

Meyerlander MONTHLY

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Meyerland Community Improvement Association

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MEYERLAND.NET

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Meyerland Proud, Houston Strong



Our commitment to you remains strong...

The Realogy Charitable Foundation, part of our parent company, has setup a fundraiser in the aftermath of Hurricane Harvey. This foundation is matching donated funds up to \$75,000. The proceeds of this campaign will benefit the American National Red Cross to help those affected in our area.

We invite you to join us in supporting those deeply impacted by this devastating event. You can donate by credit card through the secure website below.

www.events.org/hurricane



We are thinking of our
Meyerland
FRIENDS & FAMILY
during this difficult time. Wishing all of
you the best now and always.

Photo credit | *Hequals2henry*

Contact us with all your real estate needs.



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Visit our website at www.meyerland.net

SECURITY

Precinct 5 Constable (including burglar alarms) 281-463-6666
Emergency 911
Houston Police Dept. Non-Emergency 713-884-3131

CITY OF HOUSTON

Houston Help & Information 311 or 713-837-0311
District C Council Member, Ellen Cohen 832-393-3004
Meyer Branch Library 832-393-1840
Godwin Park Community Center 713-393-1840

CENTERPOINT ENERGY

Electric outages or electric emergencies
..... 713-207-2222 or 800-332-7143
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..... 713-659-2111 or 888-876-5786
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and other city services, dial 311. Some mobile phone users may need
to dial 713-837-0311.

MeyerlanderTM MONTHLY

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LETTER FROM THE EDITOR

Dear Meyerland residents,

Our thoughts and prayers are with you who have seen their homes and property destroyed by Hurricane Harvey. About 1,900 homes out of 2,300 homes in Meyerland have incurred flood damage. Every member of this newsletter committee's homes were flooded; we hope you understand why this issue is uncharacteristically brief. The weeks and months ahead will be filled with challenges and triumphs as we rebuild our community. Much is uncertain, but one thing I know for sure - we will prevail. Things will get better.

Sincerely,
Shirley Hou

MCIA TO WAIVE FEES FOR HURRICANE HARVEY RECOVERY

By the MCIA Office

Application Fees for Construction

Effective immediately, the MCIA Board of Directors has waived all construction application fees through March 31st, 2018.

Use of Temporary Structures During Flood Reconstruction

Understanding the need to respond to the flood event, the MCIA Board of Directors has voted to allow the temporary use of mobile/motor homes, trailers, and temporary storage units according to the following guidelines:

1. The lot being used must have a home under repair for flood damage.
2. The temporary home/storage unit must be placed on the driveway of the home and not in the street (exceptions may be made on a case by case basis).
3. If the mobile home is to tie into the city's sewer system, it must be done per permit.

Mobile/Motor Homes: Allowed on lots affected by flooding and under repair until December 31st, 2017.

Temporary Storage Units: Allowed on lots affected by flooding through March 31st, 2018.

Cover Credit

The Cernosek family in Section 8 North is grateful for the Houston Baptist University basketball team and many amazing friends for helping them rip out carpet, throw away furniture and many other flood clean up tasks after Hurricane Harvey.

FLOOD RESOURCES

By the MCIA Office

Our hearts go out to all of Houston and those affected by Hurricane Harvey as you begin the cleanup and rebuilding process. Below you will find important steps to take post flood as well as phone numbers that may help you as you rebuild.

1. Consult with a licensed electrician regarding electricity in your home.
2. You must take pictures of the damage to your home. Remember to photograph everything, including serial numbers.
3. Contact your insurance company (Flood, Homeowners, Auto) and the City of Houston to inform them of flooding.
4. Contact FEMA. There are several programs available to Harvey survivors.
5. The city has begun the trash cleanup process for our neighborhood. Remove all items damaged by water. This includes wood floors, carpets, baseboards, sheetrock (remove 18 inches above the water mark) and any furniture touched by the water. Mold can set into the wet materials within 48 hours. If space allows, place all belongings which you wish to keep in the backyard. All remediation debris and trash should be placed between the sidewalk and the street so that the solid waste department can reach it for pick up. The solid waste department requests that debris is separated into 3 piles for pickup: heavy/junk, electronics, and tree debris. Hazardous waste such as paint and other chemicals will not be picked up and should be taken to the Environmental Service Center at 11500 S. Post Oak Rd. Houston, TX 77035
6. There will be increased mosquitos as well as wildlife attracted to the debris. Please make sure to get plenty of repellent.
7. As items are being put out to the curb, we are having an upkick in scavengers. Please, if you see people going through the debris piles, tell them to leave. You may need to have your insurance inspector review the piles' contents for your claim. Please only reach out to PCT 5 and HPD for emergency purposes.

