

# DESTRUCTION AWAITS: HOW HISPANIC POPULATIONS FACE DISPARATE CHALLENGES DURING HURRICANES, AND HOW TO MITIGATE THE DAMAGES

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## INTRODUCTION

The stormy clouds and grey skies announce the upcoming thunder and powerful winds that make their way to the City. As the media flood the airwaves with hourly updates of the incoming hurricane, locals scurry for last-minute supplies, rummaging through empty aisles in grocery stores, and cars idle in long-lines waiting to be filled up before the station shuts down. This is a regular occurrence in Houston, Texas during the hurricane season. Lasting from June 1<sup>st</sup> to November 30<sup>th</sup>, hurricane season has become a standard time for locals to vigilantly prepare and gather the necessary supplies for the storm.

While some are capable of buying the needed supplies to attempt to best secure themselves for the torment that awaits, many communities are ill-equipped for the consequences of a devastating hurricane. This article will explore the systemic issues Hispanic communities face when dealing with natural disasters, in particular hurricane recovery efforts, and provide additional tools to best mitigate damages.

The Hispanic community has often been subjected to more extensive damage or more stagnant recovery effort than other ethnic communities, and at times have been villainized for their acceptance of aid relief. In examining the grievances faced by the Hispanic community after a hurricane, it is important to focus on the more destructive hurricanes that have made downfall; Hurricane Katrina (Katrina), Hurricane Harvey (Harvey), and Hurricane Maria (Maria). For example, after Harvey, a survey stated that 27% of Hispanic Texans reported their homes were still unsafe, while only 20% of African Americans and 11% of the white population said so, implicating a slower recovery timeline for Hispanic communities.<sup>1</sup> Similarly, aid relief for Hispanic communities has often been limited because of opposing political views. In 2017, after Maria hit Puerto Rico, President

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<sup>1</sup> Brie Sherwin, *After the Storm: The Importance of Acknowledging Environmental Justice in Sustainable Development and Disaster Preparedness*, 29 DUKE ENVTL. L. & POL'Y F. 273, 275 (2019).

Trump was criticized for stating that the islanders “wanted everything done for them,” a comment made after local government officials pled for relief help.<sup>2</sup> The lack of rapid recovery response has made it more difficult to pinpoint the discrepancies. During Maria, the damage ranged from 45 to 95 billion dollars,<sup>3</sup> while the death toll sparked further controversy. Initial inaccurate tallying forced the government to announce that 2,975 individuals had died after reporting for months that only 64 casualties had occurred.<sup>4</sup> Along with withholding of funds, there has been an accompanying resentment towards Hispanic groups. During the rebuilding efforts after Katrina, Major Nagin gave an infamous speech labelling New Orleans a ‘Chocolate City’,<sup>5</sup> i.e. the Hispanic community that had come to the city seeking construction work.<sup>6</sup>

#### HURRICANE KATRINA

Making landfall August 2005, Katrina was proof that undocumented groups can be subjected to inadequate assistance. Overall Katrina affected 30,000 undocumented immigrants.<sup>7</sup> Even so, undocumented immigrants were found to have been less willing to apply for relief funds because of their immigration status.<sup>8</sup> The Stafford Disaster Relief and Emergency Assistance Act (Stafford Act), enacted to “provide an orderly and continuing means of assistance by the Federal Government to state and local governments in carrying out their responsibilities to alleviate the suffering and damage” caused by disasters or emergency situations, can afford those individuals affected by hurricane damage some relief.<sup>9</sup> Although the Stafford Act states that undocumented immigrants are eligible for disaster assistance, Federal Emergency Management Agency (FEMA) is permitted to report the status of recipients of aid to other agencies, including United States Immigration and Customs Enforcement

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<sup>2</sup> Luz E. Herrera & Pilar Margarita Hernández Escontrías, *The Network for Justice: Pursuing a Latinx Civil Rights Agenda*, 21 HARV. LATINO L. REV. 165, 181 (2018).

