

# HOA CONNECT HOUSTON



## HOA Board Workshop

Thursday, April 30, 2026

Fort Bend County of Office of Homeland Security and Emergency Management

### Sponsored By



**E.N.G. Roofing**



**Yellowstone Landscape**

### Special Guests



**FBC OEM**



**Mayor Don McCoy**



**TDI**

# Many Thanks to Our Valued Vendor Partners

## FOUNDING PARTNERS



## DIAMOND PARTNERS



## PLATINUM PARTNERS



## GOLD PARTNERS

Axis HOA Maintenance & Development | Building Reserves  
Superior Lawn Care | RealManage | Western Alliance Bank | Kings III

# Natural Disaster Preparedness and Response in Your Community

BUILD STRONGER COMMUNITIES, SHARPEN GOVERNANCE SKILLS, AND COLLABORATE WITH FELLOW HOA LEADERS THROUGH THIS HANDS-ON BOARD WORKSHOP.

**ALL  
HOA BOARD  
MEMBERS  
WELCOME**



**CLAYTON TOWNSEND**  
**E.N.G.  
ROOFING**



**CLAY MORRIS**  
**YELLOWSTONE  
LANDSCAPE**

**FREE  
FOR HOA  
BOARD  
MEMBERS**

**Thursday, April 30, 2026 | 6 – 8 PM**

**FORT BEND COUNTY OFFICE OF HOMELAND SECURITY & EMERGENCY MANAGEMENT**  
**307 FORT ST, RICHMOND, TX 77469**



**GREG BABST**  
**FORT BEND  
COUNTY OEM**



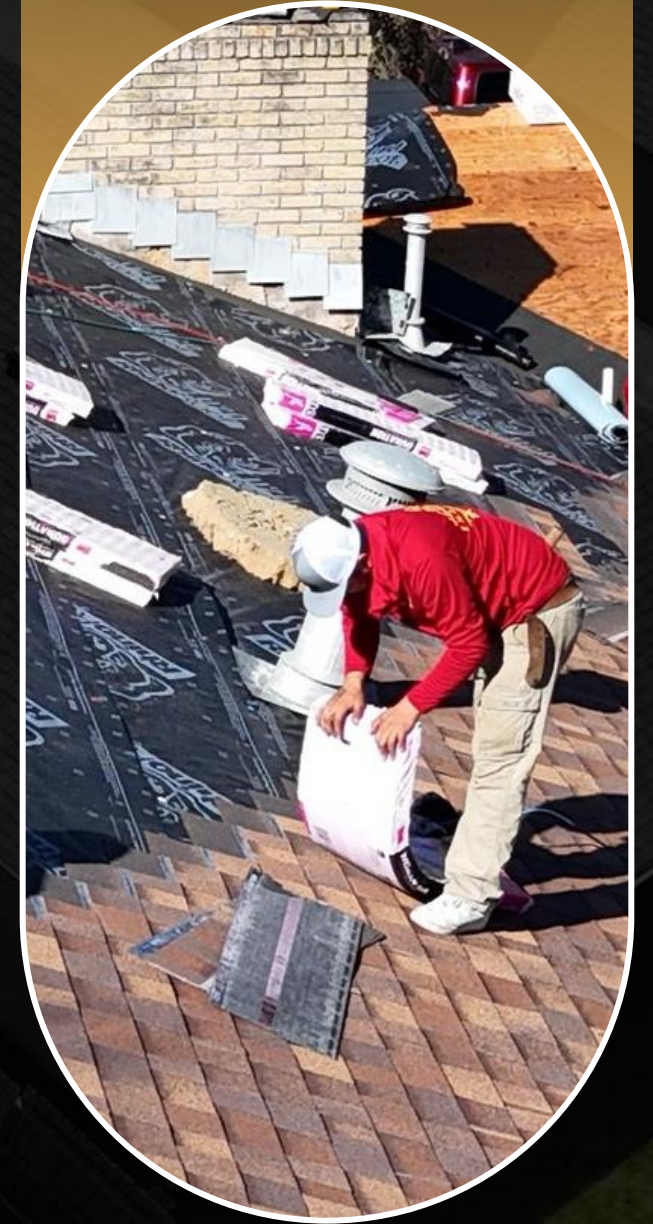
**MAYOR DON MCCOY**  
**CITY OF  
FULSHEAR**



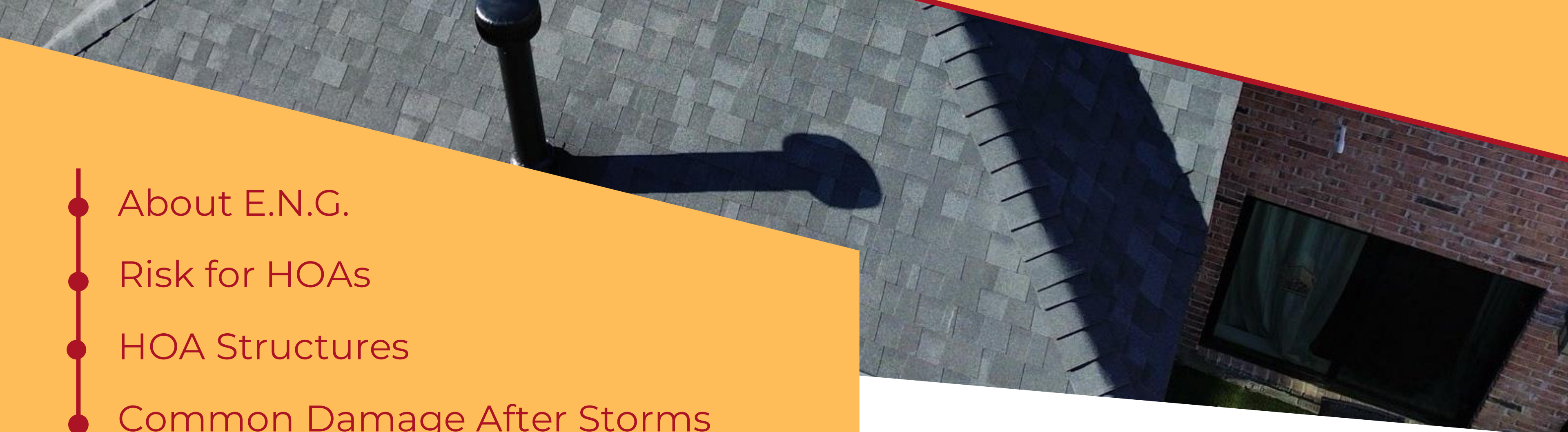
**ANDREW DAVIS**  
**TEXAS DEPT. OF  
INSURANCE**



