



Associate Press, Pool

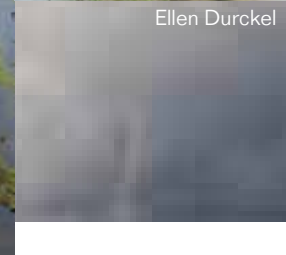
The last 12 months have been quite a learning experience for me, both as a resident of Houston and also as a business owner/designer. After living in an area for more than 30 years with nothing other than power outages, some street flooding, and occasional downed trees, Hurricane Ike arrived in September, and then came the rains of April 28th. Ike caused extreme power outages for many homes and businesses and resulted in streets being lined more than 6 ft high with trees. This created an eerie tunnel effect as you drove along the suddenly much more narrow lanes.

We were without power for more than two weeks both at home and work. I learned quickly how to operate a generator and about the endless amount of fuel it needed. Gas stations with operating pumps were hard to find. The heavy rains at the end of April caused a different problem; there was flooding in areas that had never flooded before. People awoke early that morning and stepped out of bed into standing water. What a shock and what do you do? Of course, there are the published lists of supplies to get in preparation for hurricanes and floods, such as water, batteries, non perishables, ice, etc., but I found that these were not nearly enough to prepare us for what happened and especially for what followed. Surely,

Background photo courtesy NASA

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Preparation HI



“What can you do to prepare for afterwards?”

Associate Press, David J. Phillip

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I realize that what happened to us cannot be compared to the losses of many in Galveston; however, because we are further from the coast and feel a little less vulnerable, is exactly why I want to share some of what I have learned. What can you do to prepare for afterwards?

Since we had not flooded in the 30 plus years we have been in our home, we had recently had the conversation about “should we continue to pay for flood insurance?” Fortunately, we decided to continue. Please do the same; it’s not that expensive. What a set back it would have been if we had not! Check with the carrier of your homeowner’s insurance, and they can help you with this separate policy under the National Flood Insurance Program. While you are doing this, also check to see if you are covered for wind and hail damage under your homeowner’s policy. You should know that flood insurance does not cover living expenses while you repair your damages, and if your mortgage holder is listed on your insurance policy, you cannot cash your insurance claim check without their approval. You can expect this to slow the process down, but stay after them. Call again and again.

Also, the contents coverage is limited to \$100,000 and structural damage to \$250,000. To get the maximum you are entitled to, you will be far ahead with the process if you already have an inventory and idea of cost and age of your belongings. You will be required to supply a list of any damaged items, including their age and value. Take pictures or video as a back up, not just of the contents, but also of any structural damage. Manufacturers’ name, serial and model numbers, price and description are needed for appliances. This proof of loss form must be filed within 60 days.

The first thing you should do to get all this started is to con-

tact your insurance agent, and if he is not available for some reason, call The National Flood Insurance Program at 1-800-638-6620. You will then be assigned an adjuster. You will not be reimbursed for any items not authorized by the adjuster. Don’t be surprised when the adjuster is from another part of the country, as they travel all over the country to help with disasters. They receive a flat salary on a per case basis, so there is no reason for them to give you a small claim payment. Do get their name, phone number, and e-mail because you will need to be in touch with them with questions and responses. We found ours to be helpful in guiding us through this. After looking at your damages, he will be able to estimate what he can allow you up front, so ask for an advance or partial payment for contents and structural loss. Then you will not be given any more funding until you have all your proof of loss turned in and he determines how much will be allowed for structural damage. You can get another draw after some of the repair is done and you request an inspector to come and report back to NFIP. This inspector is a different person than the adjuster that was sent to appraise.

Another major expense will be the clean up, and there are many around to take advantage of you here, so check them out thoroughly. It is best to ask around about this before you are desperate and vulnerable and willing to just take whoever can come out. You may have an uninhabitable, muddy mess that perhaps even needs to first have nasty water pumped out. The sheetrock will need to be pulled out at the two or four foot mark, depending on how high the water got. These heights are used because the size of the sheetrock is 4’ X 8’, so it makes for less waste. Insulation needs to be removed from all exterior walls. All walls, floors, and everything that got wet need to be completely dried out and sprayed with disinfectant. Switches and outlets that were wet need to be replaced. You may want to look into services like POD or SAM that provide on-site storage

for your items while you are repairing the structure; they can often be less expense than moving and storage.