<sup>3</sup> *Id.*

<sup>4</sup> *Hurricane Maria: Puerto Rico mayor derides Trump actions*, BBC.COM (Aug. 29, 2018) <https://www.bbc.com/news/world-us-canada-45348356> [https://perma.cc/2F8N-CMVJ]

<sup>5</sup> Nossiter, Adam, *New Orleans Facing Election and New Order*, N.Y. TIMES (Feb. 3, 2006)

<https://www.nytimes.com/2006/02/03/us/nationalspecial3/new-orleans-facing-election-and-new-order.html> [https://perma.cc/D9T3-WRDU].

<sup>6</sup> Deon Roberts, *Mayor Tells New Orleans Business Community City Can, Will Be Rebuilt*, FIN. & COM. (Oct. 7, 2005).

<sup>7</sup> Josh Bernstein, *Katrina “Immigration Relief” Bills Fall Short*, 19 NAT’L IMMIGR. L. CTR. 1, 1 (Oct. 21, 2005), [https://perma.cc/C2B6-HLJG].

<sup>8</sup> Andrea Guttin, Legal Director, Houston Immigration Legal Services Collaborative, Houston Immigration Legal Services Collaborative Comments on Department of Homeland Security’s (DHS) proposed rule, Nov. 6, 2019, Public Comment. [on file with review]

<sup>9</sup> 42 U.S.C. § 5121(b) (2012).

(ICE).<sup>10</sup> Fearing the repercussions of being labelled public charges, immigrant groups affected by the impacts of Katrina rejected relief funds in an effort to continue the naturalization process.<sup>11</sup> It is theorized that, as a way to compensate for the lack of government assistance, undocumented groups were forced to rely on the private assistance of family members, friends, or churches to receive aid.<sup>12</sup> In turn this trickled down to undocumented immigrant's children, who also were prevented the full relief care available because of a fear of deportation.<sup>13</sup> Although not widely reported, approximately 15,000 Latino/Hispanic children were relocated to Texas as a result of Katrina.<sup>14</sup> Studies have proven that children experience a psychological impact of hurricane damage as well.<sup>15</sup> The lasting Post-traumatic Stress Disorder (PTSD) symptoms, including anxiety and depression, have been documented in young adolescents.<sup>16</sup> Psychologist attribute the symptoms in children to experiencing relocations, the loss of valuable possessions, and the struggle for basic amenities.<sup>17</sup>

The response to Katrina was highly criticized. Regarded as anti-Latino rhetoric, New Orleans's major Ray Nagin's speech during the reconstruction of New Orleans was among the responses that received backlash. Labelled the "Chocolate City" speech, Mr. Nagin's proclamation that New Orleans's needed to be a "majority African-American city,"<sup>18</sup> served as an instrument to ostracize incoming Hispanic groups that traveled to the city in search of work. He was further criticized by his comment, "How do I make sure New Orleans is not overrun with Mexican workers," in reference to these laborers.<sup>19</sup> The Mayor's comments established that, even in times of dire need, communities face a racial divide that establishes Hispanic groups as a lower-tier group. In contrast to Mr. Nagin's stance, the government implemented a reconstruction policy that waived federal contract wage standards.<sup>20</sup> As a result, it is reported that more than a quarter of all government-paid recovery jobs after Katrina

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<sup>10</sup> Augustina H. Reyes, *Latino Children: U.S. Disaster and Educational Transformation*, 10 WHITTIER J. CHILD & FAM. ADVOC. 53, 65 (2010).

<sup>11</sup> *Id.*

<sup>12</sup> *Id.*

<sup>13</sup> *Id.* at 55.

<sup>14</sup> *Id.* at 54.

<sup>15</sup> Nasreen Lalani & Julie Drolet, *Impacts of the 2013 Floods on Families' Mental Health in Alberta: Perspectives of Community Influencers and Service Providers in Rural Communities*, 15 BEST PRACTICES IN MENTAL HEALTH, Fall 2019, at 74.