Below are numbers which you may find helpful. This list is not exhaustive, but includes organizations that have been seen in and around the association in the past.

Assisting Agencies:

NACC Disaster Services 832-626-7111

FEMA 800-621-3362

Precinct 5 281-463-6666

American Red Cross 713-526-8300

City of Houston 3-1-1

Houston Food Bank 832-369-9390

Jewish Family Services 713-667-9336

For those with anxiety contact Jewish Family Services at 713-364-5021

Please reach out to the MCIA office. It is important that we are able to contact you with pertinent updates and information. Our office phone number is 713-729-2167 to leave a voicemail.

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POST-FLOOD FAQs FOR HOMEOWNERS

PRACTICAL ADVICE WHEN YOU NEED IT

by Dan Bawden, President of Legal Eagle Contractors

Q. What is the first thing I should do if my home got flooded?

A. Call your flood insurance company and file a claim, preferably before August 31st, when the flood settlement rates go down.

Q. How can I find out if I have flood insurance, and who to call?

A. Call your homeowner's insurance company or your mortgage company. They can tell you how to contact your flood insurance company.

Q. Should I wait to hire a general contractor/remodeler?

A. No – Do detailed phone interviews. Interview with local remodelers now, pick one and ask to get on his or her list. An accurate estimate for repairs cannot be given until the tearout/dryout stages are complete.

Q. What things are important to document with pictures for insurance purposes?

A. Document all damaged surfaces and contents. Do this before you do any remediation. Specifically, be sure you take pictures of the water level at its highest (or the high-water line), both inside in all rooms, and outside your home. Take photos of damaged furniture, where the water line got to on all appliances, including the washer, dryer and water heater. Document what floor material you have in each room. Take photos of all lower cabinets and document the type of countertop each has. Take pictures of your vehicles and any flooded outdoor structures. You cannot take too many photos.

Q. Who can I get to remove the wet stuff from inside my home?

A. If you can cut the carpet into small pieces and lug it out to the curb yourself, do so. Same with soggy furniture pieces, clothing and items you can manage. Do not remove the sheetrock and insulation yourself. Why? You may remove more than is necessary and this adds cost to the build-back. Also, handling these materials will put your skin in too much contact with the toxic floodwater. This water wicks up into the insulation in your outside walls. If the mold has started to appear inside or outside the walls, use of a respirator mask (a real one, not the paper ones) and gloves are a must.

If you cannot manage to do this removal work on your own, keep the A/C running as cold as possible and wait for the remediation company. Tip: Call the larger churches in town – sometimes they have volunteer teams who can remove the wet stuff from your home for free.

Your home's central air conditioning system can reduce the humidity level to about 45%. This is not enough to dry out wet surfaces such as the slab and lower walls. It just helps. The dehumidification machines the pros use, reduce humidity levels to 15% to 17%.

Q. Is my homeowner's insurance going to pay for any of this?

A. No. Not unless there is non-flood related damage – such as structural or roof damage. If flood water rose from below and that water also actively flowed through your home, there may be structural damage to the framing. You will have to hire an engineer to prove the

cause of the damage, as insurance companies these days are fighting to deny coverage wherever they can.

Q. Do I have to have dumpster?

A. No. Put your wet contents out front on the curb for city pick-up. It may be there for a few weeks and kill your grass, but it is a small price to pay.

Q. How do I find a water remediation company?

A. Ask your homeowners insurance agent for a list of names. Calling a company you find on Google may be OK if it is a recognizable name. Always check to see if they are members of the BBB and check their reviews on Google before signing a contract. Also, ask to have their general liability insurance company email you a copy of their "insurance certificate" with your name placed as the loss payee at the bottom left. If they can't do this, pass them by.

Q. When do I have to replace electrical outlets and switches? What about the wires in the wall that got wet?

A. If the water reached your outlets, typically at about 14" off the floor, they all need to be replaced. Same with switches. A licensed electrician should look over your system after a flood, including the wiring, all devices, and breaker box, for any sign of damage. Unless your wiring shows signs of damage, it usually does not need to be replaced. My clients will often update the wiring by adding grounded wire while the walls are open.

Q. I was thinking of doing some updating and remodeling soon anyway. Is now a good time to do that or will it mess up my insurance claim?

