



# HARVEY FLOOD RECOVERY RESOURCE COMMERCIAL PROPERTY

By Patrick O'Connor | SEPTEMBER 2017

Returning to your commercial property after a natural disaster can be demanding and draining in many ways financially, physically, and emotionally for a property owner. While the process of reconstructing may sound daunting, keep in mind that you are not alone, there is hope and assistance available. In difficult times it is very easy to feel overwhelmed without any idea of where to begin. To help reduce your stress and make sure that you have taken all measures to rebuild stronger than ever, O'Connor and Associates have compiled a Flood Recovery Resource guide to help create an effective disaster recovery plan.

## Document

This may seem like a no-brainer, but for personal and insurance purposes you'll want to document all property damage sustained by weather. However, you should not try to document any damage during or before you are permitted to return to your property. Stay up to date with local authorities on status of your property's location's conditions. After being cleared by authorities that it is safe to return to your property start the documentation process of all damages before performing any repairs or removal of damage. This means that if you enter your property and there is saturated carpet or some water still left standing, take pictures and videos to properly document. While it might seem obvious that the damage has occurred from a natural disaster, you'll want to cover all your bases as to how the damages occurred and what extents of the damages are. As the property or business owner you will want to fully document ALL damages with photos and video so that you are able to receive supplemental coverage for your losses. Remember: it is always better to be safe than sorry.

## Listed below are examples, but not limited to, what you should document:

- Any exterior or structural damage
- Interior damage. If possible, do a walkthrough of your home on video documenting every room and its condition. If video is not possible make sure to get as many angles covering damage in each room as possible.
- Water level lines – both inside and outside. Make sure to do this BEFORE removing any drywall or sheetrock.
- ALL destroyed or unsalvageable possessions i.e., books, home décor, clothing, etc. You will need to log all items that are unsalvageable for insurance claim purposes.
- ALL destroyed or unsalvageable furniture – including appliances, both large and small kitchen appliances, and any electronics.
- ALL debris collected. This includes debris piles outside of the home, any flooring that was removed, doors removed, etc.
- Fencing damage.
- Pool damage – including flood water in pool, any damage to tile or surrounding pool structure, pool plaster, pump, etc.
- Auto damage – document any water damage that affected your car either interior/cosmetic as well as any engine related issues.

Although this may sound redundant, for insurance purposes, please remember to document BEFORE you remove anything damaged from your property, to show damage as is occurred, as well as the debris from your clean-up afterward. This documentation will protect the value of your possessions and property and ultimately the value of your insurance claim.

## Insurance

You will want to contact your insurance provider as soon as possible after your property has incurred weather damages so that an insurance adjuster can begin inspecting the claim. This will also allow you to act as quickly as possible with remediation. Again, be sure to document and log all of your losses for insurance purposes. Digital copies are best so that they can be copied, saved, and shared easily throughout the claims process.



Even compared to substantial physical property damage, more often than not property owners must fight the long battle before they receive their recovery funds. Familiarize yourself with your insurance policy or policies, if you hold multiple, and contact the respected agents for each. Some examples of additional policies to review would be flood or windstorm policies that may be additional to your regular insurance policy. It is also important to have any property site plans available and be prepared to discuss such plans with your insurance or authorized personnel.

What if you don't have flood insurance? Unless your property is located in a flood zone or you have taken out an additional flood policy there is a chance that you are without insurance coverage. The Federal Emergency Management Agency (FEMA) is an entity to aid those without insurance after natural disasters. In addition to FEMA assistance, you may also be eligible for recovery assistance through the U.S. Small Business Administration. The SBA provides low-interest, long-term disaster loans for small businesses of all kinds, homeowners, and private non-profit organizations.

## Safety

When returning to your property after a natural disaster you must take certain precautions to ensure the safety of yourself and others. You should only return to your property after authorized officials have told you it is safe to and flood waters have receded. Stay up to date on news alerts from local authorities.



### 1 Safety first, always.

Protect your health and safety by wearing appropriate attire during your clean-up process. This includes gloves, boots, face masks, and protective eyewear.

In addition to your own protection, it is advised that you should not allow any contract individual or laborer on-site without proper safety attire.

### 2 Remain aware of electricity

Power can be a source of tragedy during storms both during and after. While power outages during and after storms can be a main concern for many, few pay attention to the dangers of electricity during the recovery phase. When returning to your property for inspections or clean-up, be sure to stay alert to any exposed or down wires which have the possibility to be live. Also take note that any electrical outlets that have been submerged by flood water are at a greater risk for compromised electrical circuitry. If you experience a power outage or have down power lines please contact your electricity provider as soon as possible.

## Scams

Aside from physical safety, a large aspect of caution post-disaster is being aware of scams. Scams can come in all shapes and sizes. If you educate yourself and keep your head on a swivel, you can best avoid potentially threatening situations.