<sup>16</sup> *Id.*

<sup>17</sup> *Id.*

<sup>18</sup> *The Week: Maybe it's Martin Luther King Day*, 58 NAT'L REV., Feb. 13, 2006 at 4.

<sup>19</sup> Reyes, *supra* note 10 at 55.

<sup>20</sup> Lisa Y. Wang, *Book Review*, 18 YALE HUM. RTS. DEV. L.J. 117 (2016) (reviewing AVIVA CHOMSKY, UNDOCUMENTED: HOW IMMIGRATION BECAME ILLEGAL (2014)).

went to illegal immigrants.<sup>21</sup> This policy dictates that the government understood the needed demand for low-wage workers, and by extension immigrant workers, and implicitly allowed the exploitation of these individuals.

#### HURRICANE HARVEY

Unlike the response Hispanic groups received in the city of New Orleans, Houston embraced Hispanic construction workers in the effort of rebuilding post-Harvey. Data shows that 68% of Hispanic working class in Houston works in construction.<sup>22</sup> These substantial numbers have allowed Hispanic communities to be active participants in the lucrative business, including the Expo Contratista, an event encouraging home owners affected by Harvey to employ Hispanic contractors.<sup>23</sup> Even so, Houston's Hispanic communities have suffered many of the same immigration issues that Katrina established.

With the third-largest undocumented population in the U.S., Houston provided an example of the challenges present for immigrants when a natural disaster hits.<sup>24</sup> Approximately 74% of the Houston immigrant community reported suffering damage from the disaster.<sup>25</sup> With a language barrier present, activist groups, like the Houston Immigration Legal Services Collaborative (HILSC), utilized a hotline that provided needed recovery information in multiple languages.<sup>26</sup> In addition the communication barrier, the availability of medical services was also found to be unequal for immigrants as oppose to native-born citizens. About a quarter of immigrants affected by Harvey reported facing struggles in medical care assistance, while only 13% of native-born citizens stated so.<sup>27</sup> The repercussions of Harvey were not solely felt by Houston immigrant communities. After Harvey made landfall, it was reported that Immigration and Customs Enforcement (ICE) had left 50 immigrant women and children stranded at a San Antonio bus station, hours before landfall.<sup>28</sup> As the hurricane approached,

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<sup>21</sup> Frank Rich, *Donald Trump Can't Hide from His DACA Decision*, DAILY INTELLIGENCER (Sept. 6, 2017), <https://nymag.com/intelligencer/2017/09/donald-trump-cant-hide-from-his-daca-decision.html> [https://perma.cc/492X-VN35]

<sup>22</sup> *After Hurricane Harvey, the Hispanic Community Rises to Face Construction Challenges in Houston*, BUSINESS WIRE (Sept. 20, 2018), <https://www.businesswire.com/news/home/20180920005739/en/>.

<sup>23</sup> *Id.*

<sup>24</sup> Jeffrey S. Passel & D'Vera Cohn, *20 Metro Areas Are Home to Six-In-Ten Unauthorized Immigrants in U.S.* PEWRESEARCH.ORG. (Mar. 11, 2019), <https://www.pewresearch.org/fact-tank/2019/03/11/us-metro-areas-unauthorized-immigrants/> [https://perma.cc/E94Y-Y77J].

<sup>25</sup> Guttin, *supra* note 8.

<sup>26</sup> *Id.*

<sup>27</sup> *Id.*

<sup>28</sup> Katie Van Syckle, *U.S. Government Officials Reportedly Left 50 Immigrant Women and Children Stranded in Path of Hurricane Harvey*, THE CUT (Aug. 28 2017), <https://www.thecut.com/2017/08/ice-reportedly-left-asylum-seekers-stranded-during-harvey.html>.

numerous bus cancelations left the individuals without possible connecting routes.<sup>29</sup> In an effort to warn ICE, Congressman Lloyd Doggett spoke with the agency's representative.<sup>30</sup> The families took shelter with a local church as a result.<sup>31</sup> Although immigrant communities experienced the sociological ramifications of hurricane damage during Harvey, other Hispanic communities were impacted through depleted educational resources during Maria.

