

Rebuilding Following a Disaster



Information and Resources for Texans Impacted by Natural and Man-Made Disasters

Rebuilding Following a Disaster
www.TexasBuilders.org
www.TexasBuildersFoundation.org
(512) 476-6346

Rebuild With Confidence. Hire a Professional.

On behalf of the building and remodeling industry in Texas, the members of your local home builders association and the Texas Association of Builders want to express their heartfelt sympathies to anyone who has suffered a loss as the result of a disaster. The professional building and remodeling community stands ready to assist our neighbors as we work to help rebuild the homes that were destroyed or damaged.

As you begin to assess the damage to your home and property, we would like to help you make an informed decision regarding your contractor of choice. Before you hire a contractor (builder or remodeler), we strongly encourage you to do your homework to ensure that you are hiring a reputable, qualified individual or company to help you rebuild your home or business.

Important Guidelines to help you select a competent builder or remodeler:

- Make sure the contractor has a permanent business location and a good reputation with the local bank and suppliers.
- Find out how long they have been in the building business. You want to know that your contractor will be around after construction is completed to fulfill any warranty obligations.
- Check with your local Better Business Bureau to learn if any complaints have been filed against the contractor.
- Ask for and verify references.
- Enter into a complete and clearly written contract with your builder or remodeler.
- Do not pay for the entire job up front or pay in cash. In fact, state law prohibits contractors in disaster areas from taking up front money unless they have held a physical business address in the county or adjacent county for at least one year.
- Be cautious of unusually low-priced bids or a hard-sell to “sign today” for a low price.
- Verify that your remodeler is an EPA Lead-Safe Certified Renovator if you are planning work in a pre-1978 home that will disturb more than 6 square feet of painted surfaces inside the home or 20 square feet on the exterior of the home. Learn more at www2.epa.gov/lead/renovation-repair-and-painting-program-consumers.

State and Local Tax Exemptions

Some disaster recovery related expenses are exempt from state and local taxes. Please keep these in mind as you review any bills or invoices that you receive from your contractor.

- Texas does not impose a sales tax on labor for residential repairs.
- In a declared disaster area, purchasers may claim an exemption from sales tax on separately stated charges for labor to repair or restore non-residential real property damaged by the disaster.



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- The materials that are used to perform the repairs are taxable.
- Taxpayers may claim an exemption from sales tax on charges for labor to repair or restore items damaged by a disaster. The exemption may be claimed on labor to repair furniture, appliances, or other items of tangible personal property. The exemption includes labor costs to launder or dry clean damaged clothes or other property.
- Arborists' services, such as cutting down or cutting up damaged or dead trees in a declared disaster area, are not taxable.
- Hauling away branches, limbs, or trees are waste removal services and are taxable.
- Goods and taxable services may be purchased tax free with FEMA, Salvation Army, or Red Cross debit cards and vouchers.

As you begin to repair your home, make sure your contractor is an experienced professional. Please do not hesitate to contact your local home builders association or the Texas Association of Builders if you have questions about hiring a builder or remodeler.

Home Building and Remodeling Resources Industry Trade Associations

Local Home Builders Association

The local home builders association (HBA) consists of home building industry professionals including builders, remodelers, developers, architects, and suppliers. Your local HBA is a resource to the community it serves with regard to the residential construction industry.

Local Home Builders Association (HBA)	City	Phone Number
Big Country HBA	Abilene	(325) 698-4232
Texas Panhandle BA	Amarillo	(806) 353-3565
HBA of Greater Austin	Austin	(512) 454-5588
HBA of Southeast Texas	Beaumont	(409) 899-1001
Greater Brazos Valley BA	College Station	(979) 696-0272
Coastal Bend HBA	Corpus Christi	(361) 991-3034
El Paso Association of Builders	El Paso	(915) 778-5387
BA of Greater Fort Worth	Fort Worth	(817) 284-3566
Central Texas HBA	Harker Heights	(254) 699-6964
Greater Houston BA	Houston	(281) 970-8970
Laredo BA	Laredo	(956) 722-5553
East Texas BA	Longview	(903) 758-6416
West Texas HBA	Lubbock	(806) 798-1616
Deep East Texas Association of Builders	Lufkin	(936) 875-3000
Hill Country BA	Marble Falls	(830) 798-2266
Rio Grande Valley HBA	McAllen	(956) 686-2932
Permian Basin BA	Midland	(432) 520-7917
Greater New Braunfels HBA	New Braunfels	(830) 609-4242
Dallas Builders Association	Plano	(972) 931-4840
HBA of San Angelo	San Angelo	(325) 949-0140
Greater San Antonio BA	San Antonio	(210) 696-3800
HBA of Grayson, Fannin & Cooke Counties	Sherman	(903) 891-1700
Temple Area BA	Temple	(254) 773-0445
HBA of Texarkana	Texarkana	(903) 223-0422
Tyler Area BA	Tyler	(903) 561-3964
BA of Victoria	Victoria	(361) 578-7711
Heart of Texas BA	Waco	(254) 776-8701
North Texas HBA	Wichita Falls	(940) 692-2211

Texas Association of Builders (TAB)

<http://www.texasbuilders.org/about-us/consumer-information.html>
(512) 476-6346

This trade organization was founded in 1946 to represent the interests of the residential building industry in Austin. TAB is an affiliate of the National Association of Home Builders and has 28 local home builders associations across Texas. Representing over 702,500 jobs and more than \$31 billion annually of the Texas economy, the state and local associations play a crucial role in providing housing for Texans. TAB is the second largest home builders association in the nation.

Texas Builders Foundation

www.TexasBuildersFoundation.org
(512) 476-6346

The mission of the Texas Builders Foundation, the charitable arm of the Texas Association of Builders, is to support and develop the future of Texas' construction workforce and facilitate the charitable activities of the residential construction industry. The Foundation has taken the lead in assisting communities that were devastated by both natural and man-made disasters. These projects include:

- Raising funds for the rebuilding effort in Austin and Travis County following the floods in October 2013.
- Establishing a dedicated fund to accept monetary and materials donations to help rebuild the City of West following the fertilizer plant explosion in April 2013. Contributions allowed the Foundation to build a mortgage-free home for one of the victims whose home was destroyed in the blast.
- Partnering with OPERATION FINALLY HOME to build a mortgage-free home for a military hero who was gravely injured in the 2009 Fort Hood shooting massacre.

The Foundation is available as a resource to communities that have suffered major disasters such as tornadoes, flooding or wildfires and can provide information to residents on the rebuilding process.

Texas Society of Professional Engineers (TSPE)

www.tspe.org
(512) 472-9286

The Texas Society of Professional Engineers (TSPE) is a state society of the National Society of Professional Engineers. TSPE, one of the largest state associations in the United States, was founded in 1936 to serve the interests of the individual engineer in Texas across all branches of engineering. Composed of 24 local chapters and eight student chapters, TSPE is the only active, established trade organization devoting its entire effort to the professional, ethical, economic, social and political aspects of engineering in Texas.

State and Federal Agencies and Resources

Comprehensive Consumer Information

<http://www.texasbuilders.org/about-us/consumer-information.html>

American Red Cross

www.redcross.org/get-help

(800) RED-CROSS [(800) 733-2767]

The Salvation Army of Texas

www.salvationarmytexas.org/contact/

Better Business Bureau

www.bbb.org/bbb-locator

STATE AGENCIES

Texas Department of Insurance (TDI)

www.tdi.texas.gov

TDI Consumer Help Line: (800) 252-3439

If your insurance policy information has been lost, the Texas Department of Insurance can help you locate your agent or insurance company.

Texas Health and Human Services Commission

Texas 2-1-1

www.211texas.org

211 or (877) 541-7905

2-1-1 Texas, a program of the Texas Health and Human Services Commission, is committed to helping Texas citizens connect with the services they need from over 60,000 state and local health and human services programs, including SNAP food benefits (formerly food stamps).

Texas Department of Public Safety

Texas Division of Emergency Management

www.dps.texas.gov

(512) 424-2000



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Texas Workforce Commission

www.twc.state.tx.us

Disaster Unemployment Assistance

(800) 939-6631

Texas Comptroller of Public Accounts

Comptroller.texas.gov

For questions about state taxes and fees

Texas Board of Professional Engineers

engineers.texas.gov

(512) 440-7723

The mission of the Texas Board of Professional Engineers, a state regulatory agency, is to protect the health, safety, and welfare of the people in Texas by ensuring that the practice of engineering in the state is carried out only by those persons who are proven to be qualified and by regulating the practice of Professional Engineering in Texas. Search for professional engineers on their website.

FEDERAL AGENCIES

USA.gov

(844) USA-GOV1 [(844) 872-4681]

Are you having trouble finding the information you need? 7 a.m. – 7 p.m. (CST), Monday – Friday (except federal holidays) information specialists will direct you to the government agency that can help you.

DisasterAssistance.gov

www.disasterassistance.gov

Federal Emergency Management Agency (FEMA)

www.FEMA.gov

Helpline: (800) 621-FEMA (621-3362)

For speech or hearing-impaired: (800) 462-7585

Internal Revenue Service

www.irs.gov



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Small Business Administration

www.sba.gov/tools/local-assistance/map/state/tx

Social Security Administration

www.ssa.gov

U.S. Department of Veterans Affairs

www.va.gov

Disaster Distress Helpline

Substance Abuse and Mental Health Services Administration

U.S. Department of Health and Human Services

www.samhsa.gov/find-help/disaster-distress-helpline

(800) 985-5990

LOCAL CONTACTS

For more information and assistance specific to your area, contact:

County Sheriff's Office

County Commissioners

County Appraisal District

City Offices – Office of the Mayor and City Council

City Building and Permitting Office



Post-Disaster Tips

Texas Department of Insurance

The following tips can help the claim process go more smoothly after a disaster:

- Review your policies carefully. If you don't know the answers to these questions, ask your agent:
 - Which losses are covered?
 - How much coverage do I have?
 - What are my deductibles?
- Call your insurance company as soon as possible to report your claim. Be prepared to answer questions about the extent and severity of the damage and keep a record of any contact you have with the company.
- If you have comprehensive coverage on your auto policy, call your auto insurance company to report auto damage claims. Without comprehensive coverage, your company won't cover wind, flood, or storm damage to your car.
- If you have a flood policy, call the National Flood Insurance Program. If you have a separate wind policy, call the Texas Windstorm Insurance Association. For information about your rights as a TWIA policyholder, call TDI's Coastal Outreach and Assistance Services Team.
- Make a list and take pictures and videos of any damage. Don't throw away damaged items until your insurance adjuster has seen them.
- Make temporary repairs to protect your home and property from further damage. Don't make permanent repairs until your insurance company says it's OK. Keep a record of your repair expenses and save all receipts.
- Remove any standing water and dry the area as soon as possible. Move water-soaked items to a dry, well-ventilated area. If you must move items outdoors, put them in a secure area.
- Make sure your address is visible. Post a sign with your address and the name of your insurance company in a spot easily viewed from the street.
- Try to be present when the adjuster inspects your property.
- If you hire a public insurance adjuster, call the TDI Consumer Help Line to ask if the adjuster is licensed. Public adjusters charge fees to help negotiate claim settlements with insurance companies. If you hire a public adjuster, make sure the fees are listed in the contract.
- Find a reputable contractor to make repairs. Have a written contract before repairs begin and pay only as the contractor completes the repairs.
- Texas law prohibits price gouging once the governor declares an area a disaster. If you suspect price gouging, call the Texas Attorney General's Consumer Protection Hotline.
- Be on the lookout for insurance fraud. To report suspected insurance fraud, call the TDI Consumer Help Line.
- Call the Red Cross if you need shelter or emergency food or water.
- If you aren't insured and need financial help, the Federal Emergency Management Agency might be able to help. Call FEMA if the storm is a federally declared disaster.
- Call the TDI Consumer Help Line if you have questions about insurance or have an insurance complaint.

Contact List

TDI Consumer Help Line

1-800-252-3439

TDI Coastal Outreach and Assistance Services Team

1-855-352-6278

Texas Windstorm Insurance Association

1-800-788-8247

National Flood Insurance Program

1-800-638-6620

Texas Attorney General Consumer Protection Hotline

1-800-337-3928

Federal Emergency Management Agency

1-800-621-3362

Red Cross

1-800-733-2767



INSURANCE ASSISTANCE

The Texas Department of Insurance can help you with questions or concerns about insurance. We can help

- answer questions about all types of insurance
- contact your insurance company
- explain the insurance claims process
- resolve problems or complaints about an insurance company, adjuster, or agent.