# Protecting *what* MATTERS MOST



*God First. People Second. Community Always.*

- 
- About E.N.G.
  - Risk for HOAs
  - HOA Structures
  - Common Damage After Storms
  - Preparation
  - Response
  - Recovery
  - Insurance Process Made Simple
  - How E.N.G. Supports HOAs

# TABLE OF CONTENT

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# E.N.G. ABOUT US

E.N.G. Roofing is a trusted, veteran-owned provider of residential and community roofing solutions, built on the values of honor, courage, and commitment. We focus on protecting homes while delivering long-term value through quality craftsmanship and dependable service. We specialize in roof replacements, storm damage restoration, and proactive inspections designed to catch issues early and prevent costly repairs. Our team works closely with homeowners and HOAs to ensure a smooth, transparent process – from initial inspection to project completion. We also assist with insurance claims, helping simplify what can often be a stressful experience.



SHARED STRUCTURES

*= Shared Liability*

SMALL ISSUES →

Turn into costly repairs fast.

DELAYED RESPONSE →

*Increases Damage and Disruption*

PREPARED COMMUNITY →

*Recover faster and protect property value.*

# RISK FOR HOAS

*Storm Damage isn't just a repair - it's  
a community-wide risk*

# TYPES OF NATURAL DISASTERS WE SEE



Hail Storms



High Winds & Tornadoes



Heavy Rain & Flooding



Extreme Heat & Long-term Wear



# HOA STRUCTURES - COMMON DAMAGE

Certain structures are more exposed and costly to repair:

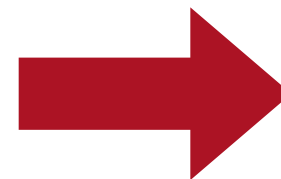
CLUBHOUSES

POOL HOUSES &  
PAVILIONS

MULTI-FAMILY ROOFING  
SYSTEMS

FENCING, GUTTERS, AND  
DRAINAGE SYSTEMS

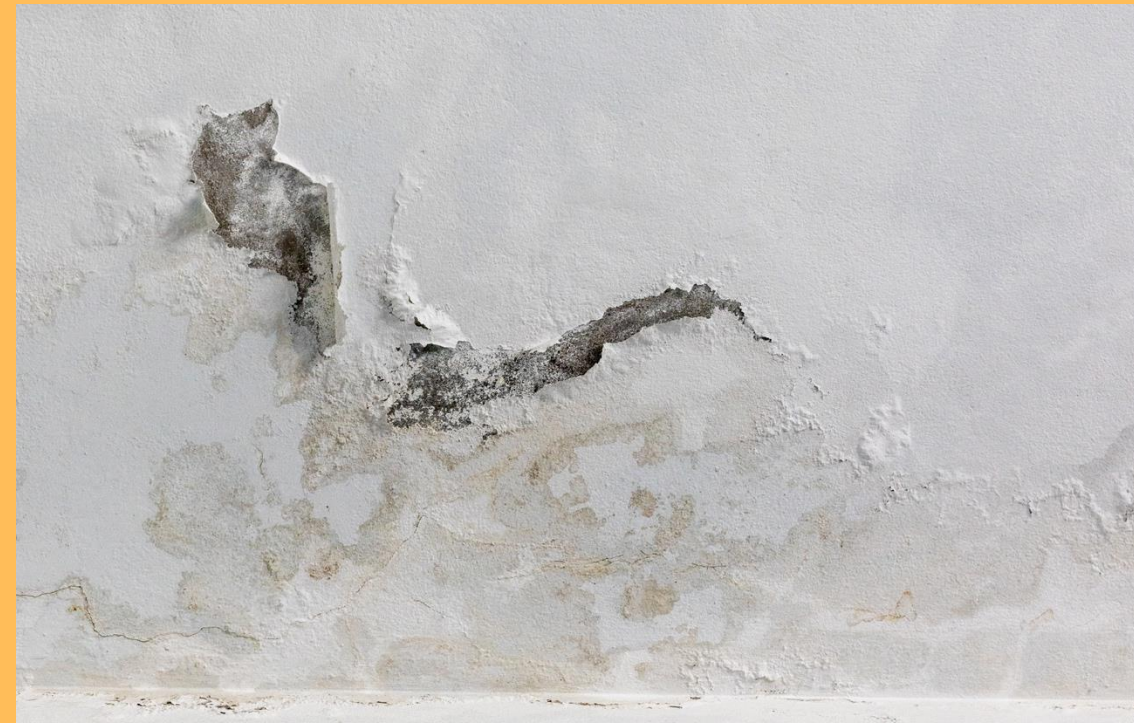
These shared assets require  
proactive attention and  
planning.



Not all damage is immediately  
visible:

- MISSING OR LIFTED SHINGLES
- ROOF LEAKS & WATER INTRUSION
- STRUCTURAL DAMAGE
- HIDDEN DAMAGE THAT WORSENS OVER TIME

Early detection is critical to  
avoiding major repairs.



# PREPARATION

*Before the Storm*



What HOAs should be doing now:

- Schedule regular roof inspections
- Establish a maintenance plan
- Document current roof conditions
- Have a trusted contractor ready

Preparation reduces risks, costs, and stress.