#### HURRICANE MARIA

After Maria destroyed much of Puerto Rico's infrastructure, over 130,000 people migrated from the island.<sup>32</sup> A motivating factor in their decision to move was a reduction in the public schools system.<sup>33</sup> Already considered by many as lacking an adequate educational system before the hurricane's landfall, Puerto Rico's public school system was further impacted by the devastating blackout of electrical power.<sup>34</sup> Furthermore, in the summer of 2018, student attendance rates dropped, with schools operating at 60% capacity, forcing Puerto Rico's Department of Education to close almost 300 schools.<sup>35</sup> As the reconstruction period commenced, teachers protested the government's implementation of charter schools, stating, "the island has made a choice... that children are not a high priority."<sup>36</sup>

Many of the same concerns that arose after Katrina's restructuring of the school system came to the forefront after Maria; concerns over the preservation of Puerto Rican communities and culture, and a wary view at the introduction of charter schools to the island became apparent.<sup>37</sup> A lack of agency by Hispanic communities after the destruction placed decision-making power in the hands of

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<sup>29</sup> Adolfo Flores, *ICE Left 50 Immigrant Women and Kids Stranded at a Bus Station Before Hurricane Harvey Struck*, BuzzFeed News. (last updated Aug. 28, 2017, at 2:25 p.m. ET), <https://www.buzzfeednews.com/article/adolfoflores/ice-left-50-immigrants-stranded-during-hurricane>.

<sup>30</sup> Rocio Guenther & Shari Biediger, *Stranded Immigrants Find Shelter from Hurricane Harvey*, RIVARD REP. (Aug. 26, 2017), <https://therivardreport.com/stranded-immigrants-find-shelter-from-hurricane-harvey/> [https://perma.cc/7RMT-FUYV].

<sup>31</sup> *Id.*

<sup>32</sup> *Huracan Maria (Hurricane Maria)*, 31 SKIPPING STONES, July-Sept. 2019, at 11.

<sup>33</sup> Maria Ferguson, *The Plight of Puerto Rico: What Does The Future Hold For Puerto Rico's Public Schools In The Aftermath Of Hurricane Maria?* 99 PHI DELTA KAPPAN, Apr. 2018, at 74.

<sup>34</sup> *Id.*

<sup>35</sup> Mike Kennedy, *Puerto Rico Says It Is Closing 283 Schools*, AM. SCH. & U., (Apr. 7, 2018), <https://www.asumag.com/facilities-management/article/20856223/puerto-rico-says-it-is-closing-283-schools>.

<sup>36</sup> Patricia Mazzei, *Puerto Rico's Schools Are in Tumult, and Not Just Because of Hurricane Maria*, NY TIMES (June 2, 2018), <https://www.nytimes.com/2018/06/01/us/puerto-rico-school-closings.html>.

<sup>37</sup> Ferguson, *supra* note 33.

federal lawmakers. With a distrust of the Trump administration, Puerto Ricans worried that the charter system would be focused on profit-seeking ventures and less on the education of students.<sup>38</sup>

In the aftermath of Maria, a heated discourse arose regarding Puerto Rico's status as a U.S. territory.<sup>39</sup> Limited by its lack of electorate votes, at best the islanders could plead with sympathetic mainland state-voters to raise a referendum on their behalf. Many criticized government officials on their incremental relief efforts, and stated that a reason for the slow response was the lack of political ramifications for the delays. For comparison, FEMA approved permanent funds for Texas after Harvey within 10 days, whereas Puerto Rico received approval in 43 days.<sup>40</sup>