For answers to general insurance questions, for information on filing an insurance-related complaint, or to report suspected insurance fraud, call the Consumer Help Line or visit our website

1-800-252-3439
www.tdi.texas.gov

For help with workers' compensation issues, call

1-800-372-7713

To report suspected arson, call the Arson Hotline

1-877-434-7345

Have a windstorm insurance question or concern?

The Texas Coastal Outreach and Assistance Services Team (COAST) can help you:

- ✓ Learn about your rights as a Texas Windstorm Insurance Association (TWIA) policyholder
- ✓ Learn about the TWIA claims process
- ✓ Know what to do if TWIA denies your claim
- ✓ Resolve a complaint against TWIA

Texas
COAST

Texas Department of Insurance
Coastal Outreach and Assistance Services Team

1-855-35COAST (1-855-352-6278)

www.tdi.texas.gov/consumer/coast/

The Texas Department of Insurance operates the COAST program to help TWIA policyholders.



When scanned with a cell phone barcode reader app, the image on the left will automatically take you to www.tdi.texas.gov/consumer/coast/.



FEMA

Fact Sheet

After Harvey Leaves—What Flood Insurance Policyholders Need to Know

NFIP Policyholders Must Follow the Guidelines of their Flood Policy When Cleaning Up

It's the responsibility of all National Flood Insurance Program (NFIP) policyholders to minimize the growth and spread of mold as much as possible. NFIP flood insurance policies will not cover mold damage if a policyholder fails to take action to prevent the growth and spread of mold.

In some instances, it's just not possible for a policyholder to get to the property and clean up and remove the mold. The damage may be covered when:

- A legally authorized official has banned entrance into the area (possibly as a result of downed trees, downed power lines, washout/destruction of roadways, and any other reason the official may restrict entrance); and or
- Floodwaters remain around the home or in the area impeding the policyholders ability to inspect and maintain the insured property.

Before discarding items, policyholders should be sure to document their damage using photos and/or videos. The policyholder should retain, for the adjuster, samples or swatches of carpeting, wallpaper, furniture upholstery, window treatments, and other items where the type and quality of material may impact the amount payable on the claim. Properly documenting damaged property is critical for your flood claim, so discuss what your policy requirements are with your insurance agent and adjuster.

To learn more about safe and effective flood cleanup, visit the the U.S. Department of Environmental Protection Agency's website to download a [Homeowner's and Renter's Guide to Mold Cleanup After Disasters](http://www.epa.gov/mold/mold-cleanup-after-floods) (www.epa.gov/mold/mold-cleanup-after-floods).

NFIP flood insurance does not cover Additional Living Expenses, including temporary housing, so in addition to filing your flood claim, it's important to register for FEMA assistance online, at www.DisasterAssistance.gov or by downloading the [FEMA mobile app](#).

"FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards."

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Helping Texans with their auto, commercial and residential property insurance needs.
A free service of the Texas Department of Insurance and Office of Public Insurance Counsel.

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[Homeowners Insurance Price Comparison](#)

Frequently Asked Questions about Disaster Recovery

(April 2016)

[En Español](#)

[Public Adjusters](#) | [Auto Insurance](#) | [Mobilowner/Mobile Home](#) | [Homeowner \(Additional Living Expenses, Other Coverages, Claim Payments, Flood Damage, Storm Surge\)](#) | [Texas Windstorm Insurance Association \(TWIA\)](#) | [National Flood Insurance Program \(NFIP\)](#)

General Information

Q. I lost my insurance policy and I don't know who my agent is. Can I get a copy of my policy? How can I find out who my insurance company is?

A. You may want to contact your lienholder to see to whom you make your insurance premium payments, or you may be able to obtain your payee/payment records from your bank. If you paid your premium with a credit card, your credit card company may have a record of the payment and payee. When you have identified your insurance company, you should contact them for a copy of your policy.

Q. Does the act of calling your insurance company constitute starting a claim? (For instance, you wanted an adjuster to check your roof for damage.)

A. A telephone call or other communication made to an insurance company or agent in regard to the general terms or conditions of coverage that doesn't result in an investigation or claim is a "customer inquiry." The term includes questions concerning the process for filing a claim and whether a policy will cover a loss, unless the question concerns specific damage that has occurred that results in an investigation or claim. A customer inquiry can't be the basis for nonrenewal or cancellation of a standard fire, homeowners, or farm and ranch owners insurance policy.

Q. What do I do if I don't have any insurance on my property?

A. If you don't have insurance, you won't receive any claim payments from an insurance company. If a disaster has been declared, contact the Texas Division of Emergency Management by phone at 512-424-2138 or online at www.txdps.state.tx.us/dem/index.htm. You may contact the Federal Emergency Management Agency online at fema.gov or by calling 1-800-621-3362. For immediate needs, the American Red Cross (1-800-733-2767 or redcross.org) may be able to help.

Q: Our house was destroyed, should we continue to pay our insurance premiums?

A. Check with your lender before you stop paying premiums. Most homeowner policies have liability coverage that will pay if someone working on your property is injured, and you are sued and found legally responsible. Homeowner policies also cover personal property when it is away from your home. If you removed your personal property before the fire, it may still be covered. If you move to a rental property, you may want to buy renters insurance. Talk to your agent about your needs.

Q. How does replacement cost coverage work?

A. Replacement cost coverage replaces or repairs your damaged property with new material or items of like kind and quality.

Q. Is replacement cost coverage available on all policy types?

A. Replacement cost coverage isn't available under a typical auto policy. Some insurance companies provide new car replacement for a

limited number of years if the car is insured when new. You should check with your agent or company to see if they offer replacement cost coverage on all policy types.

Q. I've received a check from the insurance company, but I'm not satisfied with the amount. I plan to file a complaint to request additional payment. Should I cash the check? If I cash the check, does it mean that I accept their decision and amount of payment?

A. Be careful about signing a check before talking with the company about your concerns. Call the adjuster or company first before cashing the check. Read both sides of the check carefully, as well as any accompanying documents. Some companies' checks include a disclaimer printed on the back. The disclaimer often states that your endorsement of the check releases the insurance company from further liability. In some cases, particularly with regard to damaged real property, the check may be a partial payment to initiate repairs. Additional funds may be released when you submit proof that repairs have been completed. Please be sure that you understand what the check represents and how cashing it will affect you prior to taking any action regarding the check. If you need more of an explanation or information, talk to your agent or insurance company.

Q. My property (auto, home, or mobile home) is financed. How are claim checks issued? Do checks from insurance companies have to be endorsed by me and the lienholder? If checks are issued to both me and the lienholder, how do I collect?

A. The lienholder endorsement to the policy typically requires the insurance company to pay you and the lienholder as their interests appear. In most cases, insurance claim payments for damage to property that is security for a loan will be made payable to you and the lienholder, and the checks would require endorsements from both parties. You and the lienholder would then agree on conditions for the release of funds.

Q. What is my recourse if the check made payable jointly to the lienholder and me is sent directly to the lienholder and cashed without my knowledge or endorsement on the check?

A. You must determine whether you think further discussion with the insurance company or your lienholder would be productive. If not, you might want to consider getting legal advice. You may also contact the Texas Department of Banking at 1-877-276-5554 or visit its website at dob.texas.gov. The Texas Department of Insurance can't help with disputes regarding the release of funds by a lienholder.

Public Adjusters

Q. Do I have to hire a public insurance adjuster to file and help in the settlement of my insurance claim?

A. No. Hiring a public insurance adjuster to help you in filing a property insurance claim is optional. Public insurance adjusters charge fees to help negotiate claim settlements with insurance companies. Be aware that the public insurance adjuster fee is normally a percentage of the claim settlement and is paid out of settlement money you receive from an insurance company.

Q. Are there any limitations on the compensation of a public insurance adjuster?

A. Yes, the following limitations apply:

- If certain claims are settled within 72 hours of the date on which the loss is reported to the insurance company, the public insurance adjuster is entitled only to reasonable compensation for time and expenses and can't receive a commission consisting of a percentage of the total amount paid by the insurer.
- The public insurance adjuster's fee may not exceed 10 percent of a claim settlement (this includes any amount that was settled before you hired the adjuster). A clear statement of the public insurance adjuster's commission must be disclosed in the public insurance adjuster's written contract. You might want to review the contract language and request a change to limit the recovery to the percentage of the amount the public adjuster recovered.

Q. May a public insurance adjuster be involved in the repair of damaged property for which the public adjuster negotiated settlement?

A. No. The public insurance adjuster may not participate, either directly or indirectly, in the reconstruction, repair, or restoration of damaged property that is the subject of a claim adjusted by the public insurance adjuster.

Q. Must public insurance adjusters be licensed by TDI?

A. Yes, a person may not act as a public insurance adjuster in this state or hold himself or herself out to be a public insurance adjuster in this state unless the person holds a license or certificate issued by the commissioner. You may verify the license status of a public insurance adjuster on the TDI website at tdi.texas.gov.

Auto Insurance

Q. My car was washed away in the flood. How do I find out where it is now?

A. Contact the Unclaimed Autos department of the area police department. Also, your car may have been towed to a storage facility without your consent. If the car was towed without your consent and the storage facility wants to charge you a fee, you might contact the Texas Department of Motor Cars at 1-888-368-4689.

Q. Is my car covered for fire or flood damage?

A. Fire or flood damage to your car may be covered if you carry other than collision coverage, also called comprehensive coverage, on your policy. This information can be found on your policy's declarations page. If you don't have a copy of your policy, ask your agent or company for a copy.

Q. If my car is damaged and my policy only provides liability coverage, is there any help available?

A. If your auto insurance policy provides liability coverage only, it will not pay for damage to your car due to a flood or fire. If a disaster has

been declared, contact the Federal Emergency Management Agency online at fema.gov or by calling 1-800-621-3362. The American Red Cross (1-800-733-2767 or redcross.org) may be able to help with immediate needs.

Q. My car was damaged. How does the insurance company decide if my car should be totaled?

A. Whether your car will be totaled is determined on a case-by-case basis like any other loss. Normally, when the cost of repair plus the salvage value equals or exceeds the actual cash value of the car prior to the loss, it will be considered a total. A primary factor is the amount of water in your car. Generally, if water covered your dashboard or electrical components, the car will be totaled.

Q. My car was totaled due to storm damage and I have full coverage on it. The company is going to pay the Blue Book value but I still owe a lot more than that. Doesn't the company have to pay what I owe on the auto?

A. No. The company is only obligated to pay the current market value of your car. You can request that the adjuster explain to you how the value was derived to ensure that all of the car's equipment, features, upgrades and recent work was considered in determining the value. To cover the difference between the market value of your car and what you actually owe, you would need an endorsement or separate policy, to provide guaranteed auto protection (GAP) coverage.

Q. Do I have to agree to have my car totaled if I am "upside down" on the loan? Will I owe the lienholder more than the actual cash value of the car?

A. The policy contract states how the loss will be paid. The insurance company decides whether to total a car. A car is typically totaled if it will cost more to repair the car than the car is worth. Insurance coverage for the difference between the actual cash value of a car and the outstanding loan amount can be covered by a GAP endorsement or a separate GAP policy. Absent a GAP policy or another provision that includes replacement cost coverage, if the cost to repair exceeds the actual cash value (also known as a "total loss" or "totaled car"), the company will pay the actual cash value of the car. If the car is subject to an outstanding lien, you are responsible for the balance.

Q. What if my car is determined to be a total loss, but I want to keep it?

A. If it's a total loss and you want to keep the car, you and the insurance company may negotiate a settlement in which you may retain the salvaged car. However, you would then be responsible for the cost of repairs and would be subject to the laws regarding owner-retained salvage. For questions regarding owner-retained salvage, please contact the DMV by phone at 888-368-4689 or online at www.txdmv.gov. Additionally, you may wish to contact the lienholder to find out whether retaining the salvaged car would affect the lien.

Q. What if I don't agree with the settlement offered by the insurance company, particularly as it concerns the market value determination for my totaled car?

A. Ask the adjuster to explain how the settlement amount was derived. You may also provide examples of cars for sale in your area that are in the same pre-loss condition to support the market value. If you still disagree, you may ask for an appraisal of the loss. Many policies contain specific provisions that describe the responsibilities of both parties if an appraisal is necessary or desired.

