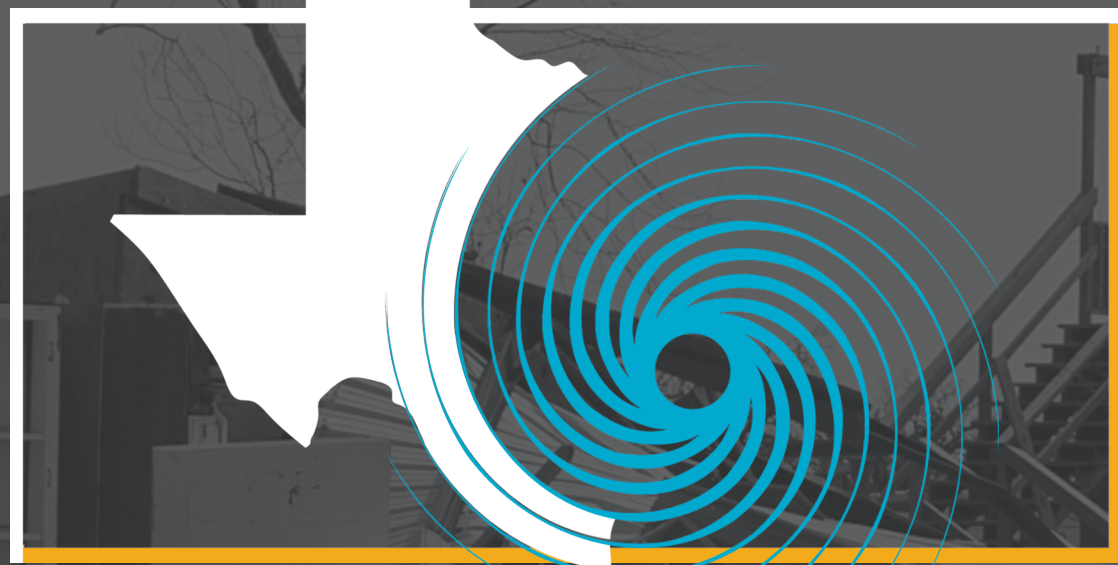


ARTS & CULTURE



HURRICANE **PREPAREDNESS**  
TOOLKIT





“

*If we're to reduce the level of devastation wrought on our artistic community during disasters like Hurricane Harvey, we have to equip artists and organizations with information they can use for a healthier recovery in the future.*

*- Dwayne Jones, Executive Director of the Galveston Historical Foundation*

”

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# Introduction to Document

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## *What is HARF?*



The Harvey Arts Recovery Fund (HARF) provides disaster recovery aid to artists and cultural organizations in Texas. Beginning in the fall of 2017, professionals in the arts and cultural sector of a 10-county region encompassing Harris, Fort Bend, Montgomery, Brazoria, Galveston, Liberty, Waller, Chambers, Austin and San Jacinto have been able to complete applications requesting financial support.

## *Purpose of document*

This toolkit can help you begin developing a customized disaster preparation and recovery plan to protect your artistic practice and nonprofit organization. We'll cover common hurricane hazards, checklists for dealing with the hurricane before and after it has arrived, emergency phone contacts, helpful web links and more.

# HARF Leadership Team

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*Leadership provided by the Galveston Historical Foundation, Fresh Arts, Dance Source Houston, CultureWorks Greater Houston, The Center for Arts and Social Engagement at the University of Houston, Houston Arts Alliance and the Mayor's Office of Cultural Affairs for the City of Houston. Lead funding provided by Houston Endowment.*



# Fast Facts on Hurricane Season

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1

Hurricanes are **tropical cyclones** where **wind speeds** reach at least **74 mph**

2

**Category 1** is as low as **74 mph** and **Category 5** is as high as **157 mph** or more

3

Storm surge results in **extreme flooding** that can occur well **before the hurricane arrives**

4

Hurricane season **begins in June** and lasts until the **end of November**

# Before the Hurricane

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## *Quick Start Pre-Hurricane Checklist:*

### *General*

- ☐ Create your own hurricane preparedness checklist, see page 7.
- ☐ Review current expenses and anticipate lost or impacted revenue, see page 7.
- ☐ Assemble an emergency supply kit, see page 8.
- ☐ Plan your general approach to damage from hurricanes and/or flooding, see page 9.
- ☐ Purchase or renew flood insurance, see page 12.
- ☐ Upload critical business files to the Cloud or thumb drive, see page 14.