Similarly, many of the concerns that Puerto Ricans felt arose out of the President Trump's negative comments. In the aftermath of the hurricane, Trump criticized the Puerto Rican government by tweeting, "Puerto Rico got far more money than Texas & Florida combined, yet their government can't do anything right, the place is a mess."<sup>41</sup> Furthermore, during his visit to the island, Trump downplayed the damage that had resulted and disqualified it as a "real catastrophe."<sup>42</sup>

Even so, progress was achieved through political activism. In July 2019, Governor Ricardo Rossello resigned after massive protests.<sup>43</sup> His resignation was a product of many criticisms ranging from the financial struggles of the island, the mismanagement of hurricane recovery efforts, and the leaking of countless text messages degrading Puerto Ricans.<sup>44</sup>

The impact hurricanes have on the Hispanic population vary, and can at times be devastating. Evident during Katrina, Harvey and Maria, the challenges faced by a minority community can often times go overlooked. In an effort to combat the struggles faced by Hispanic communities, preventative measures should be studied and implemented. After an increase in natural-disaster events, government agencies and private organizations have been established to provide assistance and mitigate damages from flooding. In knowing the agencies and their purposes, Hispanic communities can better prepare for the potential destruction.

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<sup>38</sup> *Id.*

<sup>39</sup> Julio Ricardo Varela, *Puerto Rico is Being Treated Like a Colony After Hurricane Maria*, WASH. POST (Sept. 26 2017), <https://www.washingtonpost.com/news/posteverything/wp/2017/09/26/puerto-rico-may-not-be-a-colony-but-its-getting-treated-that-way/>.

<sup>40</sup> Danny Vinik, *How Trump Favored Texas over Puerto Rico*, POLITICO (Mar. 27, 2018), <https://www.politico.com/story/2018/03/27/donald-trump-fema-hurricane-maria-response-480557>.

<sup>41</sup> Annie Karni & Patricia Mazzei, *Trump Lashes Out Again at Puerto Rico, Bewildering the Island*, NY TIMES (Apr. 2, 2019), <https://www.nytimes.com/2019/04/02/us/trump-puerto-rico.html>.

<sup>42</sup> David A. Graham, *Trump's Dubious Revisionist History of Hurricane Maria*, ATLANTIC (Sept. 12, 2018), <https://www.theatlantic.com/politics/archive/2018/09/trump-hurricane-maria-florence-revisionism/570070/>.

<sup>43</sup> Kevin Clarke, *After Governor Ousted, Is Reform Possible in Puerto Rico?* 221 AMERICA, Aug. 19, 2019 at 16.

<sup>44</sup> *Id.*

## BEFORE THE HURRICANE HITS

Important steps can be taken before a hurricane hits that can alleviate the process of recovery. Purchasing flood insurance is an important precautionary step that could mitigate the damages a homeowner experiences after a hurricane. Although flood insurance can be difficult for an individual homeowner to budget, it is an inevitable cost that should be considered. According to FEMA, flooding has impacted 98% of counties throughout the U.S., therefore it is overwhelmingly apparent that the risk of flooding exists, and that flooding will likely affect you.<sup>45</sup> The cost of flood insurance can vary widely.

In Texas, flood insurance through the National Flood Insurance Program (NFIP) can range from \$200 to \$2000.<sup>46</sup> Unfortunately, costs are rising as a result of the uncertainty providers faced from congressional inaction and limited suppliers.<sup>47</sup> To combat this, the NFIP and FEMA are working on adding more suppliers to the flood insurance market by encouraging the privatizing of the industry.<sup>48</sup>

City	Policies In Force	Coverage In Force	Total Premiums	Average Cost per Policy
Houston	134,137	\$36,808,451,300	\$79,132,534	\$590
San Antonio	5,341	\$1,358,412,600	\$3,608,445	\$676
Dallas	4,324	\$1,153,562,300	\$3,194,089	\$739
Austin	6,865	\$1,594,399,000	\$4,371,808	\$637
Fort Worth	2,579	\$657,715,100	\$2,243,461	\$870
El Paso	4,190	\$737,243,200	\$3,277,199	\$782
Arlington	1,565	\$451,127,700	\$1,005,651	\$643
Corpus Christi	19,515	\$4,889,167,700	\$10,320,208	\$529
Plano	789	\$249,054,600	\$369,001	\$468
Laredo	977	\$230,099,700	\$1,091,360	\$1,117