Q. What will happen to the car's title if my car is totaled? How is the title on a totaled insured car processed?

A. If you own the car outright, you may have to sign the title over to the insurance company. In exchange, the insurance company may give you a check for the market value of the car, depending on the terms of your policy. If your car is still subject to a loan, the insurance company may coordinate with you and your lender to have the title transferred to the insurance company. In that situation, the insurance company may establish contact with the lender to find out the amount still owed on the loan. Example: If the insurance company determines that the market value of the car is \$10,000 and the amount owed the lender is \$8,000, the insurance company will issue a check for \$8,000 to the lender to release the lien on the car. The insurance company will then issue a \$2,000 check to you after you sign over the title. For specific information about how titles are processed, call the DMV at 888-368-4689 or visit them online at www.txdmv.gov/cars/index.

Q. I lost the title to my car. How can I get a replacement title?

A. Contact the DMV at 1-888-368-4689 or online at www.txdmv.gov/cars/index to ask for a replacement for your lost title.

Q. If I evacuate due to a disaster and my personal property in my car is stolen, will my personal property be covered by my personal automobile policy? Will it be covered by my homeowners insurance policy?

A. Generally, a personal automobile policy doesn't cover personal property. Most homeowners insurance policies provide coverage for personal property in your car. Please read your policy or contact your agent or insurance company for more information regarding coverage provided by your specific policy.

Q. The insurance company requested that I tow my flooded car to a specific location for inspection. Am I responsible for the towing charges?

A. No. The insurance company should pay the towing expense by reimbursing you or paying the tow truck operator once the car is delivered at the inspection site. You shouldn't be responsible for the expense since you are helping the insurance company conduct an inspection of your car and are protecting your car from further damage.

Q. The insurance company agreed to repair my car. Can the company require the body shop to install used parts?

A. In some cases, used parts and after market parts may be permissible, depending on the age, condition, and mileage of the particular car. Most Texas personal automobile policies require the insurance company to pay the lesser of the following: actual cash value of the property; the amount to repair or replace the property with other of like, kind, and quality; or the amount stated in the declarations page of the policy.

Q. Since my car was damaged, I had to rent a car. Does my auto policy cover the cost of renting a car?

A. Your policy will provide coverage for renting another car only if you have an endorsement on your policy for rental reimbursement coverage. Under this coverage, the insurance company will pay up to the limit shown on the endorsement for the reasonable amount of time it takes to repair or replace your car.

Q. If my car is financed, how are claim checks issued? If issued to both me and the lien holder, how do I collect?

A. The lien holder endorsement requires the insurance company to pay me and the lien holder as their interest may appear. The lien holder and I may both be named on the check. The lien holder and I will agree on the release of funds.

Q. What is my recourse if the check made payable jointly to the lien holder and me is sent directly to the lien holder and cashed without my knowledge or endorsement on the check?

A. That is a legal question that TDI can't answer. Your first step would be to contact the insurance company and your lien holder. You can also contact the Texas Department of Banking at 1-877-276-5554 or visit its website at dob.texas.gov.

Mobilowner/Mobile Home

Q. Are there different types of policies that provide coverage for mobile homes?

A. Yes, mobile homes may be written on various types of policies, including a homeowners policy. The majority of mobile homes are currently written on a mobilowners policy. You should check with your agent or company to see what type of policy you have.

Q. Do checks from insurance companies have to be endorsed by both me and the mortgage company? Does the same procedure apply to mobile homes?

A. Insurance claims payments for damage to property that is security for a loan must be made payable to the policyholder and the mortgage company, so they would require endorsements from both parties.

Q. Wind caused my tree to fall on my mobile home and damaged my roof. Does my mobilowners policy cover the damages to my home and would the company pay to remove the tree from my property?

A. If your policy provides coverage for windstorm it will pay for the damage to your roof. The tree itself won't be covered. Most mobilowners policies provide a limited amount of debris removal coverage. Some companies may provide an option to increase coverage. You should contact your agent or company regarding debris removal coverage.

Q. Does my mobilowners policy provide additional living expense?

A. Most mobilowners policies provide some additional living expense reimbursement if the mobile home was damaged or destroyed by a covered peril and is uninhabitable. Some companies may provide an option to increase this coverage. It is important that you contact your agent or company about your additional living expense coverage.

Q. My mobile home was flooded. Will my mobilowners policy pay for my damage?

A. Some mobilowners policies do provide coverage resulting from a flood. Other mobile home policies exclude flood coverage. It is important to check your policy or contact your agent about flood coverage for your mobile home.

Q. I lost the title to my mobile home. How can I get a replacement title?

A. Contact the Department of Housing and Community Affairs, Manufactured Housing Division, to request a Statement of Ownership and Location to your mobile or manufactured home. Call the department at 1-800-500-7074 or visit them online at www.tdhca.state.tx.us/mh/faqs-sol.htm.

Homeowner

Q. Can I make repairs to my property immediately?

A. Generally, you should only make temporary repairs to protect your property from further damage. Don't make permanent repairs until an adjuster has inspected the damage. Your policy covers the cost of necessary temporary repairs, so save your receipts for materials and labor. Take pictures of the damage before making any repairs.

Q. Who should I call if I have damage to my home as a result of a windstorm and my windstorm insurance is provided through the Texas Windstorm Insurance Association?

A. For questions on policy coverage or filing a claim on your TWIA policy, contact your insurance agent or contact TWIA at 1-800-788-8247 or online at twia.org. For questions regarding inspections of your property for certification to the Windstorm Building Code, call the TDI Windstorm Inspection Program at 1-800-248-6032 or visit www.tdi.texas.gov/wind/index.html.

Q. What's the difference between the different types of homeowners policies?

A. Homeowners policies may either provide "all risk" or "named peril" coverage. All risk is used to describe policies that typically cover all perils unless specifically excluded in the policy. Named peril means the damage must be caused by a peril that is specifically named or listed in the policy. Homeowners policies typically provide coverage for your dwelling, personal property, other structures, loss of use (also called additional living expenses-ALE), personal liability, and medical payments.

Q. How does replacement cost coverage work on policy types such as homeowners, dwelling, and mobile home?

A. Replacement cost coverage replaces and repairs your damaged dwelling or personal property with new material and items of like kind and quality. In most cases, you should only be responsible for paying the deductible. Some homeowners and dwelling policies automatically include replacement cost coverage for the dwelling; others may be endorsed for an additional premium; and some may only provide actual cash value. Companies may also offer replacement cost coverage for mobile home policies. You should check with your agent or company to see if your company offers replacement cost coverage on your policy. When you repair your home, some companies may pay the actual cash value first and then pay the withheld depreciation as repairs are completed.

Q. Under a homeowners policy, who determines the cause of damage and who pays for an expert if one is needed?

A. The insurance company usually determines the cause of damage as its adjusters investigate and evaluate the loss. If an expert is required to determine the cause of the loss, the cost is usually borne by the insurance company. You should only pay if you hired the expert in support of the claim.

Q. Can my insurance company increase my homeowners insurance premium because I filed a claim for storm damage?

A. Insurance companies can't surcharge a homeowners policy due to a weather-related claim. That doesn't mean that the homeowners premiums for all policyholders in a particular rating territory won't see premium increases in the future. The insurer can't nonrenew or cancel a homeowners or farm or ranch owners insurance policy or a standard fire policy insuring a one-family dwelling or duplex or the contents of one-family dwelling, duplex, or apartment due to weather related claims.

Q. I'm still having repairs done from a previous storm. If the repairs aren't finished, do I have to pay another deductible for the new damage?

A. Unfortunately storm damage that occurs hours, days, or weeks apart will be treated as separate claims/occurrences and the policyholder will be responsible for the deductible for each claim or occurrence.

Additional Living Expenses

Q. Does a homeowners insurance policy provide ALE coverage?

A. If you can't remain in your home because of loss from "a covered peril," your homeowners or renters policy will pay for staying in a hotel, motel, or other place temporarily. However, payments are limited based on your specific policy provisions. If the damage does force you to move, be sure to tell your insurance company where you are and how to reach you by phone. Also, you should leave a note at your damaged residence telling the insurance adjuster how to find you.

Q. Does a homeowners insurance policy provide ALE coverage during a mandatory evacuation?

A. It depends on your policy. Some policies may provide coverage if a civil authority prohibits you from use of the residence premises as a result of direct damage to a neighboring premises caused by a covered peril. This coverage is generally limited for a period of up to two weeks. Ask your agent or company about your specific policy.

Q. There is a power outage in my area and we have no utilities in our home. Will my policy pay for a hotel until power is restored?

A. Probably not. A homeowners policy generally provides ALE only if your home is damaged by a peril covered in your policy and, as a result of the covered damage, the residence is unfit to live in. Please read your policy or contact your agent or insurance company for more information regarding coverage provided by your policy.

Q. When does my ALE begin to cover my expenses?

A. Generally, for policies that include coverage ALE and loss of fair rents or fair rental value, coverage begins once a covered peril makes the residence premises wholly or partially unfit to live in. However, even if your policy does include ALE coverage, it may be some time before you are reimbursed for these expenses. You may wish to keep detailed records and receipts of all potentially reimbursable expenses. Please read your policy or contact your agent or insurance company for more information regarding coverage provided by your specific policy.

Q: Do I have to provide receipts to the insurance company to receive ALE? Does the insurance company have to advance me money for ALE?

A. Yes, you must submit receipts to the insurance company. The company isn't required to advance you money, but many insurance companies will give you an advance prior to receiving receipts. Review the section of your policy that addresses ALE.

Q: If I received payment for a total loss but want to relocate and not rebuild my house, will I still receive ALE?

A. Yes, most homeowners policies say "if you permanently relocate, payment will be for the reasonable time required for your household to become settled." Please review your policy.

Other Coverages

Q. If I evacuate due to a storm, and my personal property is damaged or stolen while in another location, will my personal property be covered by my auto or homeowners policy?

A. Homeowners policies provide coverage for personal property while away from the insured location or premises. Most policies limit the amount of this coverage to either 10 or 20 percent of the total amount of coverage for personal property. Some policies limit theft coverage for personal property while away from the residence premises at any other residence owned by, rented or occupied by the policyholder, unless the policyholder is temporarily living there. Generally, a personal automobile policy won't cover personal property.

Q. Will my homeowners insurance policy reimburse me for service charges assessed by the fire department for responding to the fire at my property?

A. Depending on the policy, you may have some coverage for fire department service charges. Please read your policy or contact your agent or insurance company for more information regarding coverage provided by your specific policy.

Q. My home wasn't flooded by rising water but the sewer line backed up and caused damage in my home. Is this covered under my homeowners policy?

A. It depends on your policy. Some policies exclude water or sewage from outside the residence premises plumbing system that enters through sewers or drains. Contact your insurance company or agent regarding coverage.

Q. The food in my refrigerator spoiled because of loss of power in my area. Will my homeowners policy pay for the loss?

A. Most homeowners policies will provide up to \$500 for spoilage of refrigerated or frozen food caused by an off premises power failure, if the power failure is a direct result from a peril covered in your policy. If the power failure is a result of physical damage to the dwelling or any equipment contained in the dwelling and is caused by a peril covered in your policy coverage isn't limited to \$500. Other policies may not provide the \$500 for a loss resulting from a power failure off premises unless added by an endorsement.

Q. Is there coverage for loss avoidance measures?

A. Most homeowners insurance policies provide some coverage for expenses and damage to covered property that you remove to ensure it doesn't receive more damage.

Q. Does my homeowners policy cover my detached garage or storage shed?

A. Coverage for other structures such as a detached garage or storage shed that are set apart from the dwelling by a clear space is generally the same as your insured dwelling. The total amount of coverage for other structures is usually 10 percent of the amount of insurance you have on your insured dwelling. Some policies may not provide coverage for other structures such as portable buildings or buildings that are used for business purposes. You should contact your agent or company regarding your specific policy.

Q. My home and all of my outbuildings and fences were totally destroyed in a fire. Does my insurance company have to pay me the full amount of my policy?

A. Under most property policies in Texas, if the insured property, other than personal property, is a total loss due to fire damage, the insurance company must pay the full amount under the policy for each destroyed item covered by the policy. This is known as "liquidated demand." For some property, like your home, the policy will include a dollar amount for the limit of liability. For other property, like other structures and fences, the coverage is often a percentage of the limit of liability for the dwelling. For example if your home is insured for \$100,000 and the policy covers other structures for 10 percent of the dwelling limit, you would have \$10,000 available for other structures. Please read your policy or check with your agent or insurance company for further information.

If you have a mobilowners policy, or if you have insurance with a farm mutual or surplus lines insurance company, please read your policy or consult with your agent or insurance company to determine whether it includes coverage for liquidated demand.

Q. A windstorm blew my fence down. Will my homeowners insurance cover loss of my fence?

A. If your policy provides coverage for wind, you may have coverage for the fence. Coverage for fences is usually limited to actual cash value which is the replacement cost for the damaged property less depreciation. Some policies don't provide any coverage for fences damaged by wind. You should check your policy or contact your agent about coverage.

