

Tips for Consumers

Prepare your home for disasters

Getting ready now will help you in a time of crisis



Natural and manmade disasters like hurricanes, flash floods, and terrorist attacks can throw your life into disarray. But there are steps you can take to prepare yourself and your home.

Know what your homeowners insurance covers. Read your policy now—not when disaster is imminent—and ask your agent about anything you don't understand. Does your policy pay for replacement cost? Are your coverage amounts sufficient to rebuild your entire house and replace your belongings?

Consider flood coverage. You may not live in the 100-year flood plain, but that doesn't necessarily mean your property will never flood. In fact, about one quarter of all flood-loss claims are filed on properties in low- to moderate-risk areas. And you can't just obtain flood insurance when the creek starts rising. It takes 30 days for a policy to take effect. Learn more about flood insurance at FloodSmart.gov.

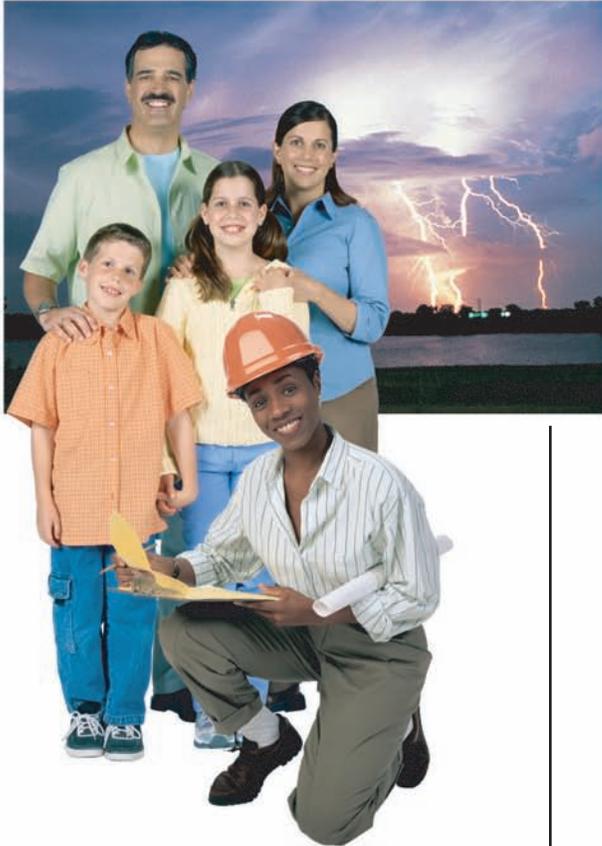
Keep important records handy. Keep your homeowners insurance policy number and your agent's phone number—along with other important documents and contact information—in a place you can easily access and take with you. You may wish to store copies of these items off-site with a trusted friend or family member, or you can put electronic copies on a CD, DVD, or other electronic media.

Decrease your risk. Clearing brush from near your home and other structures decreases your chance of fire damage; fixing drainage problems can prevent water from entering your home; making sure your smoke detectors work may be your best defense against property damage or loss of life from a fire.

Of course, your number-one priority in any disaster is your safety. You can find information about how to prepare for disasters from Ready.gov.

For more information about Texas REALTORS® or buying or selling a home in Texas, visit TexasRealEstate.com.

Tips for Consumers When disaster strikes



Develop a plan

Texas has its share of weather-related challenges, from the monstrous Hurricane Rita to isolated floods and tornadoes. There's not much you can do to avoid the fickle hand of Mother Nature. But if your home is ever damaged by a natural disaster, there are steps you can take to ensure unscrupulous contractors don't take advantage of you.

The Texas Attorney General's Office advises consumers to be cautious of door-to-door companies and salesmen offering home repair and clean-up services. If and when you do need these services, here are some tips to keep in mind:

- Call your insurance adjuster to get a damage and repair-cost assessment.
- Obtain several estimates from companies that specialize in the type of work you need.
- Don't let anyone pressure you into signing a contract immediately—and never pay for the whole job up front.
- Check with the Better Business Bureau to see if there are any complaints against the contractor you want to hire.
- Ask for references from past customers. Call them.
- Do not hire out-of-town businesses.
- Request proof of insurance or bond.
- Determine whether the contractor will place a lien, security interest, or mortgage on your property. Ask for assurances in writing.
- Don't pay in full until you're completely satisfied with the job.

Remember, too, that the Texas Attorney General has the authority to prosecute any business that price gouges after the governor has declared a natural disaster. Price gouging is selling or leasing fuel, food, medicine, or other necessities at an exorbitant price.

Texans victimized by home-repair scams and/or price gouging should call the AG's office at 800/252-8011 or go online to www.oag.state.tx.us.

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