Source: ValuePenguin<sup>49</sup>

<sup>45</sup> Tony Kuczinski, *Hand-In-Hand: Flood Insurance and Resilient Building Belong Together*, BEST'S REV., Sept. 2019, at 19.

<sup>46</sup> Chris Moon, *Cost of Flood Insurance in Texas and How Coverage Works*, VALUEPENGUIN.COM (updated Feb. 5, 2020), <https://www.valuepenguin.com/flood-insurance/texas> [https://perma.cc/8NV3-HXCF]

<sup>47</sup> Bendix Anderson, *As Flood and Terrorism Insurance Programs Near Expiration, Multifamily Borrowers Fear an Increase in Rates*, NAT'L REAL EST. INV., (Oct. 29 2019), <https://www.nreionline.com/multifamily/flood-and-terrorism-insurance-programs-near-expiration-multifamily-borrowers-fear> [https://perma.cc/QK33-N3UW]

<sup>48</sup> Kuczinski, *supra* note 45.

<sup>49</sup> Moon, *supra* note 46.

Anticipating rates to decrease once competition is integrated, law makers are taking measures to encourage more individuals to purchase flood insurance. Introduced in June 2019, the National Flood Insurance Program Reauthorization Act of 2019 (NFIP Act) would allow unsatisfied public policyholders to buy flood insurance from NFIP without a penalty.<sup>50</sup> This exchange gives policyholders more liberties to search for competitive rates from private and government plans without the fear of facing penalization for switching providers. On the other hand the National Flood Insurance Program Reauthorization and Reform Act of 2019 (NFIP Re Act), introduced in July 2019, puts in place a 9% annual premium increase cap to combat insurers from quickly escalating prices.<sup>51</sup>

Likewise, cities have been enacting policies that encourage individuals to buy coverage. In April 2018, following the catastrophic impact of Harvey, the City of Houston approved new building regulations that encompassed new floodplain maps that extended the coverage of risk areas.<sup>52</sup> With increased areas covered, the policy would require more individuals to buy flood insurance.

Although less influential, additional steps to take before a hurricane hits include creating an inventory list with your valuables to best account for possible damages and taking pictures of your home's unaffected condition. In the days before an impending hurricane, FEMA guidelines various steps to take that could best ensure your safety. It is important to preemptively sign up for local alerts, have an evacuation plan ready, stock emergency supplies, protect your property, and collect and safeguard important information.<sup>53</sup> In establishing a plan for evacuation, learning your routes for evacuation and having a "go bag" is paramount.<sup>54</sup> When preparing an emergency stock piles, FEMA states that a minimum three-day supply of non-perishable foods and water should be stored.<sup>55</sup> Similarly, if additional medical assistance is required by your family, you will want to be sure you have the appropriate medications and equipment needed.<sup>56</sup> In protecting your home, reinforcing your

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<sup>50</sup> H.R. 3167, 116<sup>th</sup> Cong. (2019-2020), <https://www.congress.gov/bill/116th-congress/house-bill/3167/text> [https://perma.cc/G9K8-PKZ5]; NewsBytes, *House Financial Services Committee Advances Several ABA-Backed Bills*. June 13, 2019, <https://bankingjournal.aba.com/2019/06/house-financial-services-committee-advances-several-aba-backed-bills/> [https://perma.cc/MT2S-MPBS]

<sup>51</sup> S. 2187, 116<sup>th</sup> Cong. (2019-2020) <https://www.congress.gov/bill/116th-congress/senate-bill/2187/text>, [https://perma.cc/DE57-HWBA]; Press Release, *Higgins Joins Bipartisan Colleagues to Introduce NFIP Reauthorization and Reform Bill*, (July 17, 2019), <https://clayhiggins.house.gov/media/press-releases/higgins-joins-bipartisan-colleagues-introduce-nfip-reauthorization-and-reform> [https://perma.cc/K7UP-67U5].