Q. Are plumbing problems/backed up toilets covered by any types of insurance, even after a flood?

A. Some homeowners policies provide coverage for accidental discharge, leakage or overflow from within a plumbing system and if rising flood waters cause toilets to overflow, the loss may be covered. Contact your insurance company or agent regarding coverage.

Q. Wind caused my tree to fall on my house, which caused damage to my roof. Does my homeowners policy cover the damage to my house and pay for the removal of the tree from my property?

A. Most homeowners policies include the peril of falling objects, which would include a tree. Some policies limit the coverage for removal to \$500 per tree and \$1,000 per loss. Contact your insurance company or agent regarding coverage.

Q. My neighbor's tree fell down on my house and damaged my roof. Will my neighbor's homeowners policy pay for the damage to my home and remove the tree?

A. Probably not. Unless there is an element of negligence involved (like not removing a dead tree), a homeowner is generally not considered responsible for damage caused by a tree on their property that falls and damages someone else's home or property. The insurance policy of the party who sustained the damage should pay for the damage, depending on policy language.

Q. During the storm, a tree fell on the roof of my home which allowed rain to enter from the opening made by the tree. I now see mold growing. Do I have coverage?

A. Most homeowners policies will provide coverage for the property damaged by rain that entered through an opening caused as a direct result of wind. Generally, mold is excluded in the homeowners policy; however, some policies will cover an ensuing mold loss caused by or resulting from covered water damage. Coverage for ensuing mold loss would include the reasonable and necessary costs to repair or replace your damaged property. Most policies don't include any additional cost for remediation or testing of ensuing mold unless your policy includes mold remediation coverage.

Claim Payments

Q. I've received a check from my company for damages to my home. It is going to cost more to repair than the amount received. Did they pay me enough for damages?

A. If you have replacement cost coverage, your claim may be paid in two stages. Your first claim check may be for the actual cash value of the damaged property. ACV is determined by taking the replacement cost for the covered loss and deducting for depreciation. Once the damaged property is repaired or replaced, you are entitled to receive the depreciation that was previously withheld in your first check up to the replacement cost of the damaged property and not to exceed the actual amount spent or the total amount of insurance on the dwelling. Generally, in order to receive the difference between ACV and replacement cost, the policy contract requires that the repair or replacement be completed within a specific period of time, usually 180 to 365 days from the date of loss. Policies may also provide an option to extend that time frame if requested in writing as outlined in the actual policy. It is important to check your policy and/or contact your agent regarding the specific requirements of your policy.

If you are not underinsured, you should only be responsible for paying your deductible in most cases. If you believe your company is not offering an amount sufficient to repair/replace your damaged property, minus your deductible, you may want to request appraisal in accordance with the provisions in the policy. Have your company explain the basis for its payment and clarify if additional funds are forthcoming.

Q. Do checks from insurance companies have to be endorsed by me and the mortgage company? Does the same procedure apply to mobile homes?

A. Insurance claims payments for damage to property that is security for a loan must be made payable to the policyholder and the mortgage company, so they would require endorsements from both parties.

Q. What recourse do I have if the check was issued directly to the mortgage company? How long can a mortgage company hold money before releasing any to me? Can the mortgage company disperse the money in small increments? Can they withhold disbursements?

A. Your insurance company may not make a check for a claim payable only to the mortgage company. If they do, you shouldn't accept it and request that the check be re-issued to you and your mortgage company.

The Texas Insurance Code provides that the mortgage company must, within 10 days after it receives the insurance proceeds, tell you what its requirements are to release the money. Once you have provided sufficient evidence to show that you have met those requirements, the mortgage company has 10 days to release the funds.

- If you have a concern about a private mortgage lender, you should contact the Federal Trade Commission at 1-877-382-4357. You may also visit its website at www.ftc.gov. You might also want to contact the Office of Consumer Credit at 1-800-538-1579 or online at <http://occc.texas.gov/>.
- If the lender is a state-chartered savings and loan, or bank, call the Texas Department of Savings and Mortgage Lending at 512-475-1350.
- If the lender is a federal chartered lender, call the Office of the Comptroller of the Currency (OCC) Customer Assistance Group at 1-800-613-6743.
- In some instances, the U.S. Department of Housing and Urban Development (HUD) can help. Call HUD at 1-800-225-5342.

Flood Damage

Q. My house was flooded and I placed my furniture and household items in the front yard to dry out, but they were stolen. Will my homeowners policy cover this loss?

A. It depends on your policy. Even though there is an exclusion for flood losses, many policies contain an exception to that exclusion such as "We do cover an ensuing loss by theft or attempted theft or any act of stealing." Contact your insurance company or agent regarding coverage.

Q. My house got water in it from the flood. I had damage to the roof and the roof is sagging and rain water came in through the roof. I don't have flood insurance, but I do have homeowner's insurance. What, if anything, may be covered under my homeowner's policy?

A. If a covered peril such as wind or lightning caused damage to the roof and created an opening, then water damage to your home and personal property resulting from rain water coming through that opening may be covered under most homeowners policies.

Q. During the storm, my home was flooded. Does my homeowners policy cover mold damage from the flood water?

A. Typically, homeowners policies do not cover damage caused by or resulting from flood, surface water, waves, tidal water or tidal waves, overflow of streams or other bodies of water or spray from any of these whether or not driven by wind. If there is no flood coverage provided in the homeowners policy, any ensuing mold loss resulting from flood would not be covered under the policy.

Q. I bought my house several years ago and last year my mortgage was bought by another mortgage company. My original company provided flood insurance, but now I find that the new mortgage company did not provide it. What can I do?

A. Mortgage companies are required by statute to ensure that a property in a flood zone has flood insurance. A mortgage company must provide notice to the borrower of the requirement of flood insurance. If the borrower fails to purchase flood insurance, then a mortgage company may purchase flood insurance for the property. For information regarding the statute, contact the Federal Emergency Management Association (FEMA) representative at a Disaster Recovery Center (DRC) or the NFIP. Remember that it is important as a homeowner to ensure that all necessary insurance coverage is in place.

- If you have a concern about a private mortgage lender, you should contact the Federal Trade Commission (FTC) at 877-382-4357. You may also visit its website at www.ftc.gov/.
- If the lender is a state-chartered savings and loan, or bank, contact the Texas Department of Savings and Mortgage Lending at 512-475-1350.
- If the lender is a Federal Chartered Lender, contact the Office of Thrift Supervision, western region at 972-277-9500.
- In some instances, the U.S. Department of Housing and Urban Development (HUD) can help. Call HUD at 800-225-5342.

Storm Surge

Q. My home was damaged by the storm surge. Will my homeowners policy provide coverage for damage caused by storm surge or flood?

A. Most homeowners policies specifically exclude coverage for losses that result from flood. A flood exclusion may specify that the insurance company won't pay for losses caused by or resulting from flood, surface water, waves, storm surge, tides, tidal water, tidal waves, tsunami, seiche, overflow of streams or other bodies of water, or spray from any of these, all whether driven by wind or not.

If you bought a policy that provides coverage for damage caused by flood or rising water the policy should cover the damage to your home that was caused by storm surge. This type of coverage is typically purchased under a flood insurance policy through the National Flood Insurance Program. The NFIP policy refers to a flood (in part) as a general and temporary condition of partial or complete inundation of normally dry land from overflow of inland or tidal waters or unusual and rapid accumulation or runoff of surface waters from any source.

Q. My home was damaged by the storm surge. Will my TWIA dwelling policy provide coverage for damage caused by storm surge or flood?

A. The TWIA dwelling policy specifically excludes coverage for losses that result from flood. The flood exclusion in the policy specifies that the insurance company will not pay for losses caused by or resulting from flood, surface water, waves, storm surge, tides, tidal water, tidal waves, tsunami, seiche, overflow of streams or other bodies of water, or spray from any of these, all whether driven by wind or not.

If you bought a policy that provides coverage for damage caused by flood or rising water the policy should cover the damage to your home that was caused by storm surge. This type of coverage is typically bought under a flood insurance policy through NFIP. The NFIP policy refers to a flood (in part) as a general and temporary condition of partial or complete inundation of normally dry land from overflow of inland or tidal waters and/or unusual and rapid accumulation or runoff of surface waters from any source.

Q. My insurance company denied my claim simply because of where my home was located and stated that the damage was caused by flood/storm surge. Is that right?

A. Whether an individual claim is covered will depend on the specific language contained in the actual policy or policies insuring your home. Insurance companies cannot make blanket decisions and deny claims without investigating the facts of each claim. If you feel your company denied your claim without investigating the specific facts of your individual claim, you may file a complaint with TDI online at www.tdi.texas.gov/consumer/complfrm.html.

Texas Windstorm Insurance Association (TWIA)

Q. What coverage do I have for my house, personal property, and other structures under my TWIA policy?

A. Generally, the TWIA dwelling policy provides coverage for direct physical loss caused by windstorm or hail to your dwelling, other structures such as detached garages, and personal property, including clothing. The amount of insurance for other structures is included in the limit of insurance for the insured dwelling and will not exceed 10 percent of that limit unless you have specifically insured other structures on the dwelling policy. You should contact your agent and review your policy and any applicable endorsements for specific coverages.

Q. Does my TWIA dwelling policy provide coverage for additional living expenses?

A. If your home is your primary residence and you have endorsement TWIA 310 or TWIA 320, your policy provides ALE coverage. If you can't remain in your home because of a windstorm loss, your TWIA policy will pay for staying in a hotel, motel or other temporary shelter. However, payments are limited based upon which endorsement you have on your policy. If the damage does force you to move, be sure to tell your agent and TWIA where you are and how to reach you by phone. Also, you should leave a note at your damaged residence telling the insurance adjuster how to find you.

A primary residence is a dwelling occupied by you for more than a total of 180 days in the most recent calendar year or a dwelling that is your principal residence. TWIA does not provide ALE coverage for secondary residences.

Q. Does my TWIA dwelling policy cover my fence damage?

A. Your TWIA dwelling policy does cover a fence if it was damaged by windstorm. Fences aren't insured for replacement cost coverage. Claims on fences are paid on a depreciated basis.

Q. Does my TWIA mobile home policy provide coverage for additional living expenses?

A. No, coverage for additional living expense isn't covered under a TWIA Mobile Home Policy.

Q. Is my fence covered under my TWIA mobile home policy?

A. No, fences aren't covered under a TWIA mobile home policy.

National Flood Insurance Program (NFIP)

Q. What is the difference between a flood insurance policy issued by the NFIP and a policy issued by an insurance company? Does one provide better coverage than the other?

A. Flood insurance is provided by the federal government through the NFIP. The policies that are sold by insurance companies are usually NFIP policies sold through the write your own program. This is done to make it easier to purchase flood policies through local insurance agents. Even though the policies are bought through the insurance companies, they are NFIP policies. Claims are handled by NFIP adjusters and by insurance company adjusters that are certified by the NFIP to handle flood claims. Questions and complaints can be referred to the NFIP at 1-888-225-5356. Some insurance companies may also offer flood coverage other than the NFIP policy. You should check with your agent or company to see if flood coverage other than the NFIP policy is available, and to compare the coverages being offered to determine the best coverage for your needs.

Q. How can I get insurance coverage to protect my home and contents from damage caused by flooding?

A. NFIP makes flood insurance available to people who live in communities that participate in the NFIP. Contact your agent or the NFIP at 1-888-225-5356 to buy a NFIP policy. The home need not be near a body of water or in a floodplain to qualify.

Q. Why would I buy flood insurance if my property is in a low or moderate risk area?

A. Twenty to 25 percent of all flood insurance claims come from low to moderate risk areas.

Q. Can I buy flood insurance if I rent?

A. You can buy up to \$100,000 of flood insurance for your contents.

Q. How much flood insurance can I buy?

A. You can buy up to \$250,000 for the dwelling and \$100,000 for your contents.

Q. Does the policy provide any coverage for additional living expense?

A. No, the NFIP policy doesn't provide coverage for additional living expenses.

Q. How is damaged residential property valued after a loss under an NFIP policy?

A. If the property is insured to at least 80 percent of its value and is your principle residence, the dwelling will be valued at replacement cost if the dwelling is replaced. If the dwelling is rebuilt at a new location, the replacement cost won't exceed what it would have cost to replace at the former location. Contents, appliances, carpets and carpet pads and outdoor property are valued at actual cash value. Actual cash value is the cost to repair with new material of like kind and quality less depreciation.