A. Your insurance settlement, in theory, is supposed to put your home back where it was before the flood (this is not true). Once you find out what your settlement is, doing more extensive remodeling will not affect it. Note that flood insurance will not write you any checks if you do not actually spend the money to rebuild your home. They may require an affidavit from you and your contractor that the work was completed.

Q. I have men coming to my door offering to remove the carpet and sheetrock? How do I know if they are Pro's? Should I hire them? What questions should I ask?

A. Professional remediators should not be knocking at your door. Hiring an unsolicited contractor puts you at very high risk that the work will not be done properly, or worse. Your home is your biggest investment. Do not risk it. As tempting as it is, do not hire someone who knocks on your door unsolicited.

Q. The remediators I am using want most of the money up front. I don't want to lose them. What should I do?

A. Most pros are going to bill the insurance company so you don't have to worry about paying them. If you hire a non-pro, be very careful. If you are self-paying, do not pay more than 10% up front. These guys do not need "materials money" to do tear-out and

(Continued on Page 7)

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remediation. They should be using equipment they already have. Further, the bulk of the work takes place in less than a week. Then there are only dehumidifying machines running for a few days after that. Ask to pay on completion. If they are unwilling, offer 40% when the drywall has been removed and mildewcide applied. Pay the final 50% on completion, which is when the home has been checked with a moisture meter and determined to be dry. This testing should be done when the remediator has removed the fans and dehumidifiers. Your home should be swept clean by the remediators, and all trash hauled off or placed out front of the home before you release the final payment.

Q. What is the proper procedure for effective, professional remediation?

A. The extent of removal depends on the height and duration of the flood waters. Someone who had only 1" of water come in may be able to keep all their cabinets. Someone who got 6 feet of water will not be able to salvage anything. I can't list all the steps that might be necessary, but here is a summary of what a professional remediator will typically do:

- 1) After photographing it all, remove: wet flooring (including the "screeds" or strips of wood under wood floors), furniture, clothing, appliances that sit on the floor, and cabinets if the water rose above 3".
- 2) Remove baseboards, all wet insulation, drywall to 2 feet, 4 feet

or 8 feet, depending on the water height. If doors and trim (like door trim and window sills) got saturated, they should be removed too.

3) After the walls are opened and the slab cleaned up, apply mildewcide to all exposed surfaces in the walls, and all framing that got wet.

4) Install and monitor commercial dehumidifiers – at least 3, for homes 2000 feet or less.

5) Install high velocity air mover floor fans – at least 6 for homes 2000 feet or less.

6) If the home had mildew growth begin in the walls, the open walls will need to be sprayed with a special primer.

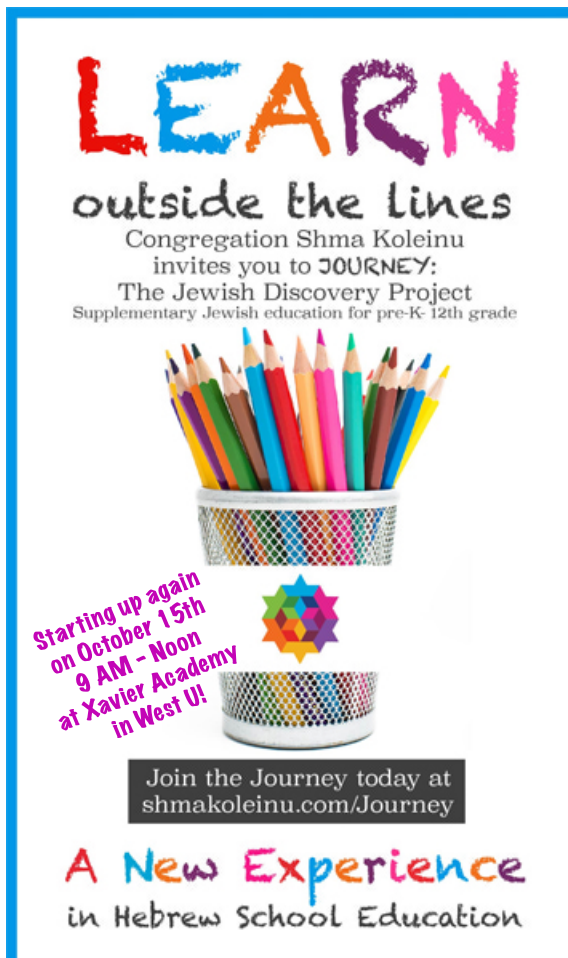
Q. Will my flood insurance pay for all the remediation costs?