### *Arts and Culture*

- ☐ Bolster your art studio or place of work against damage, see page 10-11.
- ☐ Evaluate the safety and effectiveness of storage for creative work, tools or equipment, see page 15.

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The best protection against fallout from weather related emergencies is solid preparation. You'll be able to get back to your artistic work much faster, prevent more significant financial losses and better ensure your own personal safety by preparing in advance.

Proactively consider these seven categories of preparedness:

- Risk Assessment
- Inventory of Expenses
- Emergency Kit
- Evacuation Plan
- Communications Plan
- Insurance
- Information backup (cloud, hard drive)
- Important Phone Numbers and Information

# Natural Disaster Risk Analysis

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To bolster yourself against the torrent of potential damage from a natural disaster such as a hurricane or tornado, you must identify your unique risk factors. Make a list of items that could affect you financially if lost, damaged or inaccessible.

Hurricane Preparedness Checklist:

- ☐ Determine risks to art studio or professional processes
  - ☐ Protect physical space affected by natural disasters
  - ☐ Safeguard materials or supplies that could be damaged
  - ☐ Determine ability to sell or promote your art during and after hurricane
  - ☐ Identify possible crisis scenarios that could delay work and income
  - ☐ Create list of highest risk professional items
  - ☐ Consider how to protect items from the high risk list
  - ☐ Store, update or safeguard any items, data, products or work
- 

## Clarify Current and Regular Post-Hurricane Expenses

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Financial risk is painful to look at but critically important if you're planning to prevent a hurricane from entirely crippling your business or ability to remain profitable and productive.

Steps for Financial Preparedness:

- Take the danger of a hurricane seriously.
- Re-acquaint yourself with the financial side of your endeavors if you haven't already.
- Clearly determine all regular expenses that will continue long after Hurricane season is over.
- Establish a savings account to draw from if/when you experience loss of income.

# Create an All-Purpose Emergency Supply Kit

Business is never more personal than in the event of disaster. If your home and workplace are one and the same, creation of an emergency supply kit is especially pressing. Either way, any location you spend substantial time in and might use to take shelter should be equipped with some manner of a kit.

Stock your emergency kit with recommended items and check them off this downloadable printout as you shop. Take the time to think about the needs of your business, you personally and your loved ones, seniors or pets. Out of everything you collect, make sure you have enough food, water and medications to last at least 72 hours post-hurricane.

## *Emergency Kit Essentials:*

- ☐ Non perishable food for 3 days
- ☐ 3 gallons of water per person
- ☐ First aid kit
- ☐ AAA and AA Batteries
- ☐ Portable emergency signaling tools (flashlight, whistle)
- ☐ Physical maps
- ☐ Small toolbox with pliers or wrenches
- ☐ Hand-crank radio or NOAA Weather Radio
- ☐ Dust mask
- ☐ Duct tape and plastic sheeting for spontaneous shelter
- ☐ Personal sanitation products
- ☐ Cell phone, chargers, and battery

## *Suggested Individual Items*

- ☐ Prescription and nonprescription medications
- ☐ Baby supplies such as formula
- ☐ Pet supplies, food, water
- ☐ Glasses or contact lenses
- ☐ Portable entertainment
- ☐ Eating utensils
- ☐ Matches in waterproof holder
- ☐ Water disinfection resources such as bleach and dropper
- ☐ Change of clothes
- ☐ Dependable shoes
- ☐ Blanket and sleeping bag
- ☐ Important documents
- ☐ Cash
- ☐ Personal hygiene items



# Know Your Disaster Plan

When should you gather any associates, co-workers, employees, assistants or family members at your studio or workplace to plan for a hurricane? Today. Tomorrow may be too late, and it's tempting to put off planning for discomfort and displacement as long as possible.

