



HURRICANE HARVEY – THE COMING FEEDING FRENZY



When Hurricane Harvey fizzles out, a second disaster just as devastating is poised to strike. This time it's not going to be high winds, rain, and flooding, but a human-caused disaster of potentially epic proportions. At this very moment, as hurricane Harvey is still wreaking havoc, swarms of opportunists are preparing to pounce on Houston and Southern Texas. Flood remediation companies are loading fans and dehumidifiers into tractor trailers, contractors are stocking up on plywood and roof tarps, public adjusters are hiring salesmen, debris clean-up crews and content cleaning companies are mobilizing, real estate investors are searching for bargain properties, and all of them are anxiously waiting for the first responders to leave and the skies to clear. These types of businesses make

hundreds of millions of dollars from disasters each year and a hurricane of this size will be a financial feeding frenzy for years to come.

RESIDENTS CAUGHT IN THE CROSSHAIRS

Residents who are desperate to have their homes restored will be easy targets of fraud, high pressure sales tactics, price gouging, misinformation, insurance claim denials, lowballing of claims, and a host of other problems if they aren't made aware of what's coming and how to navigate the days, weeks, and months ahead. Once the response phase is over and the waters recede, residents will be left to fend for themselves and most will be vulnerable, confused, and unprepared to handle the challenges they will be forced to face. Given the scope of the flood damage alone, most homeowners are likely to be uninsured, which means any costs to dry out or repair the damages will likely be an out-of-pocket expense. People with limited financial means or those who can't afford to pay for repairs, may have to do the repair work themselves. However, if the damages aren't repaired quickly and properly, mold contamination will set in, which will make countless homes contaminated and unlivable. If people can't afford to repair their homes, pay for their mortgage, and rent to live somewhere else while they



try to rebuild, foreclosure will be looming on the horizon. ***Mortgage companies are known to force people into foreclosure after disasters as what happened in Bastrop, Texas after the 2011 wildfires and in Moore, Oklahoma in 2013 after an EF-5 tornado struck.*** [Click here to read the story.](#)

Those who do have insurance may think they will be covered, but that isn't a guarantee either as some insurance companies will inevitably try to wiggle their way out of paying what is owed. ***After Hurricane Katrina and Sandy, some insurance companies got caught cheating their insureds by denying legitimate claims as reported on ABC's 20/20.*** [Click here to view the video report.](#)

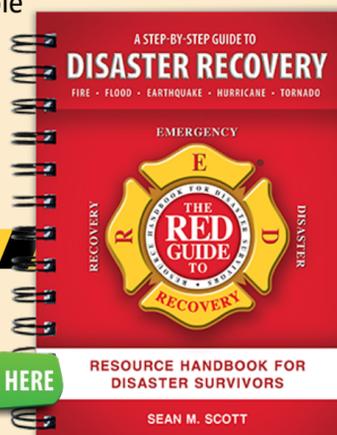
So, what can emergency managers and recovery stakeholders do? First, they need to know that victimization of their residents is going to happen in masse if something isn't done quickly to educate individuals and families on the recovery process. Otherwise all the planning for community resiliency will fail and thousands of families will become homeless or have to move away and start over.

Second, most disaster survivors are only a signature away from becoming victimized financially. They need to know that the compulsion to act quickly can be their biggest enemy. Survivors should be told not be hasty to sign contracts with anyone until they have a chance to get sound advice and thoroughly check into the company or service provider offering services.

HARD LESSONS LEARNED

To this day there are scores of vacant lots and abandoned homes in Louisiana, Mississippi, New Jersey, and many other areas that were devastated by Hurricane Katrina and Sandy. There are even vast numbers of vacant lots in Texas and California that haven't been rebuilt since wildfires and tornadoes struck as far back as 2003. What few people realize is that many of the homes that have been rebuilt are now occupied by new residents who bought these homes as a result of bank foreclosures, where the previous owners couldn't rebuild and had to start their lives over somewhere else.

Will Houston and other cities in Southern Texas end up like New Orleans? If those affected aren't given the tools and knowledge they need to recover, then the answer is most likely yes. This is why I wrote ***The Red Guide to Recovery – Resource Handbook for Disaster Survivors***, so people would be able to have the information they need to navigate the recovery process and avoid the many pitfalls that present themselves in post-disaster scenarios. If you would like more information on ***The Red Guide to Recovery*** or how we can provide quantities for your community, please reach out to us at info@TheRedGuideToRecovery.com.



If you would like to be better prepared for recovery, get your copy of ***The Red Guide to Recovery*** today.

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RESOURCE HANDBOOK FOR DISASTER SURVIVORS

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