A. Usually, but not always. Flood insurance allows reimbursement for a certain set of activities, but some will not be covered. For example, removal and replacement of your kitchen and bath countertops is not covered, even though removal of your soggy lower cabinets is covered!

Q. Will my flood insurance pay for all the cost to put my home back together?

A. Unfortunately, no. The sad reality is that flood insurance will only pay about 50% of the real cost to restore your home. That means you will have to pay the rest out of pocket. If you don't have

(Continued on Page 8)



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(Continued from Page 7)

the cash, you will have to borrow it. You may decide to sell the home after the remediation.

Q. I can't afford to repair my home. Should I walk away without doing the remediation and sell it as is?

A. No. You must remove all the wet surface and dry out the home, or it will turn into an old farm and severely hurt the market value, even if you think it is a tear-down.

Q. Do I need to pull City permits?

A. Yes.

Q. How does the Model Energy Code affect my whole-house restoration?

A. The City of Houston, Bellaire, the Villages and many local jurisdictions have adopted the Model Energy Code. This Code adds a lot of extra requirement.

Q. What questions should I ask to screen out bad contractors? What are the red flags?

A. Look for contractors who:

1) Are they members of a professional trade organization, such as the Greater Houston Builders Association (www.GHBA.org, 281-970-8970) or the National Association of the Remodeling industry www.NARIHouston.com.

2) Get and call references and confirm that they have done this

type of work (in your part of town) before. Avoid all out of town contractors.

3) Are they BBB members and are listed there when you search www.BBBhou.org. Check their rating. If you search on the BBB site and they don't show up at all, that is a red flag. If they have no reviews (Google, Yelp, Houzz, etc.), that is a red flag. Pass them by. All legit contractors have at least these trappings of professionalism.

4) Do they have a general Liability Insurance policy in place? If so have the insurance company send you proof of insurance. Do NOT take the insurance certificate directly from the contractor. They can be easily forged.

Q. The remediation crew is going to be working all over my home at once. How do I protect my valuables?

A. On regular remodels, you can change the locks on one bedroom door and keep your jewelry, guns, cash and expensive collectibles in there. Not so with flood remediation. The best idea is to box those items up and take them to the home of a family member or friend until your home is repaired. Do this before the remediators get there. I heard several stories of big-name remediation crews who stole jewelry and cash while on-site doing the remediation.

Q. Is my mortgage company involved in this?

A. Yes. If you have a mortgage, your flood insurance company

(Continued on Page 9)



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(Continued from Page 8)

will probably mail you a check (or series of checks) that require both your signature and the mortgage company's sign-off. Often the mortgage company is slow to cut checks during the work. Contractors cannot wait weeks to get paid as they typically pay their workers every week. You may be asked to pay for work as it progresses and get reimbursed when the check arrives later.

Q. What do I do after I get the house dried out?

A. Unfortunately, the remediation companies do not do a very good job of the re-construction. My company has been called to undo and re-do unacceptably poor workmanship done by the same companies who did the remediation. Try to find a professional residential local remodeling contractor. If you can find one with a national certification in remodeling, your chances of having a good experience are even higher. Use the trade organization web sites listed above, and call contractor's references before you have the contractor come out to your home.

Q. What questions should I ask when I call a contractor's references?

A. Here are some great questions to ask:

- 1) What was the communication like? Could you get your contractor on the phone if you needed him or her?
- 2) Did you get a weekly Schedule?

3) How neat was the jobsite kept? Did they broom clean the job every day? Did they use any dust removal machines?

4) Do you feel like you got a good value for the price paid?

5) What were the workmen like? How comfortable were you having them in your home? Were they friendly and polite, or were some "sketchy"?

6) Was there always an English-speaking person on the job in case you had an important question?

7) Did they have a fixed place of business or did they "work out of the back of their truck"?

These are just a few of the questions my clients have been asking me as they deal with the overwhelming task of dealing with their newly flooded homes.

AFTERNOON IN THE PARK POSTPONED

Afternoon in the Park, Meyerland's biennial fall festival at Godwin Park, has been postponed due to Hurricane Harvey recovery. The date was originally announced for Sunday, November 12; a new date in 2018 will be determined depending on recovery efforts.