Get planning out of your way so you aren't scrambling to contact important persons as a hurricane arrives in full force. Understand the types of disasters your area is at risk of experiencing and clarify the best manner of reaching your close contacts.

## *Four Steps of Hurricane Planning:*

1

*Consider the following four questions and provide the answers to anyone who must also be in the know:*

- 1 How will I receive emergency alerts and warnings?
- 2 What is my shelter plan?
- 3 What is my evacuation route?
- 4 What is my family/household communication plan?

2

*Discuss or think about your specific artistic needs and design your disaster plans around them. You may need help handling certain aspects of your business operations, especially in the event of a multi-day or week-long interruption.*

3

*Fill out an Emergency Plan/Checklist and arrange alternative means of contact with business relationships, clients and so on.*

4

*Put your plan into motion by taking action such as scanning of important documents.*

# A Hurricane-Strong Studio, Theater or Museum

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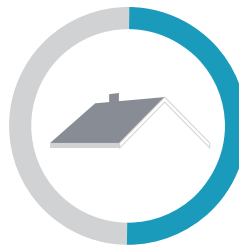
## Windows

- Don't skimp on hurricane shutters. Permanent ones are your first line of defense.
- For a cheaper option, you can cut 5/8" sheets of marine plywood. Fit these supports to your windows before the hurricane arrives or you're forced to evacuate.



## Trees + Shrubs

- Trim dead wood from trees & shrubs near your building so they don't contribute to damage.
- Remove dead & hanging wood, as this can be broken off more easily



## Roof

- Secure your roof by installing straps or additional clips



## Gutters + Downspouts

- Clear clogs
- Fix loose gutters & downspouts

# Artist or Organization Evaluation: Preparing Your Place of Work Before a Hurricane

Store the materials and tools you work with accordingly:

## *Exterior*

- ❖ Screw plywood over windows or affix permanent hurricane shutters if you have them.
- ❖ Sandbag doorways and perimeter (hurricane or flooding).
- ❖ Bring any easily movable outdoor art objects inside.
- ❖ Lock the entrance(s).

## *Interior*

- ❖ Unplug equipment and all cable connections (phone, computer, modem, printer, network) to protect from lightning strikes.
- ❖ Move items to a higher floor if possible and wrap in heavy plastic.
- ❖ Avoid attic and the basement areas, if flooding is a possibility.
- ❖ Get items as far off the floor as possible and away from windows.
- ❖ Wrap shelves, storage units, computers and other equipment in heavy plastic. Secure with waterproof tape.

■ Utilize climate controlled or weather proof cases to protect artwork and tools from humidity or mold.

- ❖ Placing paper, photographs, fabrics, and artwork in plastic bins is not enough protection unless they are certified waterproof as water can leak in and cause mold
- ❖ Use a flat file with a tall cabinet base. Use metal or solid wood furniture that is easy to clean after flooding

■ Raise heavy instruments or equipment off the ground using cans or stools.

■ Move portable instruments or equipment to a second floor if possible. Store in upper shelves if second floor is not an option.

■ Store items in such a way that they can be moved quickly and easily.

■ Consider storing work at a second location, like a multi-story storage center.

■ Consider buying an insurance rider for your expensive musical instruments.

## ***Get Familiar With Your Insurance Coverage:***

- Review existing insurance terms and policies.
- Flooding can cause lasting damage that many struggle to recover from.
- Flood insurance is beneficial for many small and large business owners.
- This essential protection is not covered automatically in regular insurance policies.
- It's easy to forget that you must renew flood insurance yearly.
- Flooding is not covered by the majority of renters, homeowners and business insurance policies because it rises from the ground rather than coming in through a damaged roof.
- Flood insurance is a precaution you must consider before it's too late.
- Keep in mind that most flood insurance takes one month after purchase for it to take effect.