Q. Is there coverage for the cost of debris removal? What about loss avoidance measures?

A. The cost of removing debris on your property, and the cost of removing debris of your property that is on someone else's property is covered, but it's subject to the limit of the policy. You will be compensated at the Federal minimum wage if you perform the work yourself. Loss avoidance is limited to \$1,000 for the cost of sandbags, temporary levees, pumps and plastic sheeting and lumber, including the value of your work. An additional \$1,000 is available for the cost of moving insured property to protect it from flood. These benefits don't increase the limit of insurance.

Q. If my car was parked on my property and damaged by flood, does the flood policy cover the damage?

A. No, automobiles aren't covered property under the NFIP policy. If you have comprehensive or full coverage under your auto policy, flood should be covered by that policy. If you have liability only, there is no coverage for the car.

Q. Does flood insurance cover damage to built-in appliances?

A. Check to see what flood insurance coverage you have. Then, call NFIP at 1-888-225-5356 to determine what would be covered in a

flood insurance policy. Generally, flood policies provide coverage for the structure and personal property. Built-in appliances may fall under either category.

Q. What coverage is available for commercial buildings?

A. Up to \$500,000 is available for non-residential buildings, and an additional \$500,000 for contents of non-residential buildings. Buildings and contents are valued at actual cash value.

Q. When does coverage become effective under an NFIP policy?

A. There is a 30-day waiting period before coverage goes into effect after an NFIP policy is purchased. However, there is an exception to the 30-day waiting period when a new policy is initially purchased in connection with a loan. In that case, the policy becomes effective at the time of the loan closing.

Q. What if my dwelling or commercial building is valued over the maximum limits available?

A. The insurance company that insures your commercial building for fire might add excess flood coverage. That coverage usually has the NFIP maximum limits as a deductible. Availability might depend on the flood zone of each location. There may be insurers that will write excess policies for dwellings over the \$250,000 maximum limits. You should contact your agent to learn more about available coverage.

Q. Where can I get more information about flood insurance?

A. Visit floodsmart.gov.

For more information contact: ConsumerProtection@tdi.texas.gov or 1-800-252-3439

Last updated: 02/13/2017



Texas Department of Insurance

Consumer Protection – Public Education, Mail Code 111-1A
333 Guadalupe • P. O. Box 149091, Austin, Texas 78714-9091
512-322-4310 telephone • 512-305-7463 fax • www.tdi.state.tx.us

Business Interruption Coverage

Having to temporarily close a business damaged by a fire, natural disaster, or other similar event could cause significant financial hardship for a company. A commercial property insurance policy might pay to rebuild your physical property, but many business owners also buy business interruption coverage to pay for lost income, operating expenses, and extra expenses while they're restoring their operations after experiencing a covered loss.

How Business Interruption Coverage Works

Business interruption coverage compensates you for lost income and certain operating expenses if you are forced to vacate your business because of a loss covered in your policy. Payments typically begin 24 to 48 hours after the loss occurs or after you pay a deductible.

You will only receive payments if your property is damaged or destroyed by a risk or peril covered by the policy language. Typically, business interruption policies cover losses from fire, lightning, windstorms (except along the Gulf Coast), vandalism and theft, vehicles, aircraft, and civil commotion.

Most commercial property policies exclude flood coverage. If you bought separate policies for flood or windstorm coverage, ask your agent if those policies include business interruption coverage.

Business interruption coverage usually won't cover losses from earthquakes, disease pandemics, terrorism, weather-related evacuations, or loss of electricity or utilities not directly resulting from damage to your property.

Make sure you understand what your policy does and does not cover. Also make sure you know your policy's dollar limits. Review your policy carefully and talk to your agent if you need clarification.

Types of Coverage

There are four types of coverage that are typically associated with business interruption coverage. Determine which coverages are important to you.

- **Business income coverage.** Business income is net profit or loss before taxes and continuing normal operating expenses, including payroll. The amount of the payment you'll receive is determined by previous sales volumes and expenses based on the business' financial records.

- **Extra expense coverage.** Extra expenses are those above and beyond your normal monthly expenses that are expended to restore a business either at the original or at a temporary location. This coverage can also be purchased alone and could provide sufficient coverage without purchasing business interruption coverage.
- **Contingent business interruption coverage.** This coverage compensates you for any income you might have lost due to property loss or damage at a supplier's or customer's location. For instance, this coverage would pay you for lost income if you own a florist shop and your main flower supplier's business location suffers fire damage.
- **Civil authority coverage.** This coverage would pay for loss of income or extra expenses as a result of a government denying you access to your business due to a covered loss at a location owned by someone else.

How to Get Coverage

- **Through a commercial property policy.** Many commercial property insurance policies include business interruption coverage, either within the body of the policy or as an endorsement. Ask your agent if it's included in your policy.
- **Through a business owner's policy (BOP).** BOP policies are tailored to the needs of small-business owners and combine property, liability, and business interruption coverage in one policy.
- **Through a separate business interruption policy.**

Shopping for a Policy

Keep a few key points in mind when shopping for business interruption coverage and deciding how much coverage you need.

- Ensure policy limits are sufficient to cover your business for more than a week while you're getting the business running again. Consider the cost of rent payments, utilities, salaries, equipment lease payments, and all other operating expenses.
- Consider the likelihood of a covered cause of loss affecting your business. If your business is near the Gulf Coast, for example, you may be at a greater risk for hurricanes than businesses located inland.
- Consider how long it would take to resume normal business operations at a permanent or temporary location after suffering a loss. If necessary, would it be easy to relocate and resume business quickly?
- Premiums will likely be based on the business' risk of suffering damage caused by a covered peril. A restaurant, for example, might be charged a higher premium than a doctor's office because of the greater risk of fire.

- Make sure you understand the exact dollar amount of the coverage and the length of time it will pay. Review the policy carefully or ask your agent for an explanation.

For More Information

If you have questions about insurance, call TDI's Consumer Help Line or visit the TDI website

1-800-252-3439
463-6515 in Austin
www.tdi.state.tx.us

If you have an insurance-related complaint, we may be able to help. You may file a complaint with TDI in a variety of ways:

- by completing the online complaint form
- by e-mail at ConsumerProtection@tdi.state.tx.us
- by fax at 512-475-1771
- by mail at

Texas Department of Insurance
Consumer Protection Program
P.O. Box 149091
Austin, TX 78714-9091

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[What's Hot \(https://www.irs.gov/taxonomy/term/18716\)](https://www.irs.gov/taxonomy/term/18716)

[News Releases \(https://www.irs.gov/taxonomy/term/18696\)](https://www.irs.gov/taxonomy/term/18696)

[Multimedia Center \(https://www.irs.gov/taxonomy/term/18671\)](https://www.irs.gov/taxonomy/term/18671)

[Tax Relief in Disaster Situations \(https://www.irs.gov/taxonomy/term/18641\)](https://www.irs.gov/taxonomy/term/18641)

[Radio PSAs \(https://www.irs.gov/taxonomy/term/18701\)](https://www.irs.gov/taxonomy/term/18701)

[Tax Scams/Consumer Alerts \(https://www.irs.gov/taxonomy/term/18706\)](https://www.irs.gov/taxonomy/term/18706)

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[Fact Sheets \(https://www.irs.gov/taxonomy/term/18651\)](https://www.irs.gov/taxonomy/term/18651)

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[Media Contacts \(https://www.irs.gov/taxonomy/term/18666\)](https://www.irs.gov/taxonomy/term/18666)

[IRS Future State \(https://www.irs.gov/irs-future-state\)](https://www.irs.gov/irs-future-state)

[IRS Statements and Announcements \(https://www.irs.gov/irs-statements-and-announcements\)](https://www.irs.gov/irs-statements-and-announcements)

FS-2006-7, January 2006

Reconstructing records after a disaster may be essential for tax purposes, getting federal assistance or insurance reimbursement. Records that you need to prove your loss may have been damaged or destroyed in a casualty. While it may not be easy, reconstructing your records may be essential for:

- Tax purposes – You may need to reconstruct your records to prove you have a casualty loss and the amount of the loss. To compute your casualty loss, you need to determine: 1) the decrease in value of the property as a result of the casualty and 2) the adjusted basis of the property (usually the cost of the property and improvements). You may deduct the smaller of these two amounts, minus insurance or other reimbursement. See Publication 547 for further information on figuring your casualty loss deduction.

If you repair damage caused by the casualty, or spend money for cleaning up, keep the repair bills and any other records of what was done and how much it cost. You cannot deduct these costs, but you can use them as a measure of the decrease in fair market value caused by the casualty if the repairs are actually made, are not excessive, are necessary to bring the property back to its condition before the casualty, take care of the damage only, and do not cause the property to be worth more than before the casualty.

- Insurance reimbursement.
- Federal Emergency Management Agency (FEMA) and Small Business Administration aid – The more accurately you estimate your loss, the more loan and grant money there may be available to you.

The following tips may help to reconstruct your records to prove loss of personal-use or business property:

Personal Residence/Real Property

- Be sure to take photographs as quickly as possible after the casualty to establish the extent of the damage.
- Contact the title company, escrow company or bank that handled the purchase to obtain copies of escrow papers. Your real estate broker may also be able to help.

- Use the current property tax statement for land vs. building ratios, if available; if not available, get copies from the county assessor's office.
- Check with appraisal companies to locate a library of old multiple listing books. These can be used for "comps" to establish a basis or fair market value. "Comps" are comparable sales within the same neighborhood.
- Check with your mortgage company for copies of any appraisals or other information they may have about cost or fair market value.
- Tax records – Immediately after the casualty, file Form 4506, Request for Copy of Tax Return, to request copies of the previous four years of income tax returns. To obtain copies of the previous four years of transcripts you may file a Form 4506-T, Request for Transcripts of a Tax Return. Write the appropriate disaster designation, such as "HURRICANE KATRINA," in red letters across the top of the forms to expedite processing and to waive the normal user fee.
- Insurance Policy – Most policies list the value of the building to establish a base figure for replacement value insurance.
 - If you are unsure how to reach your insurance company, check with your state insurance department. http://www.naic.org/state_web_map.htm (http://www.naic.org/state_web_map.htm)
- Improvements – Call the contractor(s) to see if records are available. If possible get statements from the contractors verifying their work and cost.
 - Get written accounts from friends and relatives who saw your house before and after any improvements. See if any of them have photos taken at get-togethers.
 - If a home improvement loan was obtained, obtain paperwork from the institution issuing the loan. The amount of the loan may help establish the cost of the improvements.
- Inherited Property – Check court records for probate values. If a trust or estate existed, contact the attorney who handled the estate or trust.
- No other records are available – Check at the county assessor's office for old records about the property. Look for assessed value and ask for the percentage of assessment to value at the time of purchase. This is a rough guess, but better than no records at all.

Vehicles

Kelley's Blue Book, NADA and Edmunds are available on-line and at most libraries. They are good sources for the current fair market value of most vehicles on the road.

- Call the dealer and ask for a copy of the contract. If not available, give the dealer all the facts and details and ask for a comparable price figure.
- Use newspaper ads for the period in which the vehicle was purchased to determine cost basis. Use ads for the period when it was destroyed for fair market value. Be sure to keep copies of the ads.
- If you're still making payments, check with your lien holder.

Personal Property

The number and types of personal property may make it difficult to reconstruct records. One of the best methods is to draw pictures of each room. Draw a floor plan showing where each piece of furniture was placed. Then show pictures of the room looking toward any shelves or tables. These do not have to be professionally drawn, just functional. Take time to draw shelves with memorabilia on them. Do the same with kitchens and bedrooms. Reconstruct what was there, especially furniture that would have held items — drawers, dressers, shelves. Be sure to include garages, attics and basements.

- Get old catalogs. These catalogs are a great way to establish cost basis and fair market value.
- Check the prices on similar items in your local thrift stores to establish fair market value. Walk through the stores and look at comparable items, especially items such as kitchen gadgets. Look for odds and ends you may have had but forgotten because of infrequent use.
- Use your local "advertiser" as a source for fair market value. Keep copies of the issues handy and copy pages used for specific items to put with your tax records file on the disaster.
- Check local newspaper want ads for similar items. Again keep a copy of any you use for comparison with the tax file.
- If you bought items using a credit card, contact your credit card company.
- Check with your local library for back issues of newspapers. Most libraries keep old issues on microfilm. The sale sections of these back issues may help establish original costs on items such as appliances.
- Go to a used bookstore with a tape measure and the diagram of the destroyed property. Measure several rows of used books and count the number of books per shelf. Add up the prices of those books and determine an average cost per shelf. Then count the number of shelves you had in your home and multiply by the average cost per shelf. This will help determine the value of your books before the loss.

