets of flooded homes.

Do you need a tetanus shot if you spent any time in floodwaters?

You only need a tetanus shot — ASAP — if you exposed an open wound to floodwaters. Of course, unless you've had a tetanus shot in the past 10 years, you probably need a booster shot, but there's no rush, particularly given the stresses Harvey will put on the health-care

system.

What's the threat after floodwaters have receded?

Mold carries serious public health risks, especially for people with existing allergies and asthma. Two months after Hurricane Katrina, Centers for Disease Control investigators found mold in the walls of half of 112 water-damaged homes.

Is our drinking water safe?

Mayor Sylvester Turner and the Houston health department say the water is safe, but Lea says people in smaller communities

with different water supplies should be careful, that it's not known if they were breached. He suggests people in such communities drink boiled or bottled water to be safe. City officials strongly recommend against private wells — used by hundreds of thousands of people in the counties affected by Harvey — and say they don't take responsibility for it.

When do the mosquitoes come?

Baylor College of Medicine tropical medicine specialist Dr. Peter Hotez says the floodwaters likely swept away many breeding sites and should cause a decrease in mosquito activity in the short run. But he says there likely will be a sharp increase after floodwaters recede and new breeding sites pop up. He said it's possible the spike might be reflected next year, too, given there's only another 1½ months in Houston's mosquito season.

What are public health threats you might not expect?

Injuries. Post-disaster studies show that most occur in the weeks after the event. These include back injuries from lifting heavy, wet items, such as mattresses or sofas. Carbon monoxide poisoning from running portable genera-

tors in the house. Electrocutation from plugging into outlets before they've been evaluated by an electrician. Puncture wounds. Animal bites. Heat stress.

"People want to get home and restore their lives," said Robert Emery, vice president for safety at UT Health Science Center at Houston. "That zeal is where they get injured. Pause and make sure you're within your capabilities, thinking things through."

What are the signs you or your loved one might benefit from psychiatric help?

Most people affected by Harvey flooding will experience some sort of distress, which is normal and expected, said Dr. Jeff Temple, a UTMB psychologist. But those who worry excessively, experience difficulty sleeping or loss of appetite, develop rapid heart rates or sweating are at risk of post-traumatic stress disorder and should seek help, Temple said.

He said the risk is greatest among those who've experienced prior trauma, lack social support and were hardest hit — they had to be evacuated, witnessed tragedy or feared for their life. Studies show PTSD occurs in about 20 percent of people affected by natural disasters, Temple said.



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Carvana employees are proud to live and work in Houston, in a community that has welcomed us with open arms. And we want to ensure our neighbors get back on the roads quickly and safely.

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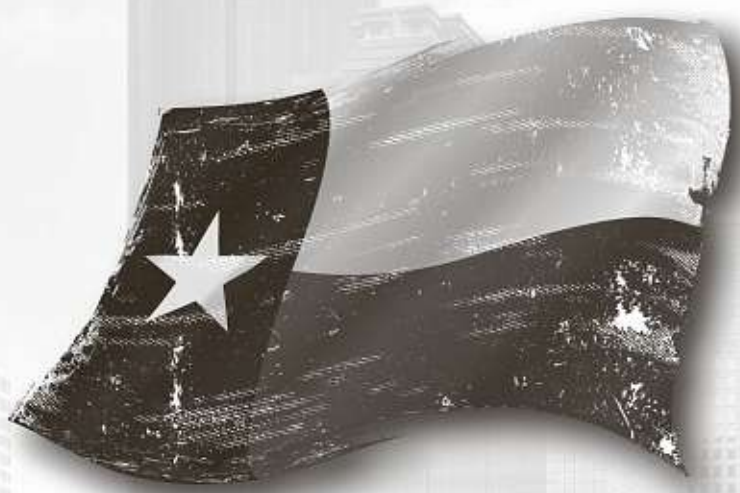
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Consult these resources for all your Harvey needs

By Marialuisa Rincon

As time begins its march away from the biggest storm in United States history, Houstonians are working hard to return to normalcy. Though the streets have cleared and the water has mostly receded, many are still without homes or a car.