## ***Flood Insurance Buying Tips:***

- You might have the option of purchasing a low-cost home business endorsement (rider) on your homeowners policy. Be wary of these potential limitations:
  - ❖ Liability Limitations: Your artistic business may not have the same coverage as most business liability policies. Similarly, it may not cover necessities like product liability or extend past your home.
  - ❖ Other exclusions and limitations: Look out for additional negatives to a rider that could be a big problem for your short-term stability, such as income loss, property not at your business location, and related areas of absent coverage.
- You can purchase a stand-alone business insurance policy, either with the underwriter from your homeowners insurance or, more likely, a different one.
- If your homeowners insurance does in fact cover your art studio or workspace, don't accept that at face value. Examine your policy closely and review it with your agent to see how far the coverage extends, what exclusions could make it potentially useless, and what liability is accounted for.
- Search the word "business" in a digital file of your homeowners policy and read about coverage and exclusions. You can also be extremely cautious by requesting a signed letter stating the agreed upon coverage and storing it safely in a location out of range of disaster that could strike your business (around 50-100 miles).

## ***On-line Insurance Resources:***

- If you sell goods or services (regardless of how frequently) from work completed in your home or on your property, you're considered 'in business' - visit: [cerfplus.org/get-ready/craft-a-career/](http://cerfplus.org/get-ready/craft-a-career/) for more information.
- Flood insurance for renters and property owners can be accessed through the federal FEMA program 'National Flood Insurance Plan' at: [fema.gov/national-flood-insurance-program](http://fema.gov/national-flood-insurance-program).
- Your flood risk determines the cost of this insurance. Check [FloodSmart.gov](http://FloodSmart.gov) to learn more.

# Making Sure You're Completely Covered

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- Be a proactive and informed consumer of flood insurance for your artistic business or organization.
- Ensure you and your agent are clear about the coverage you need to continue operating in light of hurricane season or other disasters.
- Review the policy yourself each time you are renewing it, because detrimental changes can be made without your knowledge.
- If your situation has changed or you intend to change it, for example with a new studio or plan to build an additional space, determine beforehand how this will affect the cost of your current insurance.
- You might be able to save money with an adjusted plan.
- Act early, as it can take a month for insurance to go into effect after purchase.
- Keep your eye out for exclusions and rest easy knowing an unexpectedly harsh flood won't knock your business out for the count permanently.
- Don't be afraid to ask questions of your agent or broker. Develop a relationship with them so that they understand your needs and can guide you toward the best-fit coverage.

“**Keep in mind that most flood insurance takes one month after purchase for it to take effect.**

”



# How to Successfully Protect Your Assets and Documentation

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Any documents your artistic career or arts and culture organization depends on should be placed in the cloud (Google Drive, etc.), as well as on additional external hard drives. Don't ruin the purpose of thumb drives by leaving them onsite, where they can be damaged along with physical copies.

Not sure what counts as save-worthy? Here are two lists that cover the bare minimum of documentation you should preserve:

## *Back-up Professional Documents:*

- ☐ Legal contracts
- ☐ Proof of Business or Nonprofit Organization Ownership
- ☐ Proof of sale and invoices
- ☐ Budget and image documents
- ☐ Business contacts
- ☐ Records of vendors and suppliers
- ☐ Tax documentation
- ☐ Lists of inventory
- ☐ Accounting or payroll financial records
- ☐ Digital and analog communication
- ☐ Artwork appraisals
- ☐ Photographic or video/booth studio documentation

## *Analog Marketing or Creative Materials:*

- ☐ Creative notes regarding process
- ☐ Press and marketing/PR correspondence
- ☐ Promotional material such as catalogs
- ☐ Portfolios of artwork, musical pieces, writing
- ☐ Past exhibitions, performances, etc.
- ☐ Releases signed by you or given to you