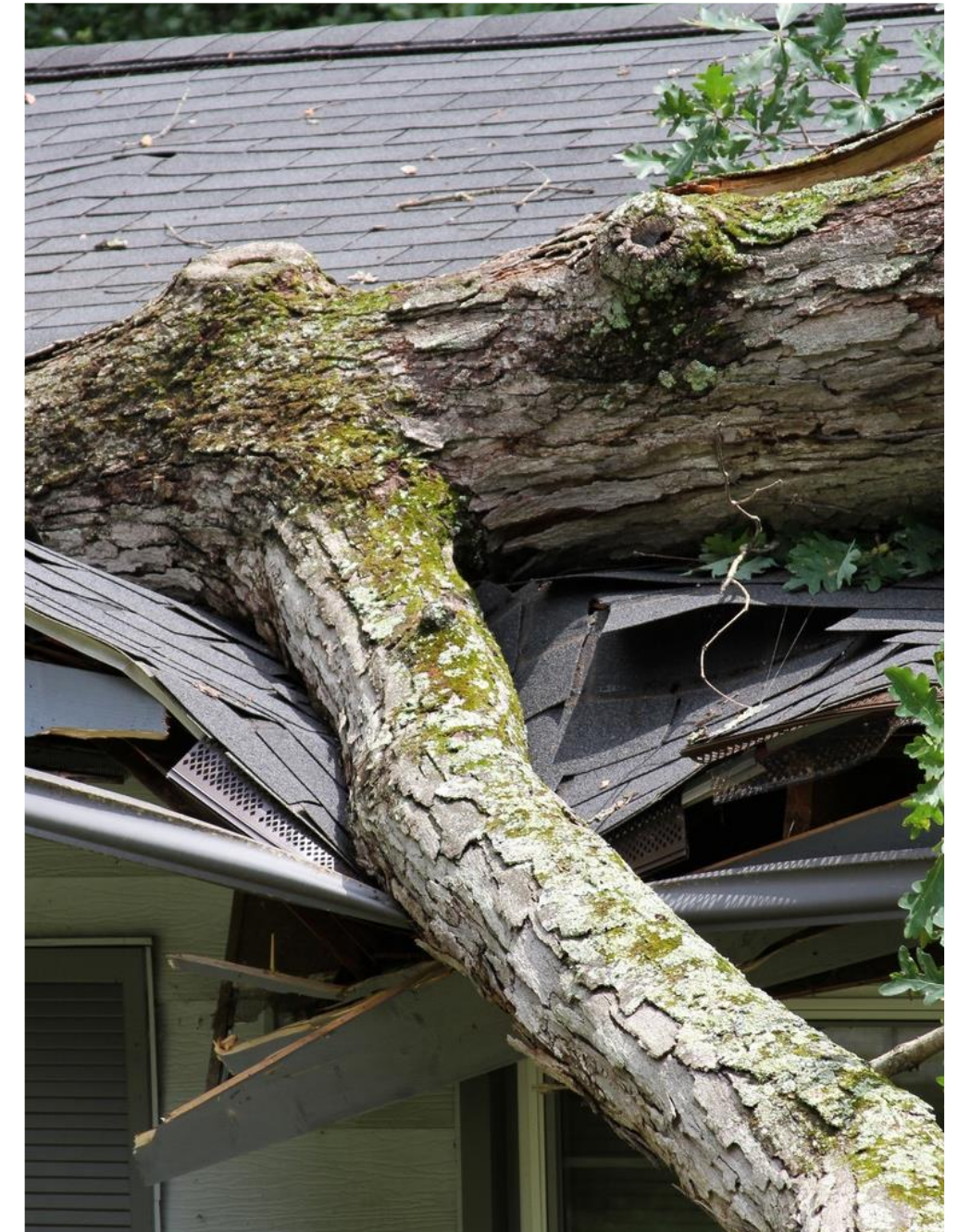
# RESPONSE

*After the Storm*

Act quickly to minimize damage:

- Schedule inspections immediately
- Install temporary protection (tarping)
- Document all damage
- Communicate clearly with residents

Fast response helps prevent further loss.