### Do your research

While most people could not imagine taking advantage of an affected individual after a disaster, not everyone operates their business with the same morals. When hiring contract services to assist with your property's reconstruction, it's best to do proper research in order to protect yourself and your property from scams and fraudulent businesses. Talk to family, friends, and peers regarding trusted businesses to work with. In addition consult with business affiliations such as the Better Business Bureau or online services like Angie's List to gain greater insight into a potential business service you may use.

This same logic should be applied when thinking of possible charities or organizations to donate to. Unfortunately it is not uncommon for individuals to fall victim to phishing schemes, such as false emails sent to gain monetary collections and person information that can be later used against you. Check with your local officials for a list of local charities that you can support.



### Unauthorized Professional

Adding insult to injury, thieves pose a threat to many home and business owners after a storm. It is unfortunate that vandalism and theft serve as an additional worry to property owners but it is best to prepare yourself with reality. In order to protect your safety as well as your property always make sure that only authorized individuals are permitted to your property during inspection, clean-up, and the construction process. If you have hired any professional service to assist with your recovery keep a journal log that serves to document and track individuals on-site at your property and what their responsibility is. This is crucial for property owners who may have many individuals entering and exiting their property during reconstruction periods.

An authorized professional for any insurance company or relief based service such as FEMA are required to carry proper identification always. If an individual approaches your property without valid identification, uniform or equipment (such as a company issued van) should not be allowed on your property and you should alert your local authorities. Unauthorized individuals have been found to impersonate others as a way to collect information about yourself or your property, and even to "scope out" or steal from your property. Be cautious of credible charities, organizations, and individuals who offer their assistance to you during this time.



## Price Gouging

Many are unaware that price gouging during a declared disaster is against the law in the state of Texas. Some examples of price gouging could be an absurd increase in price for materials that are in high demand for reconstruction, gasoline, or even labor services that are in high demand. Instead of haggling for a lower bill with a dishonest business, contact the Consumer Protection Hotline to report any suspected price gouging: (800) 621-0508.

## Clean Up

First and foremost you'll want to act quickly if your property has sustained flood damage with respect to safety. Water damage combined with a hot, humid climate forms the perfect petri-dish for microbial growth; Pathogens and mold are concerns that can cause serious health and property issues, both immediate and long-term.

### Start with the ground and move up

Your first step should be to properly remove and dispose of all damaged flooring and padding that sustained any water to minimize mold growth. Mold can start to grow in as little as 48-72 hours. If your property still has standing water, use a wet-vac or sump pump, depending on the amount of water, to remove excess water.

Next you will want to dispose of any drywall that was affected by water damage. When removing walls and other porous materials, such as brick, you'll want to remove around 2-feet above the water damage line. This is crucial in extinguishing the possibility of mold growth that generates from material contaminated by flood water.



### Ventilation

During the clean-up process it is extremely important to have fresh air circulating throughout the damaged property. Not only for the health concern of yourself and others onsite at the property, but also to dry out and expedite the cleanup process. This can be taken care of through the use of fans, dehumidifiers, and opening windows and doors. Fans will help circulate air while dehumidifiers will assist in eliminating embedded moisture. Take note that if you are using dehumidifiers you should leave doors and windows closed so that they are able to perform as best to their ability.

Another option to "dry" your property is through the use of the property's central heating/air conditioning system, depending on the extent of their damage. You will begin with closing all windows and doors and using the air condition to dry out the home, since warm air holds more moisture. Once the property is cooled you will then switch to the heating system. Do this until the heat inside your property is around 80 degrees, then repeat the

process of switching off the heat and turning on the air conditioner to continue to draw out and dry the moisture from your property. If you choose this option for your property it is important that you actively monitor the temperature of your property during the process so that you are controlling your system properly, otherwise you could potentially do more harm and turn your property into a greenhouse.

### What about furniture?

While some pieces may be salvaged it is good rule of thumb to dispose of all furniture damaged by flood water. If there is a piece of furniture that you believe is salvageable, isolate and remove the item from damaged the property.

### So, what's next?

We hope that this resource guide has been beneficial to your first steps in the rebuilding process. In the midst of initial cleanup efforts it's very easy to be focused on the present; however, it is important to be aware of how this natural disaster will affect yourself and your property later down the line. It is for this reason that O'Connor and Associates have created the Harvey Property Tax Reduction Program.

## Harvey Property Tax Reduction Program

The Harvey Property Tax Reduction Program is a FREE program designed to alleviate stress for property owners, both residential and commercial, that were affected by Hurricane Harvey. As a Houston-based company, we care deeply about our community and want to aid in the recovery of our state. The Harvey Property Tax Reduction Program will assist you in reporting Harvey damages to your county appraisal district. While the County Appraisal Districts will more than likely be aware of which areas were affected by Harvey, they will not assume that your individual property sustained any damage **unless you make it known to them.**

**The Harvey Property Tax Reduction Program is 100% free** and available to anyone who has been affected by Hurricane Harvey. You do not need to be an existing client ,or sign-up for property tax consulting services, to be eligible to enroll.

The Harvey Property Tax Reduction Program is O'Connor's way of giving back and getting our community back on it's feet without the extra burden of higher property taxes. It's the right thing to do and it's Texans Helping Texans.