# Artwork, Instruments, Costumes and More

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- Store essential items such as completed artwork, theatre equipment, musical instruments or education materials up high in a flood-proof location.
- Avoid basement or below-grade storage.
- Prepare far in advance for a hurricane by sorting through your inventory and moving everything to a safe place.
- If necessary, build storage areas that flooding cannot breach.
- For visual artists: Plan for ways that you could bring in some income from your work while recovering. For example, some artists have hired a professional art photographer to take high-quality photographs of their artwork so that they could sell prints of the work that was lost.
  - ❖ Get and save a commercial purposes release from the photographer.
- For musicians: Preserve completed and unfinished pieces, whether in notated or recorded form, on a digital device when possible.
- For writers: Transfer any hard copies to digital and follow the checklist on page 14 for fail-safe Internet storage.
- For performance artists and theatres: Storage of large items including props, costumes and sound equipment might require transportation to an offsite location. Otherwise, take extra care to protect such a large volume of valuable belongings.
- For arts and culture organizations: Preserving or transporting exhibition and educational pieces or equipment will likely require consultation with individual artists and curators. Seek outside expertise from artists, curators, and conservators to develop a plan for the quick and safe removal of artifacts, artwork, and educational exhibits.



# Where to Get Help and Important Information

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## **US Department of Homeland Security**

[ready.gov](https://ready.gov)

### **FEMA**

[fema.gov](https://fema.gov)

1-800-621-FEMA (3362)

### **Red Cross**

[redcross.org](https://redcross.org)

800-733-2767

### **Gulf Coast Assistance Line**

866-526-8300

### **Weather Research Center**

[wxresearch.org](https://wxresearch.org)

## **Texas Windstorm Insurance Association (TWIA)**

Artists and organizations located in one of Texas' 14 coastal counties, or parts of southeastern Harris County, will need to purchase their insurance coverage from the TWIA. This insurance is designed to cover windstorm and hail damage. You also have to comply with certain requirements, including a windstorm inspection and purchasing the coverage before a hurricane enters the Gulf of Mexico.

[twia.org](https://twia.org)

1-800-788-8247

## **Weather Information National Weather Service**

[weather.gov/houston](https://weather.gov/houston)

National Hurricane Center

[hurricanes.gov](https://hurricanes.gov)

## **TXDOT Road Conditions**

[txdot.gov](https://txdot.gov)

[drivetexas.org](https://drivetexas.org)

1-800-452-9292

## **National Flood Insurance Program (NFIP)**

Refer to our section on flood insurance for more detailed information. Flood insurance must be purchased from the National Flood Insurance Program (NFIP).

[floodsmart.gov](https://floodsmart.gov)

1-800-638-6620

## **State of Texas Emergency Assistance Registry (STEAR)**

[dps.texas.gov/dem/stear](https://dps.texas.gov/dem/stear)

Dial 211

For Those Needing Extra Assistance: If you will need help evacuating from a hurricane or any other hazard, dial 2-1-1 to register in advance. You will be asked a series of questions which will allow emergency managers to identify those who need extra assistance evacuating. It is recommended you do this each calendar year.

## **Texas Water Dashboard**

Shows state-wide, real-time surface water levels from data collected at USGS observation stations.

[txpub.usgs.gov/txwaterdashboard/](https://txpub.usgs.gov/txwaterdashboard/)

## **TranStar Map**

TranStar manages the region's transportation system and is the primary coordination site for emergencies.

[traffic.houstontranstar.org](https://traffic.houstontranstar.org)

# During the Hurricane

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## *Quick Start Mid-Hurricane Checklist:*

- ☐ Turn off electricity to your place of residence or work if there is a risk of flooding.
- ☐ Move to a safe interior region of the space.
- ☐ Sign up for emergency alerts.
- ☐ Evacuate according to your counties
- ☐ Monitor evacuation reports and understand evacuation routes.

