

# Hurricane Harvey

## Information Sheet

### The Aftermath

#### Road to recovery after Hurricane Harvey

As we begin the the road to recovery, many are lost on where to start. Hurricane Harvey has left behind destruction to many of our homes, vehicles, and jobs. Although this will be a long journey to recovery, there are some things you can do to help your situation. This page was created to provide information to anyone that has been affected by Hurricane Harvey. These tips were gathered from social media.


**1**

#### CALL ANY DEBT COMPANY YOU HAVE

This can be mortgage, credit card, car loan, student loans, etc... Ask for a 3 month reprieve from payments. There shouldn't be any late fees and they should be willing to work with you. You may need the money during these next 90 days to get back on your feet.

**2**

#### TAKE LOTS OF PHOTOS

Call the insurance company ASAP. Get them to start your claim now. Anything under water is covered. Exception would be items that can be washed or stone countertops. Laminate countertops can be claimed because they are wood.

**3**

#### GET ESTIMATES FROM A CONTRACTOR FOR REPAIRS

You don't need to use that contractor but the home owner insurance company will need the estimates. Do not sign any contracts with any contractors that gives them consent / control of any benefits you may receive from insurance claims.

If it has a plug or an outlet and was under water, **DO NOT USE IT.**



Those outlets will become corroded over time and can cause house fires in the future.

**Wear an N-95 mask any time you are**



**inside a house that flooded.**

Do not put yourself at risk of contracting an illness such as bacterial or fungal pneumonia.

**Quickly get rid of all of the items in your home that were destroyed.**



If it has a plug, runs gas or electricity, it's trash.

## Replacing Dry Wall

When cutting drywall, cut it at the width of the drywall. This will save you money and time when you are replacing it. Draw a 4 ft line above the floor, cut with a razor blade, put one hole in the wall, and grab and pull. Hopefully you have drywall nails in there and not screws. Remove insulation. If it's damp in there, go up another 2 ft. Once all the damp stuff is gone and only have studs left, spray the area with bleach. This will help prevent mold from growing. When using bleach, make sure you are in a well ventilated room or have windows open. The room needs to air dry until all studs are completely dry. You can bring in fans to help with this process. Make sure the studs are completely dry before moving forward with new drywall. Estimated timeframe from start to finish is about 3 months.



## Solid Wood Furniture

Spray your SOLID WOOD FURNITURE. With bleach or "Wet and Forget" (can be found at home improvement stores). Bleach is the less expensive alternative.

## Treatment

Everything will mold or mildew if not treated properly. This can affect your health long term. Be sure to scrub your floors with diluted bleach as well.

### FEMA INFORMATION

<https://www.fema.gov/>

1-800-621-3362

Homeowners- you must go through your insurance company first. FEMA comes in behind your insurance for further possible assistance. You must register.

Loss Income- if you lost income because a natural disaster interfered with you going to work, call FEMA or go to their website /app and register for disaster unemployment.

Vehicle loss- if your vehicle was flooded out in the storm you you can file with FEMA if you have liability coverage on your vehicle at the time of the disaster and have your title and registration. If you have full coverage, you must first file with you auto insurance.

Mandatory Evacuation- call FEMA and register. You can get up to 2 months of rental assistance at the fair market value of your area.