Let’s back up to when you stepped out of bed into water. Hopefully, you resisted the urge to switch on the lights to see what was happening. Standing water may be electrically charged, so turn off the electricity at the main breaker or fuse box, even if the power is off in your area, and don’t turn it back on until your structure is dried out. To turn off the breaker box, stand on a dry spot and use a dry wooden stick or pole to open the door and push the main breaker to off. Then turn each circuit breaker off. Also, turn the gas off; for this you will need pliers or a wrench, so know where they are. To make sure you have it turned off, you can check the meter after a few minutes. Of course, you need to report any downed power lines or gas leaks immediately.

Many published lists of suggested supplies are available for hurricane preparations. In addition, you may want to consider purchasing a gasoline generator or a natural gas generator that can be assigned to however much you want to power in an outage and can be permanently mounted outside. Make a list of what would be necessary to power, and an electrician can tell you what size generator you would need and set it up for you. These come on periodically for a routine check throughout the year and are ready in case of any power outage. With the smaller, portable gasoline generators, always keep them outside and have several safe gas cans that have a good spout and closure to transport the fuel you will need. Large cans are great to save trips to the gas station, but a smaller one is easier to use to fill the generator.

Unlike the warnings you receive for an approaching hurricane, you may not have any warning of a flood; but in either case you will need to have a response plan ready. It is much less stressful

to make a plan in advance. Have those personal property records already prepared, and keep photocopies of inventory, insurance policies, deeds, and other valuable papers in a different location. Have the phone numbers you will need with you, such as your insurance agent’s number. Also, have your computer unplugged, backed up, and out of the range of flooding.

Businesses particularly need a disaster recovery plan. Not only do the computers need to be shut down, unplugged, and covered in case water comes not just from flooding but possibly from above, they also need to have off-site storage/backup. You may even need recovery server hosting. At the very least, even with a small business, have an employee plan so they know what to do, who to contact, and everyone’s number of where they might be reached. We thought we were prepared, but when our computers were down for so long, we had not thought to print out the immediate appointments or numbers of our clients and vendors. Since our phones were out, we had to forward calls to our cell phones. Have a remote operation plan.

Being prepared can make your misfortune a lot more bearable. It can save you a lot of money and get you back to normal faster. ■

OTHER RECOVERY ITEMS OF INTEREST:

- Solid wood furniture can usually be repaired and cleaned, but wood veneer often separates and warps. Particle board and plywood fall apart if wet for very long.
- Wood alcohol or turpentine applied with a cotton ball may remove white mildew spots on wood.
- Cream wood restorers with lanolin will help restore good wooden furniture.
- Upholstered furniture soaked by floodwaters should probably be thrown out unless it is very valuable or an antique.
- Clean and disinfect dishwashers, washing machines, and dryers only with water safe for drinking and only if the sewer line is working.
- Throw out any food touched by floodwaters – even canned food, and do not keep food in bottles or jars with caps or screw on lids.
- Valuable papers, books, and photographs can be restored with a lot of effort. Rinse and freeze them in a frost free freezer or commercial locker until you have time to work on them. Dry them quickly with a blow dryer when you thaw them, and don’t try to force paper products apart – just keep drying them. Photocopy soon because they may deteriorate.
- If a computer disk or tape has valuable information, rinse it in clear water and put it in a plastic bag in the refrigerator. Later on you can take it to a drying center and have the data transferred. Many companies that restore computers and computer records are members of the Disaster Recovery Institute, 314-846-2007.
- Things look dry on the outside long before they dry on the inside. A way to test is to apply a piece of clear plastic with all edges sealed with taped. Check it 24 hrs later to see if there are beads of condensation. Do not paint, lay carpet or flooring until completely dry.