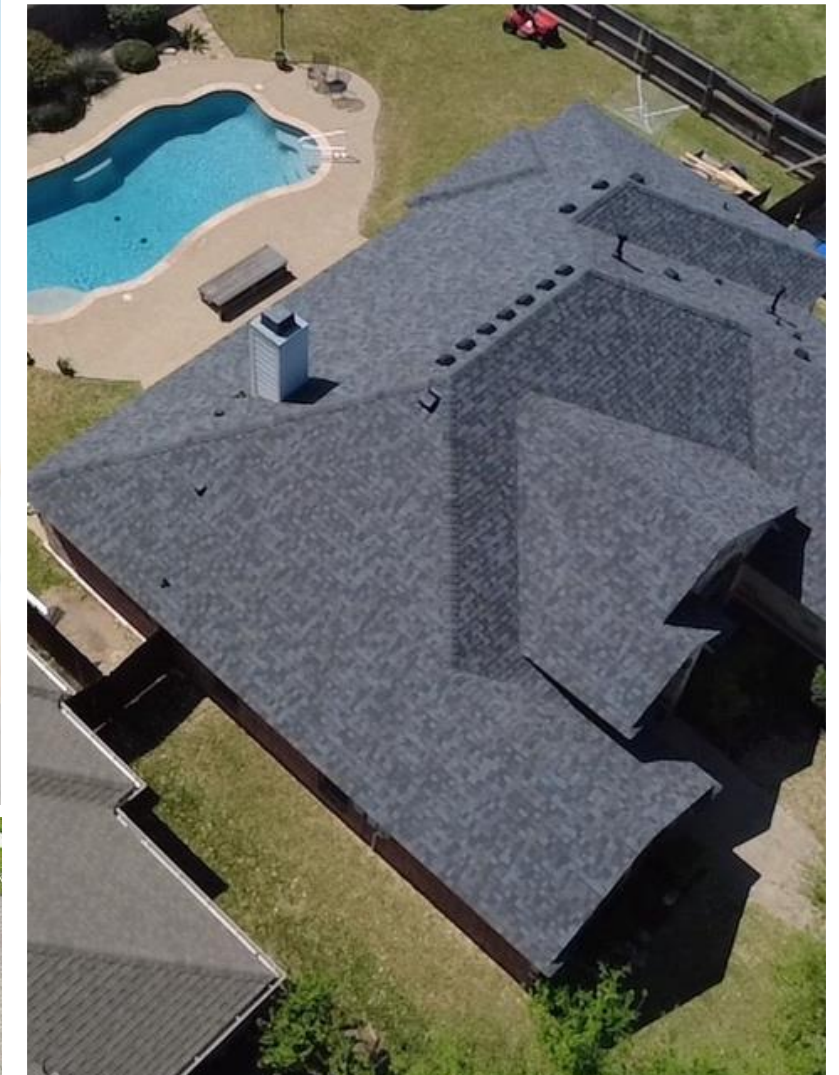
# RECOVERY

*Repair VS. Replace*



Making the right decisions matters:

- Repairs may fix minor damage
- Replacement may be necessary for long-term protection
- Short-term fixes can lead to higher long-term costs
- Professional assessments ensure the right solution



# UNDERSTANDING THE INSURANCE PROCESS

*What HOAs should expect →*

*Insurance claims require  
proper documentation*

*Delays can impact coverage*

*Missteps can cost time and  
money*

*Having expert guidance makes  
the process smoother*

# HOW E.N.G. SUPPORTS HOAS

FREE ROOF  
INSPECTIONS

PRIORITY STORM  
RESPONSE

ONGOING  
MAINTENANCE  
PLAN

INSURANCE CLAIM  
ASSISTANCE



# LET'S PROTECT YOUR COMMUNITY

*Be proactive before the next storm hits.*



(346) 225-9901



roofingsupport@engroofers.com



www.engroofers.com



707 Alliance St. Waller, TX



**YELLOWSTONE**  
LANDSCAPE

# Let's Talk Landscape: Natural Disaster Preparedness

April 30<sup>th</sup> 2026

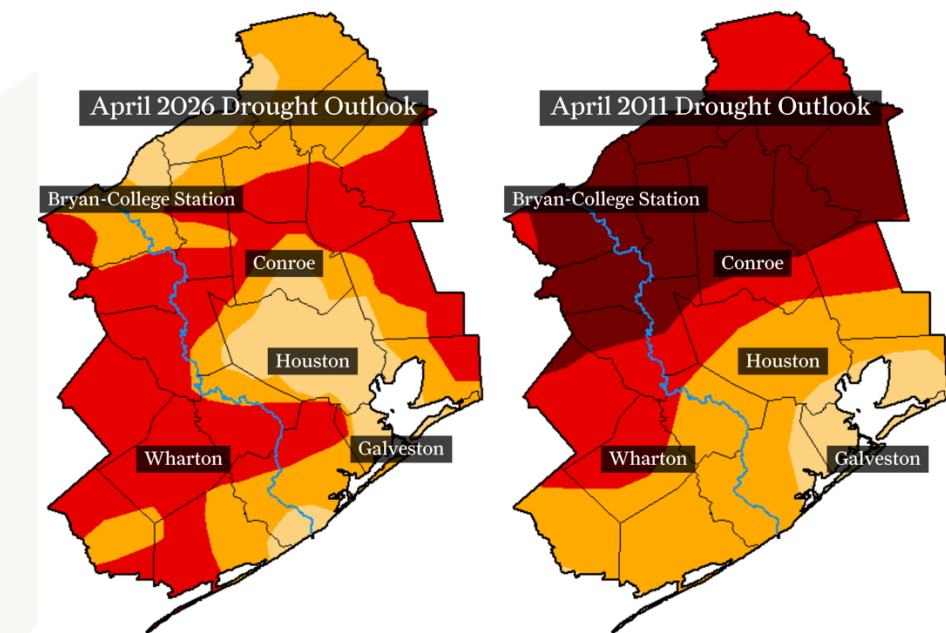
- **12+ years in the green industry**
- **Licensed Irrigator**
- **Licensed Pesticide Applicator**
- **OSHA 30**
- **AAS Construction Management**



# Recent Houston Area Natural Disasters

## Past Events:

- Hurricane Harvey
- TS Imelda
- Independence Day Flood
- 2021 Freeze
- 2024 Derecho
- 2011 / 2023 Drought





# STEPS BEFORE A NATURAL DISASTER

BE PREPARED. ACT SMART. RECOVER STRONGER.

PROACTIVE PLANNING TODAY PROTECTS YOUR PROPERTY TOMORROW



1

## ASSESS RISK

- Review property vulnerabilities (flooding, wind, freeze, drought)
- Identify high-risk areas and critical landscape assets



2

## ESTABLISH A PLAN

- Define priorities and high-profile areas
- Determine response phases and expectations
- Align on budget and decision thresholds



3

## PREPARE YOUR LANDSCAPE

- Prune and thin trees as needed
- Secure or stake vulnerable trees
- Review and clean drainage areas
- Remove debris and dead material



4

## CHECK IRRIGATION

- Inspect for leaks and broken heads
- Ensure controllers are functioning
- Secure backflow preventers
- Adjust watering based on forecast



5

## COMMUNICATE & CONFIRM

- Confirm emergency contacts
- Review plan with property management
- Ensure access to key areas is clear
- Share expectations with residents



6

## PARTNER WITH YOUR LANDSCAPE PROFESSIONAL

- Work with your landscape team before events
- Pre-approve scopes and pricing
- Leverage experience for better outcomes



**PREPARATION TODAY  
LEADS TO A FASTER, SAFER RECOVERY.**



### REMEMBER:

The properties that recover best aren't the ones with the biggest budgets—they're the ones with a plan.





# LANDSCAPE DISASTER PLAN AFTER THE STORM

BE PREPARED. ACT SMART. RECOVER STRONGER.




