



A FIRST STEPS GUIDE AFTER A DISASTER

REPORTING DAMAGES TO YOUR HOME IS IMPORTANT **DAMAGE.TDEM.TEXAS.GOV**

Register your home damages by using a self-reporting survey called "Individual State of Texas Assessment Tool" or iSTAT. The information you share allows local officials to understand what assistance and resources are needed in our community to help everyone move forward with recovery efforts. This data also contributes to determining if our county receives federal funding to assist households with recovery. To report your damages go to damage.tdem.texas.gov or use the QR code provided to the right. This tool contains detailed instructions to guide you through the process of reporting. Make sure you are following us on Facebook and can easily access our website (see the bottom of the other side of this sheet). When a disaster happens, we will share information about the iSTAT tool through these outlets, which may be helpful to you. *Ex. What to do if you need help using the tool*



Start a paper trail: DOCUMENTATION IS EVERYTHING.

If your home is impacted by a disaster, you will be contacting a lot of people to gather information necessary for your recovery process. Before you begin, you need a **Recovery Kit**. We recommend:

1. A spiral notebook or legal pad
2. A large 3-ring binder with pockets -or- a sturdy folder or accordion file

Record every communication you have regarding your recovery. Collect the phone number, the name of the person you spoke with, what organization they represent, and any instructions or directions they give you. Keep this log in the large binder, folder or accordion file.

Store all things recovery related: every insurance claim, every disaster-related receipt, all contractor bids, and essentially any paperwork that is related to your home damage and the disaster.

NEVER THROW AWAY A RECEIPT that verifies a disaster expense.

*CAUTION: Receipt paper fades. Make copies of each receipt. If you don't have access to a copy machine, take a photo of them. **Saving all documentation related to disaster expense(s) is critical.***

If you have insurance coverage on your damaged property: FILE A CLAIM

Promptly report home damages to your insurance agent or company. Follow their instructions on how to document your damages. Always check with them before discarding anything. The State of Texas has a regulatory agency that oversees the state's insurance industry. They provide any and all information you may need regarding insurance. Should you have any problems with your insurance company or adjuster, you can reach out or file a complaint. To help you with insurance questions or for good direction, visit them at www.tdi.texas.gov or contact them at 800-252-3439.

WHAT IF I DON'T HAVE INSURANCE COVERAGE?

Depending on the situation, resources may be available to assist renters and/or households that do not have insurance coverage. In these instances you will be required to provide supporting documentation. To speed up this process, make copies of the following documents and keep them in your Recovery Kit:

- Birth certificate for each household member
- Driver's license or state-issued ID for all eligible household members
- Social security card for each household member
- Proof of home ownership or a signed rental contract
- Recent utility bill with your name and damaged address
- Proof of Income: check stubs, social security, disability information and/or child support
- Bank Statements (most recent 2 months)
- All monthly household expenses with supporting docs
- Photos before/after storm



COMPLETELY DOCUMENT YOUR DAMAGES

You must safely and effectively document your damages. Take as many images as possible before you muck out your home. Never muck out or throw anything away without first checking with your insurance agent or insurance company or before properly documenting damages. Thorough damage documentation is necessary when filing a claim with insurance or when applying for assistance from FEMA, SBA or our long term recovery group. Photos capture the exact damages that occurred as a result of the storm. Here's a guide to help:

START WITH ONE ROOM - Don't move on until you've finished that room

To safely document storm damage, take an organized approach. Assess each room, one room at a time, and do not move on until you are sure that you have covered everything in that room. This gives you clear stopping points if you're interrupted or need to document over the course of a couple of days. Going room-by-room ensures that you're not accidentally skipping over a major problem.

MAKE A VIDEO OR PUT IT IN WRITING

Make a video of each room, using verbal cues to describe the damage as you video floor to ceiling and everything in between, including closets, furniture, etc. If your home was impacted by a flood, capture the water line on inside walls. Describe the overall damage to the best of your ability. If you can't use video, write down a description of the damages room-by-room and use as much detail as possible.

CATALOG DAMAGED ITEMS

Catalog damaged items in each room. After documenting the item, photograph it, capturing as much of the damage as possible. Follow this procedure until all items are cataloged. Save these photos in an easy-to-access location and make sure they're backed up to an external hard drive or cloud-based account if possible. NOTE: If you're reading this pre-disaster, photo document your home now. Before disaster images are smart because you'll have a good comparison after disaster.

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