<sup>52</sup> Sherwin, *supra* note 1, at 273.

<sup>53</sup> FEMA. HOW TO PREPARE FOR A HURRICANE, [https://www.fema.gov/media-library-data/1494007144395-b0e215ae1ba6ac1b556f084e190e5862/FEMA\\_2017\\_Hurricane\\_HTP\\_FINAL.pdf](https://www.fema.gov/media-library-data/1494007144395-b0e215ae1ba6ac1b556f084e190e5862/FEMA_2017_Hurricane_HTP_FINAL.pdf) (lasted visited June 1, 2020) [https://perma.cc/7QZB-3HF2].

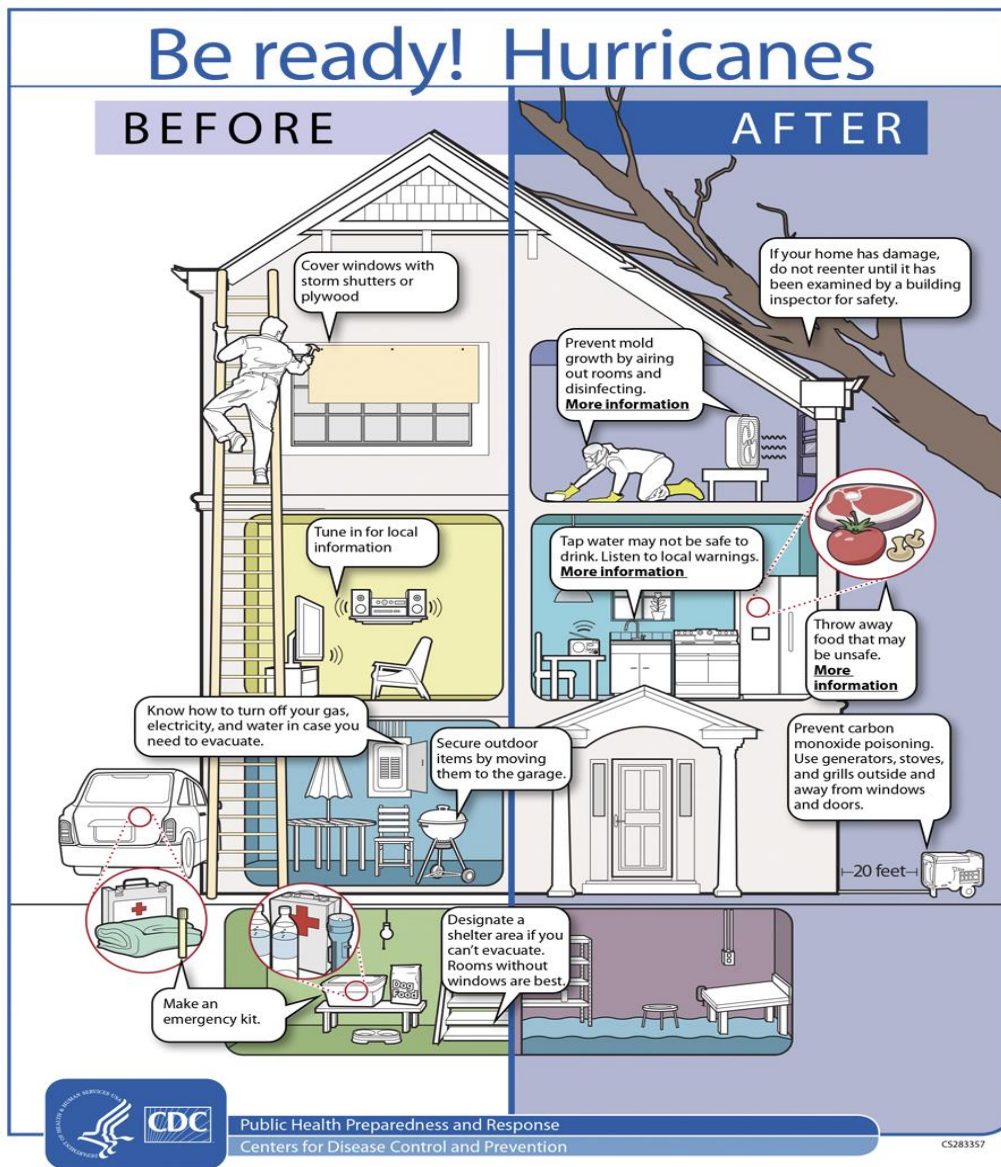
<sup>54</sup> *Id.*

<sup>55</sup> *Id.*

<sup>56</sup> *Id.*



home's exteriors from wind damage.<sup>57</sup> For repeated flood related damage, extensive repairs may need to be made. FEMA encourages homeowners to consider elevating their homes.<sup>58</sup> Lastly, any critical documents, like legal papers or financial information, should be isolated and collected.<sup>59</sup> These minor steps can better help you establish a base line of damages when comparing the post-hurricane results.



Source: Center for Disease Control and Prevention<sup>60</sup>

<sup>57</sup> *Id.*

<sup>58</sup> *Id.*

<sup>59</sup> *Id.*

<sup>60</sup> INFOGRAPHIC: BE READY! HURRICANES, <https://www.cdc.gov/cpr/infographics/br-hurricanes.htm> [https://perma.cc/48XA-TUAX] also available in spanish at [https://www.cdc.gov/cpr/infographics/00\\_docs/beready\\_hurricanes\\_spanish.pdf](https://www.cdc.gov/cpr/infographics/00_docs/beready_hurricanes_spanish.pdf) [https://perma.cc/MDF3-35F4]

## AFTER THE HURRICANE MAKES LANDFALL

The time after landfall can be chaotic, so the best way to combat confusion is to focus on practical tasks. Following these steps can provide relief to those seeking assistance. Immediately after the storm, do not return home until the area has been properly designated as safe. FEMA also recommends that you not enter a building until it has been inspected.<sup>61</sup> Still water can have pollutants that can lead to infections, and with limited medical resources, it is important to be aware of the dangers of hurricane disaster areas.<sup>62</sup>