OUR GOAL	PHASED RESPONSE PLAN				PRIORITY AREAS
 <p><b>OUR GOAL</b></p> <p>Protect people, property and landscape assets through a proactive, phased response.</p>	 <p><b>PHASE 1 STABILIZE</b> 0-2 WEEKS</p> <ul style="list-style-type: none"><li>Remove debris from priority areas</li><li>Limit traffic on turf</li><li>Allow areas to dry and plants to stabilize</li><li>Ensure safety and access</li></ul>	 <p><b>PHASE 2 ASSESS</b> 2-4 WEEKS</p> <ul style="list-style-type: none"><li>Evaluate what is damaged vs. what will recover</li><li>Monitor turf and plant recovery</li><li>Check irrigation and drainage</li></ul>	 <p><b>PHASE 3 ACT</b> 30+ DAYS</p> <ul style="list-style-type: none"><li>Make targeted repairs and replacements</li><li>Turf repair as needed</li><li>Bed clean up and weed control</li><li>Apply pre-emergent when conditions stabilize</li></ul>	 <p><b>PHASE 4 MONITOR</b> LONG TERM</p> <ul style="list-style-type: none"><li>Monitor tree and plant health</li><li>Adjust irrigation as needed</li><li>Address declining plant material</li><li>Improve for the future</li></ul>	<p><b>PRIORITY AREAS</b></p> <ol style="list-style-type: none"><li><b>1 High Profile Areas</b> Entrances, signage, amenities, clubhouse</li><li><b>2 Secondary Areas</b> Common areas, parking lots, streetscapes</li><li><b>3 Lower Priority Areas</b> Back of property, natural areas</li></ol>

**IMMEDIATE PRIORITIES**

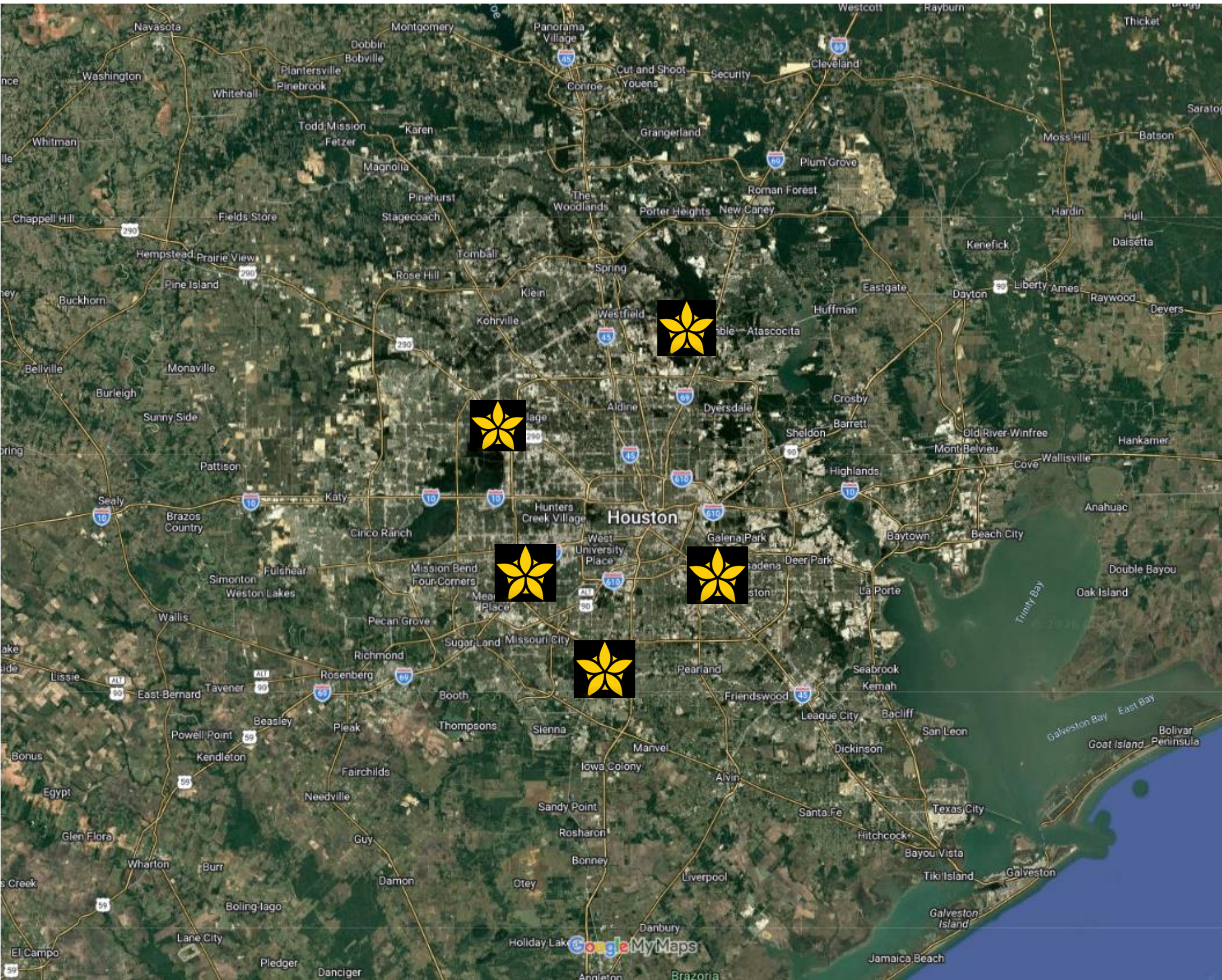
 <p>CLEAR SAFETY HAZARDS</p>	 <p>CLEAR STREETS, SIDEWALKS &amp; DRAINS</p>	 <p>CHECK IRRIGATION SYSTEM</p>	 <p>STAGE DEBRIS IN DESIGNATED AREAS</p>	 <p>CLEAR TURF AREAS</p>	 <p>RESUME NORMAL MAINTENANCE</p>
---	--	---	---	---	--

**WHY IT MATTERS**



- Faster response
- Smarter decisions
- Protect landscape investment
- Control costs
- Stronger, healthier properties