Business Records

- Inventories – Get copies of invoices from suppliers. Whenever possible, the invoices should date back at least one calendar year.
- Income – Get copies of bank statements. The deposits should closely reflect what the sales were for any given time period.
 - Obtain copies of last year's federal, state and local tax returns including sales tax reports, payroll tax returns and business licenses (from city or county). These will reflect gross sales for a given time period.

- Furniture and fixtures – Sketch an outline of the inside and outside of the business location. Then start to fill in the details of the sketches. (Inside the building – what equipment was where; if a store, where were the products/inventory located. Outside the building – shrubs, parking, signs, awnings, etc.)
 - If you purchased an existing business, go back to the broker for a copy of the purchase agreement. This should detail what was acquired.
 - If the building was constructed for you, contact the contractor for building plans or the county/city planning commissions for copies of any plans.

For assistance and additional information, use these resources:

- IRS Disaster Assistance Hotline at 1-866-562-5227 (Monday through Friday from 7 a.m. to 10 p.m. local time).
- IRS Publication 2194, Disaster Resource Guide for Individuals and Businesses
- IRS Publication 584, Casualty, Disaster, and Theft Loss Workbook – This can help individuals make a list of stolen or damaged personal-use property and figure the loss. It has a room-by-room listing to help recreate an inventory and figure the loss on the one's home and its contents and one's motor vehicles.
- IRS Publication 584-B, Business Casualty, Disaster, and Theft Loss Workbook – This is available to help businesses list stolen or damaged business or income-producing property and to figure the loss.
- Your tax professional.

Related Items:

- Form 4506, Request for Copy of Tax Return (PDF 58.1K) (<https://www.irs.gov/pub/irs-pdf/f4506.pdf>)
- Form 4506-T, Request for Transcript of Tax Return (PDF 58.4K) (<https://www.irs.gov/pub/irs-pdf/f4506t.pdf>)
- Publication 2194 (<https://www.irs.gov/pub/irs-pdf/p2194.pdf>), Disaster Resource Guide for Individuals and Businesses
- Publication 584, Casualty, Disaster, and Theft Loss Workbook (PDF 147.5K) (<https://www.irs.gov/pub/irs-pdf/p584.pdf>)
- Publication 584-B, Business Casualty, Disaster, and Theft Loss Workbook (PDF 86.1K) (<https://www.irs.gov/pub/irs-pdf/p584b.pdf>)
- Federal Emergency Management Agency (FEMA) (<http://www.fema.gov/>)
- Small Business Administration (SBA) (<https://www.sba.gov/offices/headquarters/oda>)

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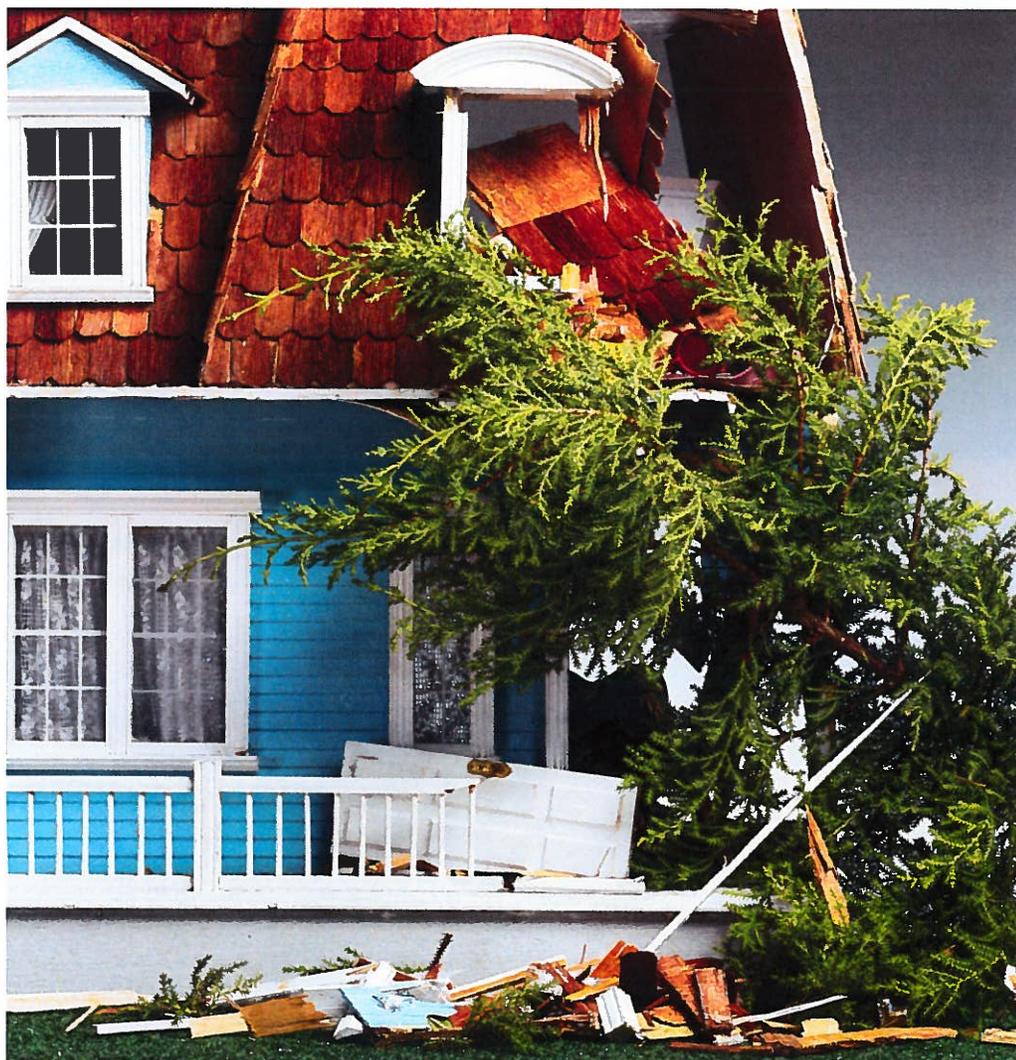
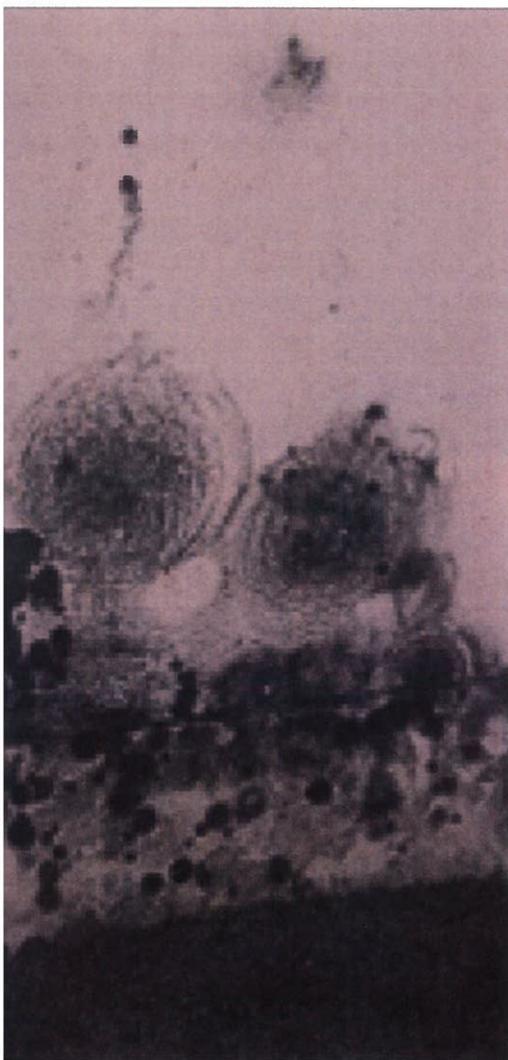
 (<http://www.irs.gov/>)

Our Agency	Know Your Rights	Resolve an issue	Other Languages	Related Sites
About IRS (https://www.irs.gov/about-irs)	Taxpayer Bill of Rights (https://www.irs.gov/taxpayer-bill-of-rights)	Respond to a Notice (https://www.irs.gov/individuals/international/individuals-responding-your-irs-notice-or-letter)	Español (https://www.irs.gov/es/spanish)	U.S. Treasury (https://www.treasury.gov/Pages/)
Work at IRS (https://jobs.irs.gov/)	Taxpayer Advocate Service (https://www.irs.gov/taxpayer-advocate)	Office of Appeals (https://www.irs.gov/compliance/appeals)	中文 (https://www.irs.gov/node/10)	Treasury Inspector General for Tax Administration (https://www.treasury.gov/tigta/)
Help (https://www.irs.gov/help/telephone-assistance)	Accessibility (https://www.irs.gov/forms-pubs/accessible-irs-tax-products)	Identity Theft (https://www.irs.gov/identity-theft-fraud-scams/identity-protection)	한국어 (https://www.irs.gov/node/15)	USA.gov (https://www.usa.gov/)
Contact Your Local Office (https://www.irs.gov/help/contact-your-local-irs-office)			Русский (https://www.irs.gov/node/13)	



National Institutes
of Health

HOMEOWNER'S AND RENTER'S GUIDE TO MOLD CLEANUP AFTER DISASTERS



Cleaning up after a flood can pose health risks. You and your family should wait to re-enter your home until professionals tell you it is safe, with no structural, electrical or other hazards.

Before you start cleanup activities, contact your insurance company and take pictures of the home and your belongings. Remember – drying your home and removing water-damaged items is your most important step for preventing mold damage.

IS THERE A PROBLEM?

Was your home flooded? If so, and you were not able to dry your home (including furniture and other items) within 24-48 hours, you should assume you have mold growth. You need to *completely* dry everything, clean up the mold, and make sure you don't still have a moisture problem.

You may see or smell mold on clothing, drywall, furniture, cardboard boxes, or books, but it may also be hidden under or behind items like carpet, cushions, or walls.

MOLD BASICS: HOW MOLDS CAN AFFECT YOUR HEALTH

Exposure to mold can lead to asthma attacks, eye and skin irritation, and allergic reactions. It can lead to severe infections in people with weakened immune systems. Avoid contaminated buildings and contaminated water as much as you can.

KEY MESSAGES

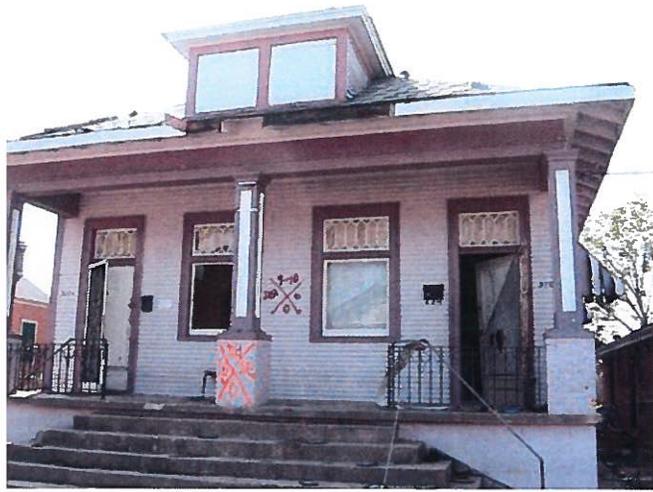
- Wear personal protective equipment. Wear an N-95 respirator at a minimum, goggles, and protective gloves.
- Use portable generators carefully, outside and away from the home, to avoid carbon monoxide poisoning and fires.
- Ensure the mold cleanup is complete before reoccupying your home.

Flood water may have carried sewage or chemicals into your home. This could expose you or your family to viruses, bacteria, disease carriers (such as mosquitos), and parasites, as well as mold. To learn more about cleaning and disinfection go to: <http://www.cdc.gov/healthywater/emergency/flood/standing.html>

You can protect yourself and your family from mold exposure by following these steps.

BEFORE YOU ENTER ANY MOLDY SITE:

- **Protect yourself and loved ones against hazards.** People with breathing problems like asthma or who have weakened immune systems should stay away from moldy sites. Children should not take part in disaster cleanup work. Check for loose power lines or gas leaks. Make sure the electricity and gas are turned off. Look for sagging ceilings or floors or other structural problems. Watch out for wet, muddy, or slippery floors.
- **Protect your mouth and nose** against breathing in mold: wear at least an N-95 respirator. If you plan to spend a lot of time removing moldy belongings or doing work like ripping out moldy drywall, wear a half-face or full-face respirator. Basic information on using it is in [OSHA's general respiratory protection guidance](#).
- **Protect your skin.** Wear protective gloves (non-latex, vinyl, nitrile, or rubber). Do not touch mold or moldy items with bare hands.
- **Protect your eyes.** Wear goggles that provide *complete* eye protection. Choose goggles designed to keep out dust and small particles. Safety glasses or goggles that have open vent holes will not protect you against dust and small particles.