The cleanup process also requires meticulous inspections. Begin by airing out your home, moving out materials that are porous where fungal growth can occur, and cleaning and drying out your home inventory.<sup>63</sup> Similarly, you want to create an inventory list of damages for your home and take pictures of damaged areas. This will help you promptly submit your insurance claims. The recovery process can be long, with insurance agents being overwhelmed by the volume of cases, so the quicker you submit your claims, the faster you can begin the process to recovery.

Once reconstruction begins, closely monitor repairs and keep copies of the costs and estimates of repairs. This will provide concrete evidence of your expenses, and allow transparent data for insurance adjusters. Unfortunately, the damage from a hurricane can vary, with some suffering minor damages to extreme, reconstruction measures. So if your home floods and you need to rebuild, utilize flood plain data and attempt to build in elevated areas. The best way to avert a reoccurrence of the damage is to take preventative steps at the forefront. Lastly, advocating for your local community to utilize the latest floodplain data can result in future flooding disasters.<sup>64</sup>

In conclusion, it is important to be aware of the disparate treatment faced by the Hispanic community. In evaluating the measures of relief provided, lawmakers should consider the plight these communities suffer during a crisis. With that in mind, various tools can make an informed individual mitigate the challenges that await.

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<sup>61</sup> *Id.*

<sup>62</sup> Sherwin, *supra* note 1, at 284.

<sup>63</sup> *Id.*

<sup>64</sup> *Id.* at 294.