# Experience and Capability



## Greater Houston Metroplex

- 5 Branches

- 1000+ Employees

# Q & A



**Thank You!**

# 2026 HURRICANE SEASON



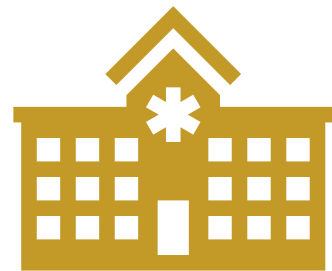
FORT BEND COUNTY  
HOMELAND SECURITY & EMERGENCY  
MANAGEMENT

# Fort Bend County: At a glance



7

School Districts



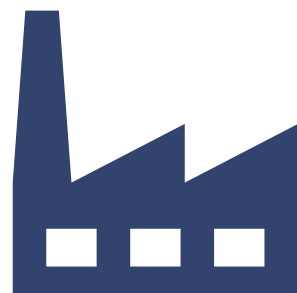
5

Hospitals



281,259

Households

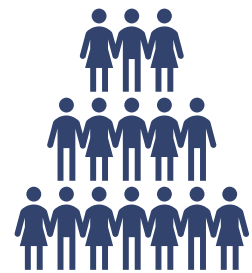


17,654

Total Businesses

- 875 square miles (562,560 acres)
- 17 incorporated cities and towns
- County Seat: Richmond
- 8<sup>th</sup> Most Populous County in Texas
- 1<sup>st</sup> Most Diverse County in Texas

# Fort Bend County: Population & demographics



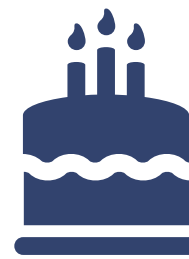
**958,434**

Total Population Estimate



**~132%**

Population Growth Since 2000



**37.1 years**  
Median Age



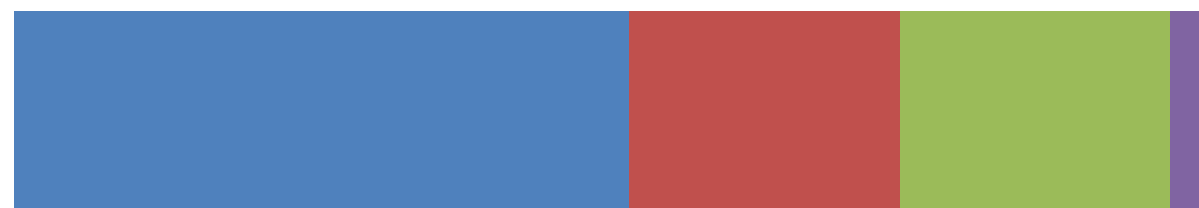
**30.0%**  
Foreign Born



**42.8%**

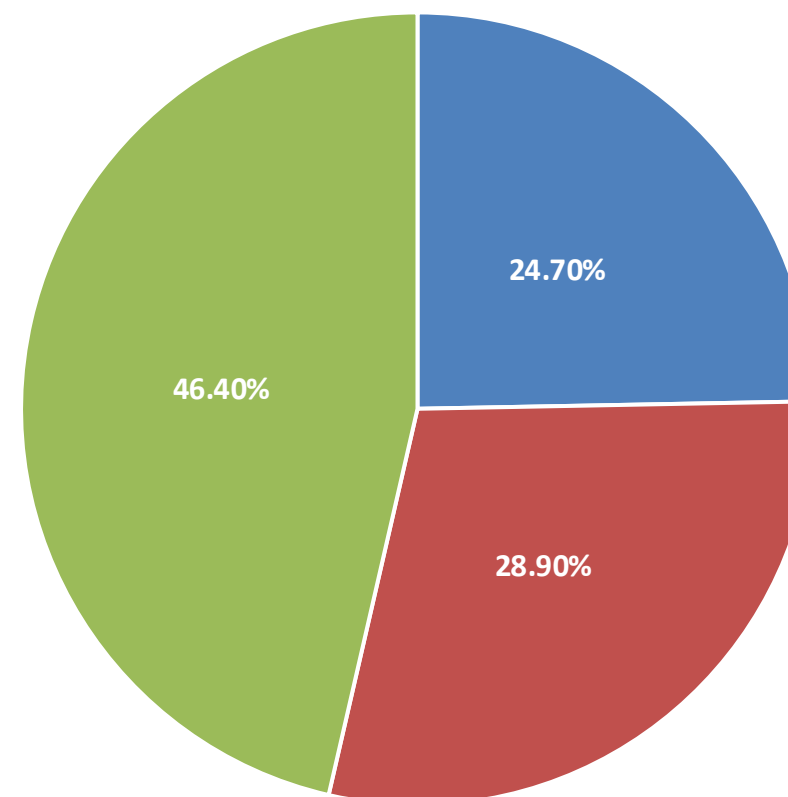
Speak a language other than English at home

**Race**



- White, 51.4%
- Asian, 22.7%
- Black or African American, 22.7%
- Two or More Races, 2.5%
- American Indian and Alaska Native, 0.6%
- Native Hawaiian and Other Pacific Islander, 0.1%