# Implement Safety Procedures

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- Avoid unprotected spots such as standing by windows, glass doors or other shatter-prone and breakable areas.
- Though you may feel compelled to see the hurricane, it's much safer to remain indoors, even when the eye of the storm provides a brief respite from the torrent.
- If there is a flood risk, turn off all electricity to your home by accessing the main breaker directly, do not handle electricity while standing in water. Monitor breaker box area so you have access before water rises.
- In the case of lost power, you can limit damage to the property by turning off or unplugging large appliances including the water heater and air conditioner.
- Avoid computers or other electrical appliances that pose a safety hazard.
- Flying debris and rapid weather changes are a real, unpredictable concern.
- Lightning is another dangerous phenomenon that necessitates avoidance of electronics, including your smartphone.
- Don't bathe while the hurricane is occurring, as water increases your risk of electrocution.

# Stay Informed

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- Use an emergency alert service active in your city to stay updated on the most current information regarding the hurricane. Every county and many cities have an Office of Emergency Management (OEM) that will follow different notifications. To search for your OEM by zip code go to: [readyhouston.wpengine.com/partners/offices](https://readyhouston.wpengine.com/partners/offices).
  - Have alerts sent to multiple locations like email and text.
  - During hurricane season, sign up for automatic emergency alerts through the Wireless Emergency Alerts (WEA) system. You can turn them off throughout the rest of the year.
  - Alerts concern urgent announcements related to public safety.
- 

# Get Your List and Check it Again

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- ☐ Don't expect that you'll be able to rely on detailed information contained in your mobile device.
- ☐ Have hard copies of contacts for medical professionals, service providers, family, friends and local hospitals.
- ☐ All individuals residing or working at your location should carry a copy of the emergency checklist on their person.
- ☐ A card that can fit into the wallet is ideal, as well as a master copy placed in a common space.
- ☐ A day before the hurricane hits shouldn't be the first time you discuss emergency next steps with co-workers or family members.
- ☐ Verbally go through your evacuation or sheltering plan and practice it as well.
- ☐ You can access a template for creating a communication plan here:  
[fema.gov/media-library-data/1501681925535-41606db2566a70a863290fafd475a2a2/Family\\_Communication\\_Plan\\_Fillable\\_Card\\_508.pdf](https://fema.gov/media-library-data/1501681925535-41606db2566a70a863290fafd475a2a2/Family_Communication_Plan_Fillable_Card_508.pdf)



# Know the Evacuation Routes for Your Area

- Get to a room safe from flooding and free of windows, if possible. Small interior rooms are well suited for this purpose.
- Use the FEMA app at [fema.gov/mobile-app](https://fema.gov/mobile-app) to find the nearest emergency shelter location and do not hesitate to use this resource before a situation turns dire.
- If your building floods and you can't exit, make your way as quickly as possible to the highest level.
- Do not go into a closed attic where you could become trapped.
- Monitor ongoing hurricane reports and instructions for evacuation.
- Operate gasoline-powered machines such as a generators safely. Don't bring them indoors or near windows.
- Flood waters are not an opportunity for swimming, walking, or driving.
- A car is not protection against rushing water and drowning is all too likely.
- Similarly, avoid bridges above water.
- Evacuation orders are not a suggestion or an overreaction by local officials. Evacuate immediately when told to do so and do not attempt to circumvent barricades placed to block certain paths.
- Understand evacuation routes for your area prior to the hurricane. Get the necessary info here: <http://ftp.dot.state.tx.us/pub/txdot-info/trv/evacuation/houston.pdf>.
- Review critical information including other useful maps/evacuation routes, contact a relative or friend who could shelter you in a different state or monitor your whereabouts, account for the needs of youth, elderly, pets or people with disabilities and replenish essential supplies in an easy to grab bag.



**High Winds**



**Evacuate**



**FEMA App**



**Safety Routes**

# After the Hurricane

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## *Quick Start Post-Hurricane Checklist:*

### *General*

- ☐ Return home or to your studio only when directed.
- ☐ Avoid dirty, dangerous flood waters.
- ☐ Wearing protective gear, clean and disinfect any surfaces and items exposed to flood water.
- ☐ Register with FEMA.
- ☐ Stay frugal until conditions stabilize.