AFTER YOU LEAVE A MOLD SITE:

- **Protect yourself and loved ones.** Shower and change your clothes. This will help you avoid carrying mold and other hazards back to your current living quarters.

SHOULD I DO THIS MYSELF?

This job may be too difficult or dangerous for you. It may be best to get help from experienced and qualified professionals if you can. Hire a mold inspection or remediation professional affiliated with or certified by the National Environmental Health Association (NEHA), the American Industrial Hygiene Association (AIHA), the Institute of

Inspection, Cleaning and Restoration Certification (IICRC), or American Council for Accredited Certification (ACAC) to inspect, repair, and restore the damaged parts of your home. Your state also may regulate mold remediation.

Sampling for mold is not usually recommended. Understanding the results can be difficult, and no matter what kind of mold is in your home, you need to clean it up and fix the moisture problem.

IF I MUST DO THIS MYSELF, HOW CAN I DO IT SAFELY?

Follow these steps:

1. Put on the personal protective equipment described above to protect your eyes, nose, mouth, and skin.
2. Remove standing water and wet materials. Use a wet vacuum to remove water from floors, carpets, and hard surfaces. Dry your home and everything in it as quickly as you can – within 24 to 48 hours if you can.
3. Open all doors and windows when you are working and leave as many open as is safe when you leave.
 - o Open inside doors, especially closets and interior rooms, to let air flow to all areas. Take doors off their hinges if you need to.
 - o Open kitchen cabinets and bathroom vanity doors; remove drawers, wipe them clean, and stack them to dry.
 - o Open the attic access to let air flow to the attic. Before you open the attic door, make sure nothing will fall on you.
4. When electricity is safe to use, use fans and dehumidifiers to remove moisture. Do not use fans if mold has already started to grow, because the fans may spread the mold.
5. Clean with water and a detergent. Remove all mold you can see. Dry right away.
6. If you use cleaning products, do not mix cleaning products together. **DO NOT** mix bleach and ammonia because it can create toxic vapors.
7. Painting or caulking over mold will not prevent mold from growing. Fix the water problem completely and clean up all the mold before you paint or caulk.
8. Throw away items that can't be cleaned and dried. Throw away anything that was wet with flood water and can't be cleaned and dried completely within 24 to 48 hours. If you have precious items that you want to preserve, follow these guidelines from the Smithsonian Institute: http://www.si.edu/mci/english/learn_more/taking_care/mnm.html

HAULING HURRICANE-RELATED DEBRIS TO THE CURB IN PARTICIPATING AREAS

Following these specific guidelines will make for a speedier removal process.

Check with your local government on what is available for you.

PICKING UP THE PIECES

Following these specific guidelines when hauling hurricane-related debris to the curb will make for a speedier removal process

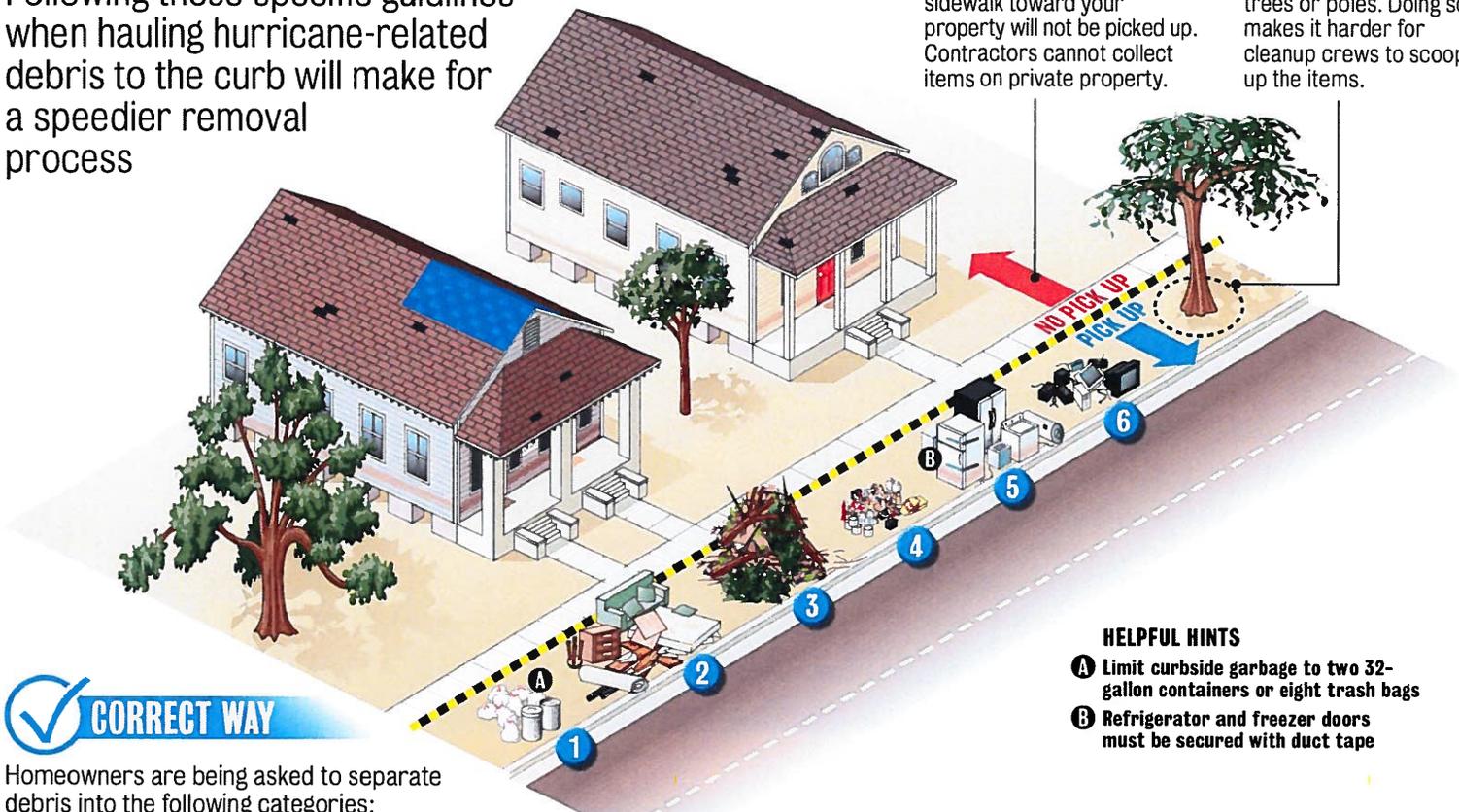
WRONG WAY

CROSSING THE LINE

➤ Any debris placed from the sidewalk toward your property will not be picked up. Contractors cannot collect items on private property.

PROPPING UP

➤ Do not set debris against trees or poles. Doing so makes it harder for cleanup crews to scoop up the items.



CORRECT WAY

Homeowners are being asked to separate debris into the following categories:

1 HOUSEHOLD GARBAGE

- Bagged trash
- Discarded food
- Packaging, papers
- All garbage should be placed curbside the night before the scheduled weekly pickup.

2 CONSTRUCTION DEBRIS

- Building materials
- Drywall
- Lumber
- Carpet
- Furniture
- Mattresses
- Plumbing

3 VEGETATION DEBRIS

- Tree branches
- Leaves
- Logs

4 HOUSEHOLD HAZARDOUS WASTE

- Oils
- Batteries
- Pesticides
- Paints
- Cleaning supplies
- Compressed gas

5 'WHITE' GOODS

- Refrigerators
- Washers, dryers
- Freezers
- Air conditioners
- Stoves
- Water heaters
- Dishwashers

6 ELECTRONICS

- Televisions
- Computers
- Radios
- Stereos
- DVD players
- Telephones

HELPFUL HINTS

- **A** Limit curbside garbage to two 32-gallon containers or eight trash bags
- **B** Refrigerator and freezer doors must be secured with duct tape



Dealing with Debris and Damaged Buildings

ALWAYS CALL 911 if you are in immediate danger and need emergency help.

Planning

Sometimes local governments must respond to disasters that destroy large numbers of homes or buildings. They may need to demolish partially destroyed homes and manage disaster debris. If your community does not have a disaster debris management plan, they may want to consider developing one. [Read more about disaster debris planning.](#)

Cleanup

Cleanup activities related to returning to homes and businesses after a disaster can pose significant health and environmental challenges. People can be exposed to potentially life-threatening hazards from leaking natural gas lines, and carbon monoxide poisoning from using un-vented fuel-burning equipment indoors. During a flood cleanup, failure to remove contaminated materials and reduce moisture and humidity may present serious long-term health risks from micro-organisms, such as bacteria and mold.

These guidelines do not supersede emergency orders which may be issued.

- [General cautions](#)
- [Contacts](#)
- [Be aware of possible combustible or explosive gases](#)
- [Open all windows when entering a building](#)
- [Avoid carbon monoxide poisoning](#)
- **Avoid problems from:**
 - [Mold, bacteria and insects](#)
 - [Use of cleaners, disinfectants, and pesticides](#)
 - [Airborne asbestos and lead dust](#)
- [Properly dispose of waste](#)
- **Guidances**
 - [Guidance for structurally unsound buildings](#)
 - [Guidance for addressing spills from electrical equipment](#)
 - [Emergency hurricane debris burning guidance](#)
 - [Hazardous waste and homeland security](#)

General cautions when re-entering damaged homes and buildings

When citizens are authorized by local authorities to return to their homes and businesses, federal authorities urge people to take the following precautions :

Be on the alert for leaking containers and reactive household chemicals, such as caustic drain cleaners or chlorine bleach. Take the following necessary precautions to prevent injury or further damage:

- Keep children and pets safe. Keep them away from flood water, wet or damaged materials, and leaking or spilled chemicals.
- Avoid contact with flood water in and around homes. Assume flood water is contaminated with raw sewage or hazardous chemicals.
- Do not combine chemicals from leaking or damaged containers as this may produce dangerous or violent reactions. Clean up and discard chemicals separately, even if you know what they are.
- Do not dump cleaners, paint, or other chemicals down drains, storm sewers, or toilets.
- Do not try to burn household cleaners, paint, or other chemicals.
- Clearly mark and set aside unbroken containers until they can be properly disposed of
- Leave damaged or unlabeled chemical containers undisturbed whenever possible.
- Do not turn on drinking water or well water pumps (risk of electric shock) or use the septic system until you can have it inspected.

Use caution when disturbing building materials to prevent physical injury or other health effects. Building materials may contain hazardous materials such as asbestos that when carried by the air can be breathed in and cause adverse health effects. If you suspect asbestos-containing materials may be present, the materials should not be disturbed. Asbestos-containing materials can include the following:

- boiler/pipe insulation
- fireproofing
- floor tiles
- asbestos roofing
- transite boards used in laboratory tabletops and in acoustics in auditoriums, music rooms and phone booths

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Contacts

Federal, state and local personnel are often deployed to affected areas to establish debris-management programs, including household hazardous waste collection and disposal programs. These efforts may take days or weeks to come to all communities. In the meantime, EPA urges the public to exercise caution and report concerns to local environmental, health and waste disposal authorities.

- Call the **National Response Center at 800-424-8802** for emergencies and other sudden threats to public health.
- Call **Poison Control at 800-222-1222** for suspected chemical or pesticide poisoning.
- [Report spills and environmental violations](#). You may report anonymously.

- When are You Required to Report an Oil Spill and Hazardous Substance Release? Any person or organization responsible for a release or spill is required to notify the federal government when the amount reaches a federally-determined limit.

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Avoid carbon monoxide poisoning

Carbon monoxide (CO) is a colorless, odorless gas that is produced when any fuel is burned and that can kill you.