The resource list from last week has been updated with updated FEMA numbers, new recovery centers and D-SNAP information, as well as the removal of obsolete information.

Government

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 800-621-3362. (TTY 800-462-7585. If you use 711 or Video Relay Service (VRS), call 800-621-3362.)

To register for recovery you will need:

- Address of location where damage occurred.
- Current mailing address.

• 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 party responsible for the business.

• Insurance information.

• Financial information.

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

• Contact information.

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

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

• Description of damage.

FEMA Houston-area Disaster Recovery Centers:

Representatives from FEMA, the U.S. Small Business Administration, state and other agencies will be on hand to discuss assistance and offer guidance on applications. If possible, homeowners, renters and businesses should register with FEMA before visiting a recovery center. Register at fema.gov. A FEMA app for Apple and Android devices also is available. Download at fema.gov/mobile-app.

Hours are 7 a.m.-7 p.m. daily at:

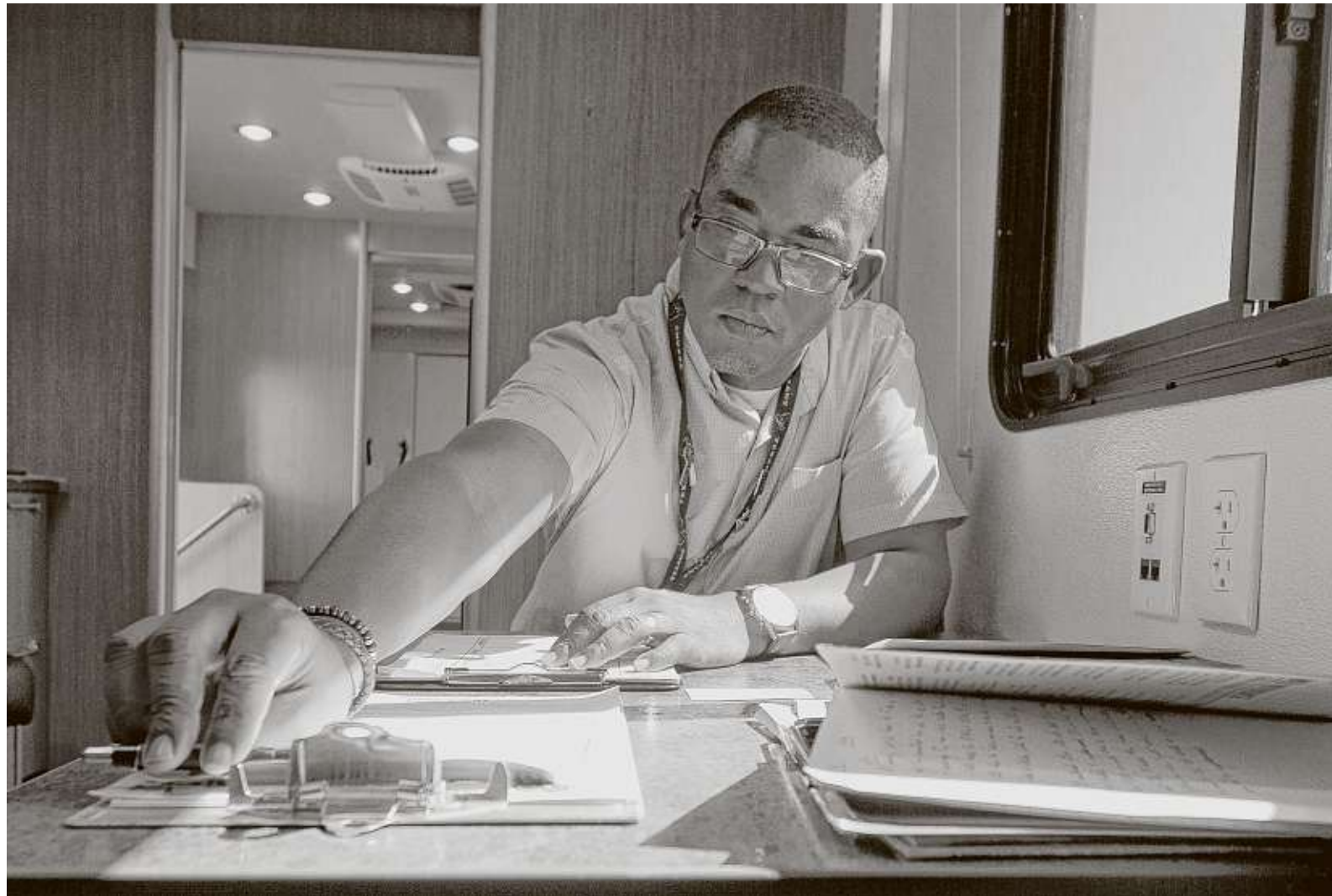
• Katy Mills Mall (Fort Bend County), 5000 Katy Mills Circle