### *Arts and Culture*

- ☐ Photograph all damaged areas of your studio or work place.
- ☐ Photograph all damaged work, tools, materials, and equipment.
- ☐ Apply for grants or reach out to local nonprofits supporting artists.
- ☐ Check for changes to taxes and reimbursements.
- ☐ Contact your insurance adjuster for instructions on what to do with damaged items. Some companies require items be saved, others only require photo documentation.
- ☐ Immediately remove from frames, boxes or bags any flood-damaged items and lay them flat to dry out.

# Assess the Damage

---

- Don't assume you can 'go with your gut' during a hurricane. Conditions that seem safe or less torrential can change in an instant.
- Do not return to your home or place of business after evacuation until you've been specifically told you can by public officials.
- Post-hurricane conditions are just as dangerous, considering the damage to roadways, power lines, and infrastructure.
- Keep an eye on flood water levels by visiting the website for your county's flood warning system before returning to your residence.
- Refrain from walking or swimming through flood waters, as floating debris spanning chemical, biological, or physical dangers can harm you.
- When cleaning up after flooding, wear full-body protective equipment and use no electronics.
- Thoroughly clean and disinfect any and all surfaces that came into contact with floodwaters.
- Dispose of any food (including nonperishable goods, cans, and garden edibles) that was left in a hazardous environment.
- Don't drink tap water unless it has been purified.

**“ Don't assume you can 'go with your gut' during a hurricane. Conditions that seem safe or less torrential can change in an instant. ”**

# Document Disaster Damages

## *IT'S EXTREMELY IMPORTANT TO DOCUMENT DISASTER DAMAGES*

Take photographs of damage immediately after the hurricane

- Whether you are working with an insurer or FEMA, be prepared to discuss initial coverage that does not repair damage fully.
- FEMA will only pay to make necessary living spaces safe, sanitary and functional if you own the property or have a rental agreement that states that you are responsible for repairs. Please note that studios are not considered necessary living spaces by FEMA, see page 23.
- Time stamped photographs may be the only evidence of your actual damages.
- If you have the funds, strongly consider hiring a professional property inspector to inspect your disaster damaged residence and provide a detailed written report with photos.
- Complete photographs and professional inspection before attempting to make the home habitable.
- Be sure to keep documenting increasing damages as some damage such as mold growing, floors warping, sheetrock separating worsens over time.
- Wear protective coverings whenever entering your house to take photographs.
- Create a spreadsheet of all damaged items with approximate replacement values.
- Document disaster occurred in your neighborhood:
  - ❖ Take outside photos of the property/yard/neighbors' yard/street flooding.
  - ❖ Document how much rain fell in your neighborhood records from a governmental agency, TV station, etc.
- Follow these five steps from FEMA to recover the safety of your property post-hurricane:
  - ❖ Air Out: Open doors and windows for long periods of time.
  - ❖ Move Out: Remove materials susceptible to fungal growth, such as bedding or mattresses, from the location.
  - ❖ Tear Out: Anything damaged by flood water should be stripped and removed (drywall, outlets, flooring).
  - ❖ Clean Out: Disinfect and clean off all dirt or scum left from flooding.
  - ❖ Dry Out: Make sure rot cannot continue or spread by drying out all belongings.