**Ethnicity**



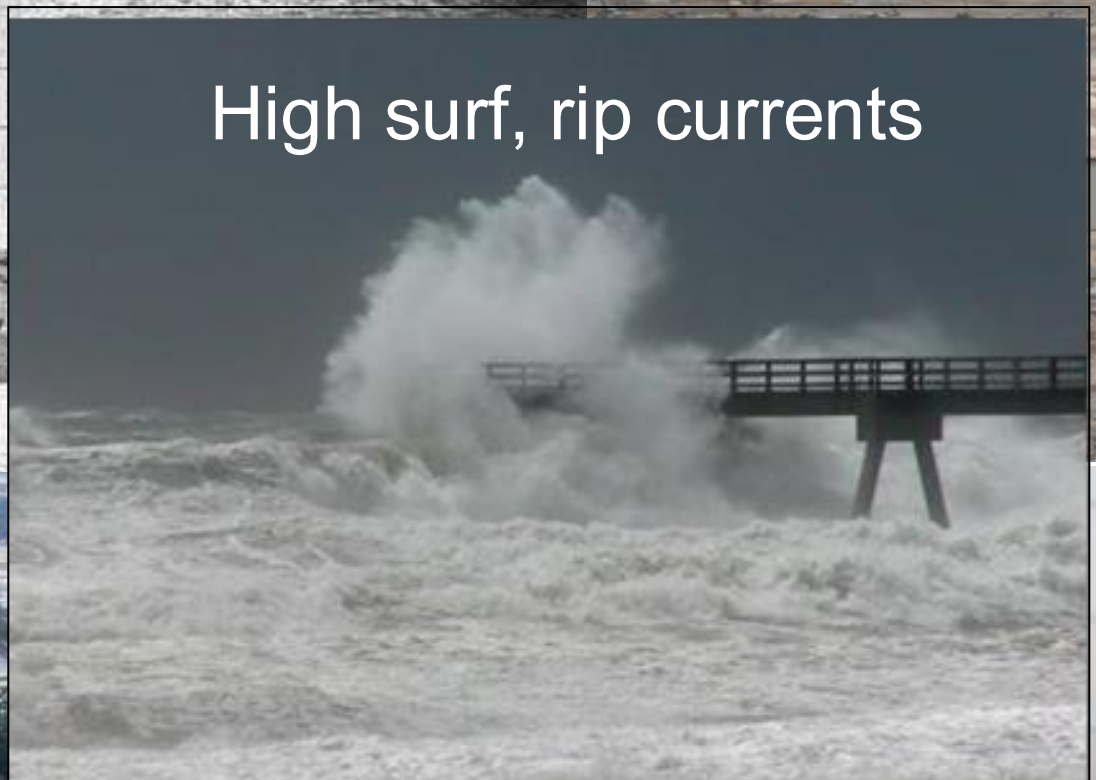
- Hispanic or Latino (of any race)
- White alone (Non-Hispanic or Latino)
- Other

# Hurricane/Tropical Cyclone Hazards

Damaging Winds  
Alicia, 1983

Storm Surge Flooding  
Ike, 2008

Every storm is different, brings these in different proportions.



High surf, rip currents



Flooding Rains  
Harvey, 2017



Tornadoes  
Nedville Area, 2023

# Hurricane Season Overview



Atlantic hurricane season runs from June 1 to November 30.



Be aware of peak activity (August – October).



Stay informed with credible sources like the National Hurricane Center.

# 2026 hurricane season



● AccuWeather Exclusive Forecast

# THE TROPICS

DURING AN EL NIÑO YEAR

MORE WIND SHEAR

ATLANTIC OCEAN

PACIFIC OCEAN

Regardless of the outlook...it only takes one storm to make it an active season

AVG: 14

LESS ACTIVITY

AVG: 7

MORE ACTIVITY

CARIBBEAN SEA  
AVG: 3

# Watches vs. Warnings

- **WATCH:** Conditions are possible. Stay alert.
- **WARNING:** Conditions are expected. Take action immediately.
- Know the difference and respond accordingly.



# What is Storm Surge?



Storm surge is the abnormal rise in sea level caused by a storm.



It can cause extreme flooding, especially in coastal and low-lying areas.



Never underestimate storm surge risks.

# Hurricane Preparedness

## DETERMINE YOUR RISK



Hurricanes bring many hazards to U.S. coastlines and inland areas, including storm surge along the coast, inland flooding due to heavy rainfall, tornadoes, strong wind, rip currents and large waves.



Storm surge



Strong winds



Tornadoes



Inland flooding



Rip currents

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



# Hurricane Preparedness

## DEVELOP AN EVACUATION PLAN



Find out today if you live in a hurricane evacuation zone and identify trusted sources for receiving evacuation orders. Plan for multiple options on where to go and how to get there. Have a go bag for supplies and a plan for your pets. Be prepared to leave immediately if ordered to evacuate.