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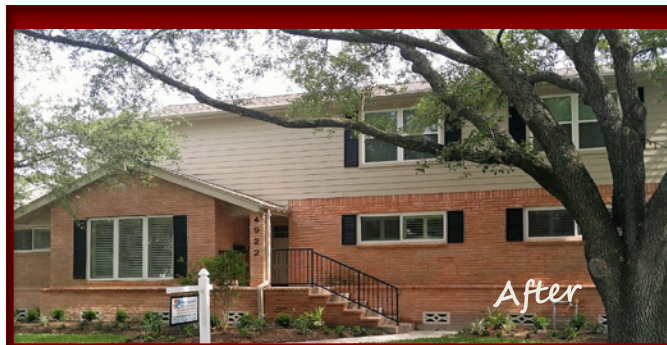
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Sun.	Mon.	Tues.	Wed.	Thurs.	Fri.	Sat.
1	2	3 T/R	4	5	6	7
8	9	10 Trash	11	12	13	14
15	16	17 T/R	18	19	20	21
22	23	24 Trash	25	26	27	28
29	30	31 T/R				

November, 2017						
Sun.	Mon.	Tues.	Wed.	Thurs.	Fri.	Sat.
			1	2	3	4
5	6	7 Trash	8	9	10	11
12	13	14 T/R	15	16	17	18
19	20	21 Trash	22	23	24	25
26	27	28 T/R	29	30		

Please visit our website, meyerland.net or subscribe to our email newsletter service, for up-to-date information on the Heavy Trash and Flood Trash pickup schedules.



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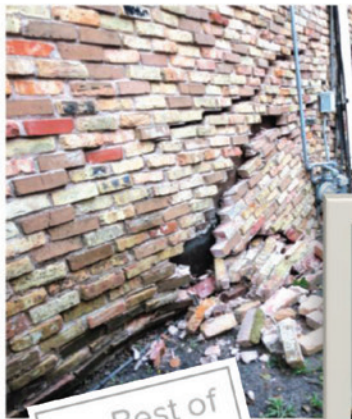
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Moving Forward

*Understand the next steps
in recovering from disaster...*

After you have remediated the damage from the storm, the next step for many will be to analyze the cost differences between remodeling or selling. To make an educated decision you will need to have the following four things:

- 1) Final insurance payout reports
- 2) FEMA Assistance Payout Amount
- 3) Cost to repair estimates
- 4) Analysis of Value

The team at Beth Wolff Realtors is experienced and capable of evaluating each individual situation. We are here to take you through every step of the process.

Houston has an incredible community that is resilient and will recover in the wake of Hurricane Harvey. As we move forward, we must all take pride in Houston and continue to work together in rebuilding our diverse and dynamic city.

If you or someone you know is in need of guidance on whether to rebuild or sell, Beth Wolff Realtors can help you to better understand all of the necessary steps involved when analyzing the home's value.



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Twain Elementary-Braeswood HOA-Keep Houston Beautiful-St.Thomas High-Lamar High
Westbury Baptist Church-Parker Elementary-Herod Elementary-Bellaire LaCrosse-YMCA

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Dear Homeowner,

First we want to say that we sincerely wish you were not going through this difficult time. In an effort to support the craftsmen in your community and help you restore your home as quickly as possible we have created a coalition of local native Houstonian's who are expert craftsmen and contractors in their field. Each craftsman has served in Houston their entire professional careers and have an excess of references and a rich local portfolio of accomplishments. By using local contractors you also can be assured that warranties are honored and quality is of the highest importance.

The group brings with it the following benefits:

- 21 Years in home remodeling from sheet-rock and texture matching, painting, finishing, custom cabinetry, kitchens, baths, roofing, electrical, plumbing, flooring, room additions and windstorm construction
- 11 years of experience in interaction with Engineers and City Inspectors, as well as insurance companies and their Adjusters
- 11 years State License Professional including Real Estate Inspector's License #9168 and State Licensed Insurance Adjuster #1405727
- 20 years of local experience with irrigation and drainage, License #18182
- 25 years experience in decorative concrete, landscape curbing, professional resurfacing including driveways, patios, concrete stained flooring, and more
- 25 years of expertise in wood crafting including custom decks, fencing and special projects
- 30 years of expertise in award winning landscaping and turf management, including hard-scaping and maintenance
- 25 years of combined experience in Real Estate sales and area valuations, License # and #0467149 for those wishing to rebuild and resell
- Bonded and insured

Let us help you begin to rebuild and begin your recovery. We are in your area this week meeting with flood victims to help them move forward. We can be reached at ***HoustonHabitats@HoustonHabitats.com*** or call us at **(832)308-0930**. Website coming soon at ***www.HoustonHabitats.com***. References available upon request.

Let's get through this together,
The Coalition that is Houston Habitats