## Storm Damage Assessment

Affected residents are urged to report flood damage to their homes via Houston 311.  This will help the City of Houston Department of Neighborhoods and the Office of Emergency Management prepare a formal assessment of the total number of affected structures, which is required for the City and State to qualify for federal recovery assistance.  Residents may call Houston 311, download the Houston 311 app on their mobile phones or visit houston311.org to submit a flooding report.

**Next Steps**

If your car was towed you can find where it was taken to at <http://findmytowedcar.com/tvrmscitizen/mainpage.aspx> or call 713-308-8580.

* If your home has suffered damage, call your insurance agent to file a claim.
* Check for structural damage before re-entering your home to avoid being trapped in a building collapse.
* Take photos of any floodwater in your home and save any damaged personal property.
* Make a list of damaged or lost items and include their purchase date and value with receipts, and place with the inventory you took prior to the flood. Some damaged items may require disposal, so keep photographs of these items.

**Cleaning and Sanitizing to Prevent Mold Damage and Flood Related Illness**

* Turn off main power if wiring is wet or moldy. Have an electrician check the house's electrical system before turning power on again.
* Open the house to fresh air when the humidity is lower outside than inside.
* Use fans and dehumidifiers to remove excess moisture unless mold has already started to grow (fans may spread existing mold).
* Use the HACV system only if the ducts have not been inundated (any forced air central heating ducts that have come in contact with water or mold should be professionally checked).
* Remove all wet items such as furniture, rugs, bedding, toys, carpeting, ceiling tiles, drywall and wood by-products.  If wallboard is soaked, remove to a foot (12") above the water mark and discard. Drain walls by removing baseboard and drilling holes near floor. Dry panel-type wall by pulling the bottom edge out from studs. Check interior of the wall for hidden mold.
* Remove all wet insulation. Discard all but rigid insulation, which can be reinstalled after disinfecting and drying.
* Discard soaked or moldy carpeting. Clean all other items first with soap and warm clean water to remove dirt and debris. Next, sanitize surfaces with one cup household liquid bleach per every 5 gallons of water. Be sure to wear boots and gloves when cleaning.
* Discard all possibly contaminated food products - anything not in a water tight container.

**Water Testing Recommended for Private Water Wells**

Owners of private water wells possibly contaminated by storm water runoff may submit water samples for testing to the Houston Department of Health and Human Services' laboratory. Owners can take water samples to the laboratory 2250 Holcombe Blvd. in the Texas Medical Center. For more information, call 832-393-3939.

**Filing your claim**

You can file your flood insurance claim by following these three steps:

**Step one:**

After experiencing a flood, contact your agent or insurance company to file a claim. An adjuster should contact you within a few days of filing your claim. If you do not hear from an adjuster, you can contact your insurance agent or company again. Make sure you have the following information handy:

* The name of your insurance company
* Your policy number
* A telephone and/or email address where you can be reached at all times

**Step two:**

Separate damaged from undamaged property. Your adjuster will need evidence of the damage to your home and possessions to prepare your repair estimate.

* Take photographs of all of the damaged property, including discarded objects, structural damage, and standing floodwater levels.
* Make a list of damaged or lost items and include their date of purchase, value, and receipts, if possible.
* Officials may require disposal of damaged items so, if possible, place flooded items outside of the home.

**Step three:**

Your adjuster will provide you a Proof of Loss form for your official claim for damages. You'll need to file this claim with your insurance company within 60 days of the flood. This document substantiates the insurance claim and is required before the National Flood Insurance Program (NFIP) or insurance company can make payment.

You'll receive your claim payment after you and the insurer agree on the amount of damages and the insurer has your complete, accurate, and signed Proof of Loss form. If major catastrophic flooding occurs, it may take longer to process claims and make payments because of the sheer number of claims submitted.

Report downed power lines by calling **(713) 207-2222**

**Protect Yourself from Fraud:**

In the wake of this week’s historic flooding, Texas Attorney General Ken Paxton is warning Texans to be extra careful about who they are hiring when it comes to hiring contractors and others to repair flood damages. Fraud and scams are sadly common in the wake of events like what Texas has seen in the past month when people are at their most vulnerable. Door-to-door salespersons should be licensed and properly bonded and offer in writing the right to cancel any sales within three days of signing. Those who are unfamiliar with the area or from out of town should also vetted. Paying up-front for work can also be problematic and is a common tool of scam artists. Get all work orders in writing. Don’t be afraid to ask for references from anyone. You should record the license plate number of any salespersons, just in case they end up being a scam artist. Consulting the Better Business Bureau is also a great way to confirm that the company you are working with is in good standing.

Price gouging is also a worry at the moment, and highly illegal to boot. With Governor Greg Abbott already declaring a state of disaster in 45 Texas counties including Harris County, vendors are now prohibited from charging higher prices for necessities. Penalties under the Texas Deceptive Trade Practices Act could be leveled on offenders. If you think you might have been taken by a price gouger, you are asked to call the Office of the Attorney General’s toll-free complaint line at (800) 621-0508 or file a complaint online at <http://www.texasattorneygeneral.gov/>