• Baytown Community Center (Harris County), 4407 Market, Baytown

• Greenspoint Mall (Harris County), 263 Greenspoint Mall

• Webster Civic Center (Harris County), 311 Pennsylvania, Webster

• Neutrality Building (Harris County), 1301 Fannin



Jason Fochtman / Houston Chronicle

Veterans Outreach Program Specialist Marcus Smith goes through paperwork on Sept. 7 after visiting with a veteran at the Veterans Affairs' Mobile Vet Center in Porter. The mobile center is one of six such service centers in Houston.

(formerly the recovery center at George R. Brown Convention Center)

- Simonton Community Church, 9703 FM 1489, Simonton

Disaster survivors can visit any location for assistance. Locations of other recovery centers can be found at fema.gov/DRC.

HoustonRecovers.org is the central hub for information on Harvey recovery. The website has links to resources where you can volunteer, donate and register for assistance, as well as updates from City Hall and community updates. Call the City of Houston Office of Emergency Management for information at 713-884-4500.

IRS.gov offers information on tax relief available for those living in the disaster areas. Go to IRS.gov or call 800-829-1040, available 7 a.m.-7 p.m. Monday-Friday.

Texas Vet Centers and Mobile Vet Centers offer readjustment services at the following locations:

• NRG Arena (Main Entrance), 1 NRG Park (Blue Section)

• Lone Star Veterans Association, 2929 McKinney

• Beaumont VA Outpatient Clinic, 3420 Plaza Circle, Beaumont

• American Legion Post 658, 14890 FM 2100, Crosby

• Walmart, 23561 US-59, Porter

The Vet Center Call Center Counseling also is available at 877-927-8387.

Veterans from storm-affected areas who require immediate assistance may contact the Health Resource Center Disaster Hotline at 800-507-4571.

Housing

The Salvation Army of Greater Houston's Family Residence at 1603 McGowen is open to assist evacuees and those who have lost their homes.

FEMA's Transitional Shelter Assistance program helps eligible displaced people 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 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 until Sept. 25. Call 855-424-7262 or visit airbnb.com/welcome/evacuees/hurricaneharveyevacuees to find available homes.

Legal

The State Bar of Texas' Disaster Hotline is answered in English, Spanish and Vietnamese and connects low-income people affected by a disaster with legal aid providers 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 Wednesday. Call 713-759-1133 or 866-959-1133.

Food

The Houston Food Bank offers a list of food pantries and other food assistance. Call 832-369-9390.

For disaster food stamp benefits, call the **Disaster Supplemental Nutrition Assistance Program** 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, 1001 Avenida de las Americas, and Walmart stores at 111 Yale Street, 11210 W. Airport and 9460 W. Sam Houston Parkway. Call 832-393-5427.

Financial

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 Gulf Coast Small Business Development Center Network and the U.S. Small Business Administration have 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.

Property

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

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. It has 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.

CrisisCleanup.org helps connect volunteers with those in need of help cleaning up. Call 844-965-1386.

Nonprofits

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.

West Houston Assistance Ministries, 10501 Meadowglen Ln, is providing rent assistance, transportation assistance and car repairs, gas cards, bus passes, food and water, gift cards, clothes, cleaning supplies and motel

accommodations for up to one week. Call them at 713-780-2727 or visit their website, whaministries.org.

Business assistance

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 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.