# Sustainability - Business and Personal

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- Seek help in local shelters and from local resources before looking beyond Houston or the broader Texas region.
- Organizations like the the Harvey Arts Recovery Fund, United Way, YMCA, YWCA, Catholic Charities or United Jewish Appeal provide support in the form of small cash grants for food, clothing, shelter, monthly bills, planning, counseling, and sometimes relocation costs.
- Learn what agencies are available to help you by visiting FEMA's website or call your local or state Office of Emergency Management (OEM).
- If your tax records were damaged during the hurricane, you can access services and advices directly from the IRS.
- Taxes can change or involve reimbursements, deductions or refunds, so it's a good idea to review what options may be available to you. You'll want to check on this as soon as you can.
- Frugality is of utmost importance in the wake of a hurricane.
- Pre-planning and conscientious saving can help you parry any financial blows in the form of damage to uninsured property or an inability to work.
- Keep cash available in case credit cards don't function.
- Get any insurance you are deficient in or refresh your familiarity with the terms of your insurance agreements.
- Claiming volunteer time and donated resources can provide a valuable offset to disaster costs. For more information visit: [www.fema.gov/9500-series-policy-publications/95252-donated-resources](http://www.fema.gov/9500-series-policy-publications/95252-donated-resources)
- FEMA will not cover studios whether in a house or a separate building. The only exceptions are if the damage to the studio structurally affects the necessary living areas of the home or if the studio is actually used as a living space, for example, as a bedroom.
- Studios, whether they are in a house or stand alone, fall under the business category. The Small Business Administration (SBA) provides disaster loans for damages to businesses. [disasterloan.sba.gov/ela/](http://disasterloan.sba.gov/ela/)



# Disaster Relief Recovery Information

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- Register with FEMA in the wake of a disaster, even if you aren't sure you will qualify for aid. Many other relief resources require FEMA registration.
- Familiarize yourself with all of the resources and active agencies listed on FEMA's website.
- Call your local or state Office of Emergency Management (OEM), charities, and/or learn about sources of disaster relief featured on local media.
- Look beyond the most well-known names in emergency relief to see if you can access more immediate or personalized assistance from an organization experienced in serving the unique needs of the arts community. See page 25 for links.
- Decide if you should file for Disaster Unemployment Assistance (DUA)
  - ❖ File a regular unemployment claim with the Texas Workforce Commission
  - ❖ You can file for DUA even if you are self-employed, so long as it's your only job
- FEMA is wary of fraud and false claims, so you must make every effort to prove damage was actually inflicted by the disaster.

**“ Call your local or state  
office of emergency  
management...”**

**”**

# Connect with Local Resources

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- OEM by Zip Code- [readyhouston.wpengine.com/partners/offices](https://readyhouston.wpengine.com/partners/offices)
- City of Houston Office of Emergency Management (OEM)- [houstonoem.org](https://houstonoem.org)
- Houston-Galveston Area Council Hurricane Preparedness Resources- [h-gac.com](https://h-gac.com)
- Ready Houston - Regional Disaster Preparedness- [readyhouston.wpengine.com](https://readyhouston.wpengine.com)
- American Red Cross Greater Houston- [redcross.org/local/texas/gulf-coast](https://redcross.org/local/texas/gulf-coast)
- Neighborhood Centers, Inc.- [bakerripley.org](https://bakerripley.org)
- United Way of Greater Houston- [unitedwayhouston.org](https://unitedwayhouston.org)
- Harvey Arts Recovery Fund- [harveyartsrecovery.org](https://harveyartsrecovery.org)

# Organizations Specific to Disciplines

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- MusiCares- [grammy.com/musicares/programs/relief-organizations](https://grammy.com/musicares/programs/relief-organizations)
- Actors Fund: support performing arts and entertainment- [actorsfund.org/gethelp](https://actorsfund.org/gethelp)
- Pen America- [pen.org/emergency-funds-for-writers](https://pen.org/emergency-funds-for-writers)
- Texas Commission on the Arts- [www.arts.texas.gov](https://www.arts.texas.gov)
- Humanities Texas- [humanitiestexas.org](https://humanitiestexas.org)
- Learn from local hurricane survivors- [performingartsreadiness.org/blog](https://performingartsreadiness.org/blog)

## HARVEY ARTS RECOVERY FUND

The Harvey Arts Recovery Fund supports the disaster recovery needs of the Greater Houston arts, culture, and creative community in our 10-county region. As a collaborative effort of Houston's arts services sector, our focus is on aiding individual artists and rebuilding and restoring smaller arts and culture nonprofits by providing them with recovery and funding information. Harvey Arts Recovery Fund is also gathering data from artists and nonprofits who have been affected by Hurricane Harvey in order to request funding from national art funders, and advocate for disaster recovery laws to be more favorable to the arts.

### CONTACT US



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