- **ALERT: Generator exhaust is toxic.** Always put generators outside well away from doors, windows, crawlspaces, and vents. Never use a generator inside homes, garages, crawl spaces, sheds, or similar areas. Carbon monoxide (CO) is deadly, can build up quickly, and linger for hours. [More information.](#)
- **Never use fuel-burning devices in homes, garages, in any other confined space such as attics or crawl spaces, or within 10 ft. of windows, doors or other air intakes.** For example: gasoline-powered generators, gasoline-powered pressure washers, camp stoves and lanterns, or charcoal grills. Opening doors and windows or using fans will not prevent CO buildup in the home.
- If you start to feel sick, dizzy, or weak while using a generator, **get away to fresh air right away.**
- **Listen:** [Public Service Announcement about carbon monoxide](#)
- **en español: Proteja su vida y la de su familia:** [Evite el envenenamiento con monóxido de carbono \(español\) - conozca los síntomas del envenenamiento con monóxido de carbono.](#) | Más: [Tormentas de nieve y hielo](#)

Read more: [Carbon monoxide poisoning after a disaster, from CDC.gov](#)

Avoid problems from mold, bacteria, or insects

Standing water is a breeding ground for a wide range of micro-organisms and insects, such as mosquitoes. Mosquitoes can spread diseases such as West Nile Virus. Micro-organisms, including bacteria or mold, can become airborne and be inhaled. Where floodwater might be contaminated, infectious disease is of concern.

- **Remove standing water as quickly as possible.**
- **Remove wet materials and discard those that cannot be thoroughly cleaned and dried, ideally within 48 hours.** Virtually all building contents made of paper, cloth, wood, or other absorbent materials that have been wet for 48 hours or more may need to be discarded, as they will likely remain a source of mold growth.

- **Dry out the building.** Completely drying out a building that has been immersed in contaminated flood waters will take time and may require the extensive removal of ceiling, wall, insulation, flooring and other materials as well as, in some cases, extensive disinfection. The growth of micro-organisms will continue as long as materials remain wet and humidity is high.
- **Reduce your exposure to air and water contaminants.** Limit contact with flood water, including touching, wading, or inhaling water vapors. Wear protective clothing if necessary.

[More about mold safety, cleanup, and health.](#)

Avoid problems from the use of cleaners, disinfectants, and pesticides

Disinfectants, sanitizers, and other pesticides can contain toxic and potentially hazardous substances.

- **Read and follow all label instructions carefully.**
- Do not mix cleaners and disinfectants or use them together. Combinations of some types of substances can be deadly.
- Keep all household products locked, out of sight, and out of reach of children.
- Call the **Poison Control Center at 800-222-1222** immediately in case of poisoning.

Read more: [Steps to reduce exposure to volatile chemicals.](#)

Avoid problems from airborne asbestos and lead dust

Elevated concentrations of airborne asbestos can occur if asbestos-containing materials present in many older homes are disturbed. Pipe or other insulation, ceiling tiles, exterior siding, roof shingles and sprayed on-soundproofing are just some of the materials found in older buildings that may contain asbestos. Buildings constructed before 1970 are more likely to contain asbestos. Airborne asbestos can cause lung cancer and mesothelioma, a cancer of the chest and abdominal linings.

Lead is a highly toxic metal which produces a range of adverse health effects, particularly in young children. Many homes built before 1978 may contain lead-based paint. Disturbance or removal of materials containing lead-based paint may result in elevated concentrations of lead dust in the air.

If you know or suspect that your home contains asbestos or lead-based paint and any of these materials have been damaged or will otherwise be disturbed during cleanup, **seek the assistance of public health authorities and try to obtain help**

from specially trained contractors, if available.

Individuals and homeowners

- [Asbestos and protecting your family](#)
- [Learn about lead](#)

Business, facilities, or communities

- [Asbestos renovation and demolition](#)
- [Lead and lead-safe work and renovation](#)

Properly dispose of waste

Use caution to assure that all waste materials are removed and disposed of properly. Open burning of materials by individuals should be avoided, and may be illegal in your area. Improperly controlled burning of materials not only represents significant fire hazards but can also produce additional hazards from the vapors, smoke, and residue that are produced from the burning.

- [More about household hazardous waste](#)
- [Learn the basics of hazardous waste](#)
- [Landfills and solid waste, or hazardous waste](#)

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Guidance for Structurally Unsound Buildings

- [Introduction](#)
- [Underground storage tanks and above ground storage tanks](#)
- [Asbestos](#)
- [Polychlorinated Biphenyls \(PCBs\)](#)
- [Other hazardous materials](#)
- [Disposal of construction debris](#)

Introduction

EPA's guidance has been requested on the demolition of structurally unsound buildings. Various federal regulations apply to building demolition activities. Areas of primary federal concern include asbestos demolition requirements, the proper disposal of electrical equipment containing PCBs (i.e., distribution transformers and capacitors) and storage tanks. EPA recognizes the difficult circumstances faced in demolishing structurally unsound buildings may make full compliance difficult. However, in any event, you should take the actions set forth below to the extent feasible.

Efforts to restore the damaged areas to their pre-disaster condition often involve removing or repairing damaged structures. There may be a natural tendency at this stage to overlook certain hazards, such as asbestos, that are not immediately life threatening. However, such hazards are serious and may manifest themselves many years from the time of exposure and should be taken into consideration.

Given the health hazards associated with asbestos, PCBs, lead, and other harmful substances, it is reasonable that adequate measures be taken during emergency situations to minimize exposure to such materials from the demolition of buildings.

The following guidelines are provided to help minimize the health, safety and environmental risks associated with the demolition of structurally unsound buildings (structures that remain standing but are in danger of imminent collapse). In the case of such buildings it would be unsafe to enter or inspect a structure to determine the amount, types, and location of building materials containing asbestos, PCBs, lead, or other harmful substances. This guidance does not apply to the demolition of hurricane damaged but structurally sound buildings.

To the extent feasible, efforts should be made to perform the following steps:

Underground Storage Tanks and Above Ground Storage Tanks

Releases of petroleum or hazardous substances from underground storage tanks (USTs) and above-ground storage tanks (ASTs) present significant health, safety and environmental concerns and thus should always be addressed with care. If, for example, gasoline pumps, pump station islands or vent pipes are present near a damaged building, or if an unknown tank or cylinder is discovered, halt all demolition activities, seal off the area and call the state environmental agency.

Asbestos

Federal asbestos regulations do not apply to the demolition of structurally unsound buildings by private individuals who contract directly with the demolition contractor for the demolition of a residential building they own having four or fewer units. However, EPA strongly recommends, for health reasons, that anyone conducting demolition activities follow this guidance.

Identifying Asbestos Containing Materials

- Asbestos-containing products, which may be part of this debris, include: asbestos-cement corrugated sheet, asbestos-cement flat sheet, asbestos pipeline wrap, roofing felt, vinyl-asbestos floor tile, asbestos-cement shingle, millboard, asbestos-cement pipe, and vermiculite-attic insulation.
- All structures (both residential and commercial) built before 1975 may contain significant amounts of asbestos. In particular large structures built before 1975 typically contain asbestos pipe wrap, siding, ceiling tiles, and other building materials high in asbestos content. Additionally, structures built after 1975 may also contain asbestos.

Notification and Expertise

- Persons conducting demolitions should notify the appropriate state/local air quality management program as early as possible prior to the start of the demolition, but in any event, no later than the following workday after starting the demolition.
- At least one person, either a government official or private contractor, trained in the asbestos NESHAP regulations should be on site or available

by cell phone during the demolition to provide assistance and guidance.

Demolition

- In all instances, workers should use equipment specifically designed to protect them from asbestos exposures during demolition and handling of debris, especially respirators, as required under OSHA.
- Heavy equipment that is used to demolish structures or that is run over debris from the hurricane will rupture the building materials and may cause asbestos to be released. Therefore, it is very important to wet the structure before demolition and keep the structure wet during demolition. Wetting the structure is crucial because it reduces the potential for air migration of asbestos.
- EPA recommends knocking down each structure wall-by-wall, folding it in on itself to minimize excess breakage of asbestos containing material.
- Keep the debris wetted and covered until it is possible to consult with the asbestos trained person to segregate out asbestos containing material to the extent feasible. If asbestos is known to be present but can not be safely segregated, dispose of all the debris as if it is asbestos containing materials as discussed below.

Removal of Asbestos-Containing Material

- After you have collapsed the structure, if feasible, place the asbestos containing material into leak proof wrapping. If the volume of the material precludes use of leak proof wrapping, continue to wet the asbestos containing material and use heavy lifting equipment to place the asbestos containing material into waiting dump trucks. Whenever possible, use a plastic liner in the bottom of the bed of the dump truck to minimize the leakage of contaminated water from the dump truck. If the asbestos containing material has been further broken up during the loading process, wet it down again after you load it into the dump truck.
- Cover the dump truck with a tarp, sealing it so that debris and dust can not be released during transport.
- Placard (with a large sign) the dump trucks as they are being loaded and unloaded with asbestos-containing building materials. The placard should read:

“Warning: Asbestos Hazard. Stay Away”

Disposal of Asbestos Containing Material

- Truck the debris to a landfill allowed to receive asbestos. Contact state authorities for a list of asbestos approved landfills.
- Maintain your waste shipment records.

Polychlorinated Biphenyls (PCBs)

The original guidance for PCBs has been superseded by "[Guidance for Addressing Spills from Electrical Equipment](#)".

Other Hazardous Materials

If other hazardous or unknown materials, such as lead, non-liquid PCBs, solvents, pesticides, herbicides, varnishes, pool chemicals, industrial grade cleaning solutions, etc., are discovered during demolition, please immediately contact the state environmental agency for further guidance on the management of that material.

Disposal of Construction Debris

Other debris created by the demolition of structurally unsound buildings that do not contain asbestos, PCBs, lead, and other harmful substances, should be disposed of in an appropriate landfill or burned pursuant to the Emergency Hurricane Debris Burning Guidance issued by EPA. These guidelines do not supersede emergency orders which may be issued.

Guidance for Addressing Spills from Electrical Equipment

- [Introduction](#)
- [Identifying downed electrical equipment which may contain PCBs](#)
- [Handling the electrical equipment](#)
- [Handling the spill](#)

Introduction

(EPA is providing the following guidance for addressing spills from electrical equipment damaged by Hurricane Katrina or Hurricane Rita, but much of the information is still useful.)

Areas of primary federal concern include the proper disposal of electrical equipment containing PCBs (i.e., distribution transformers and capacitors). EPA recognizes that individuals, contractors or others involved in removing electrical equipment or utilities restoring electrical service face difficult circumstances that may impede full compliance. However, in any event, you should take the actions set forth below to the extent feasible.

Efforts to restore the damaged areas to their pre-disaster condition often involve removing or repairing damaged electrical equipment. There may be a natural tendency at this stage to overlook certain hazards, such as those associated with PCBs, that are not immediately life threatening. However, such hazards are serious and may manifest themselves many years from the time of exposure and should be taken into consideration. Given the health hazards associated with PCBs, adequate measures should be taken during emergency situations to minimize exposure.

To the extent feasible, efforts should be made to perform the following steps:

Identifying Downed Electrical Equipment Which May Contain PCBs

Caution! Downed electrical equipment including transformers may still be energized which could cause injury. De-energized capacitors and batteries may still contain a charge.

Downed electrical equipment may contain PCBs

- Generally, transformers that were mounted on utility poles are liquid filled and some may contain PCBs.
- In the absence of identifying information, it is best to assume a transformer may contain PCBs. To screen transformers for the presence of PCBs, you can use a field screening test kit. A positive test indicates the potential presence of PCBs. A negative test indicates no presence of PCBs.
- The location of the downed equipment should be identified using e.g., GPS, some kind of visual marker along with a log book with descriptive locations, etc., because this will help you address future clean-up of any spill associated with the downed equipment.

Handling the Electrical Equipment

- If the electrical equipment is intact, it can be stored for reuse, preferably in a clean, dry area.
- If the electrical equipment has a small leak that can be controlled so that no additional liquid leaks from the unit, it can be stored for repair and reuse after controlling the leak, preferably in a clean, dry area.
- Intact electrical equipment and equipment that has small leaks that have been controlled can then be shipped without a manifest to a repair facility for evaluation and repair.
- If the electrical equipment has significant leaks, any remaining liquid should be drained into a non-leaking container. If the field screening test kit indicates the liquid contains PCBs, the container should be labeled with the PCB M L as containing PCB liquids, and ultimately sent to a chemical or hazardous waste incinerator for disposal. The drained electrical equipment carcass should be disposed properly.

If containers with drained liquids must be stored temporarily, they should be placed on hard surface areas, such as a concrete or asphalt parking lot for no more than 90 days.

- If the leaking electrical equipment cannot be drained, the electrical equipment should be placed in shipping containers, or covered roll-offs with a poly liner or sorbent material to prevent further spread of the spill, intermodal containers with a poly liner or sorbent material to prevent further spread of the spill, or other weather-tight containers.

If these containers must be stored temporarily, they should be placed on hard surface areas, such as a concrete or asphalt parking lot, for no more than 90 days



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