Missing persons

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. Do not attempt to move or disturb the body in any way.

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



Volunteers at Champion Forest Baptist help with cleanup.

Melissa Phillip / Houston Chronicle

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.

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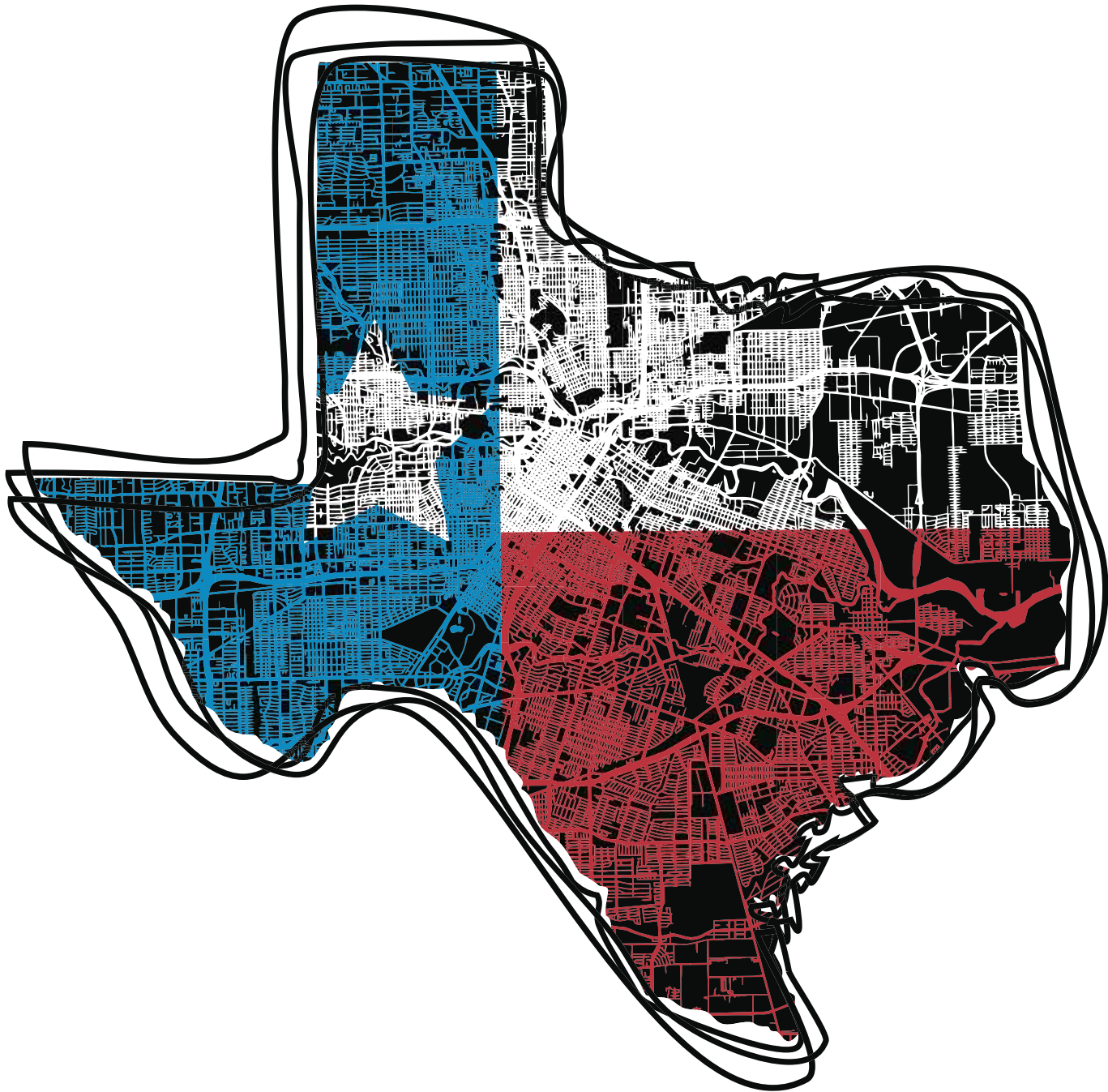


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