Find out if you live in an evacuation zone



Plan several routes



Have a go bag for supplies



Plan for your pets



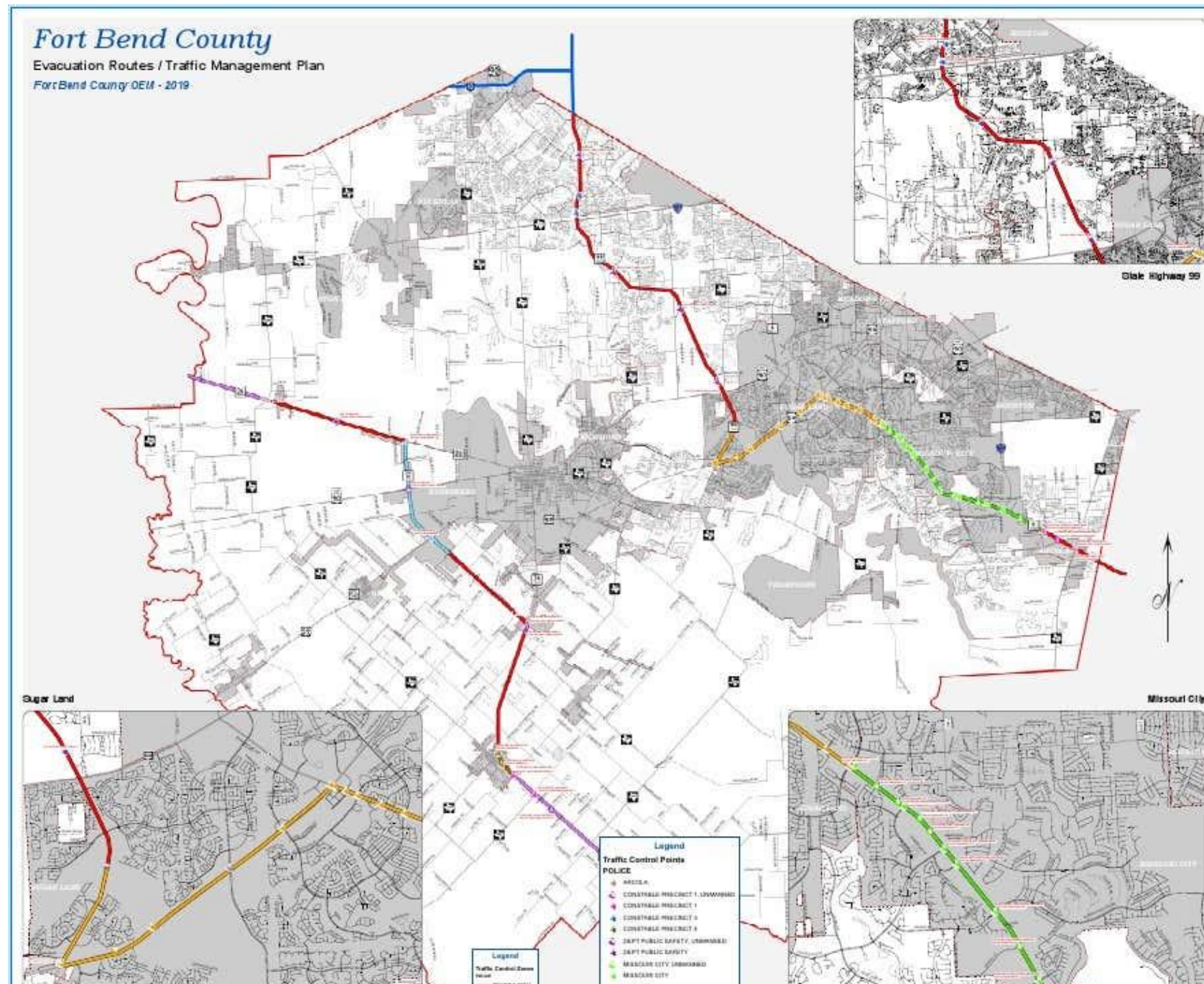
Follow evacuation orders if given

[weather.gov/hurricane](https://www.weather.gov/hurricane)



**EVACUATE OR NOT TO EVACUATE, THAT IS  
THE QUESTION**

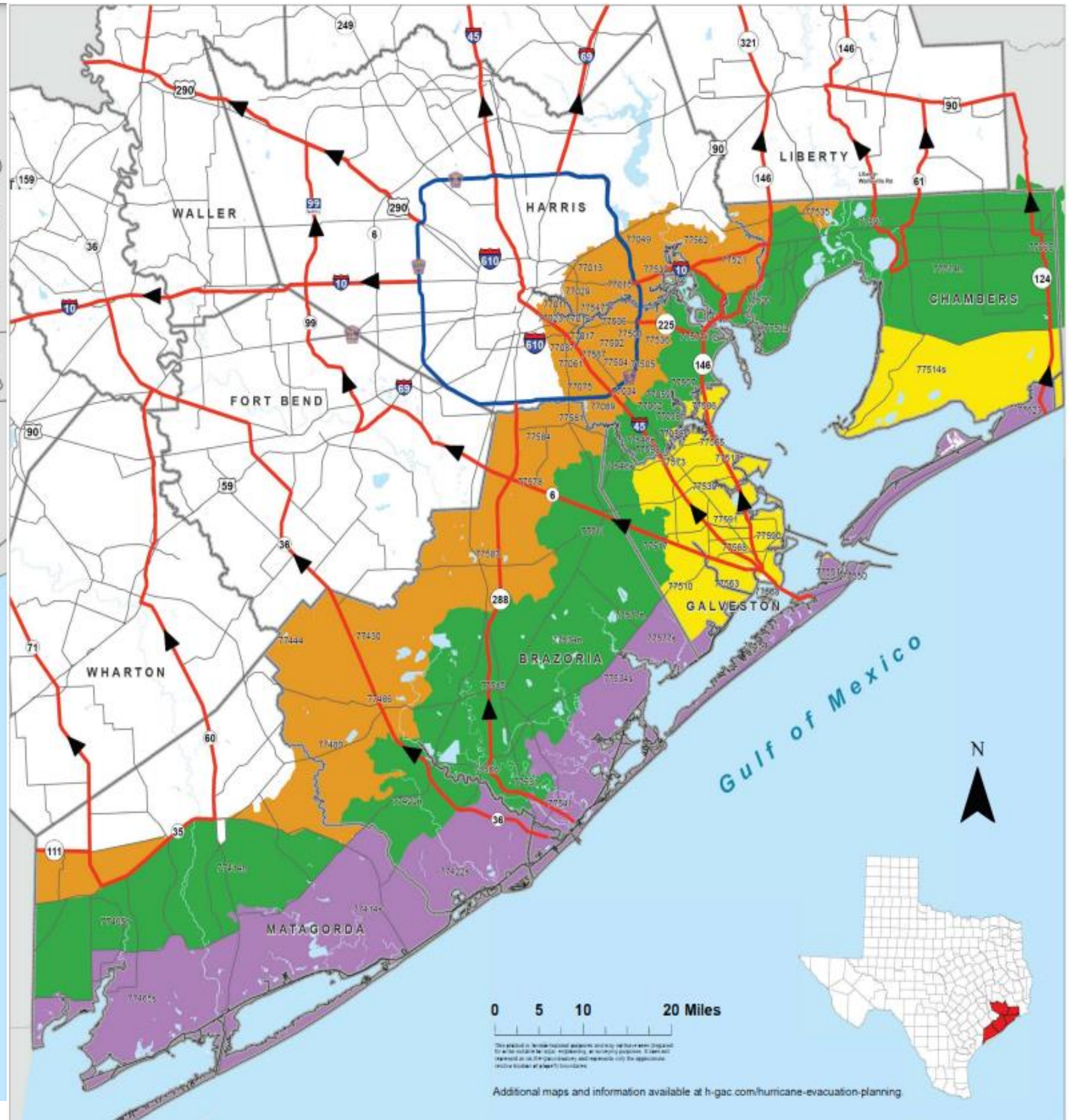
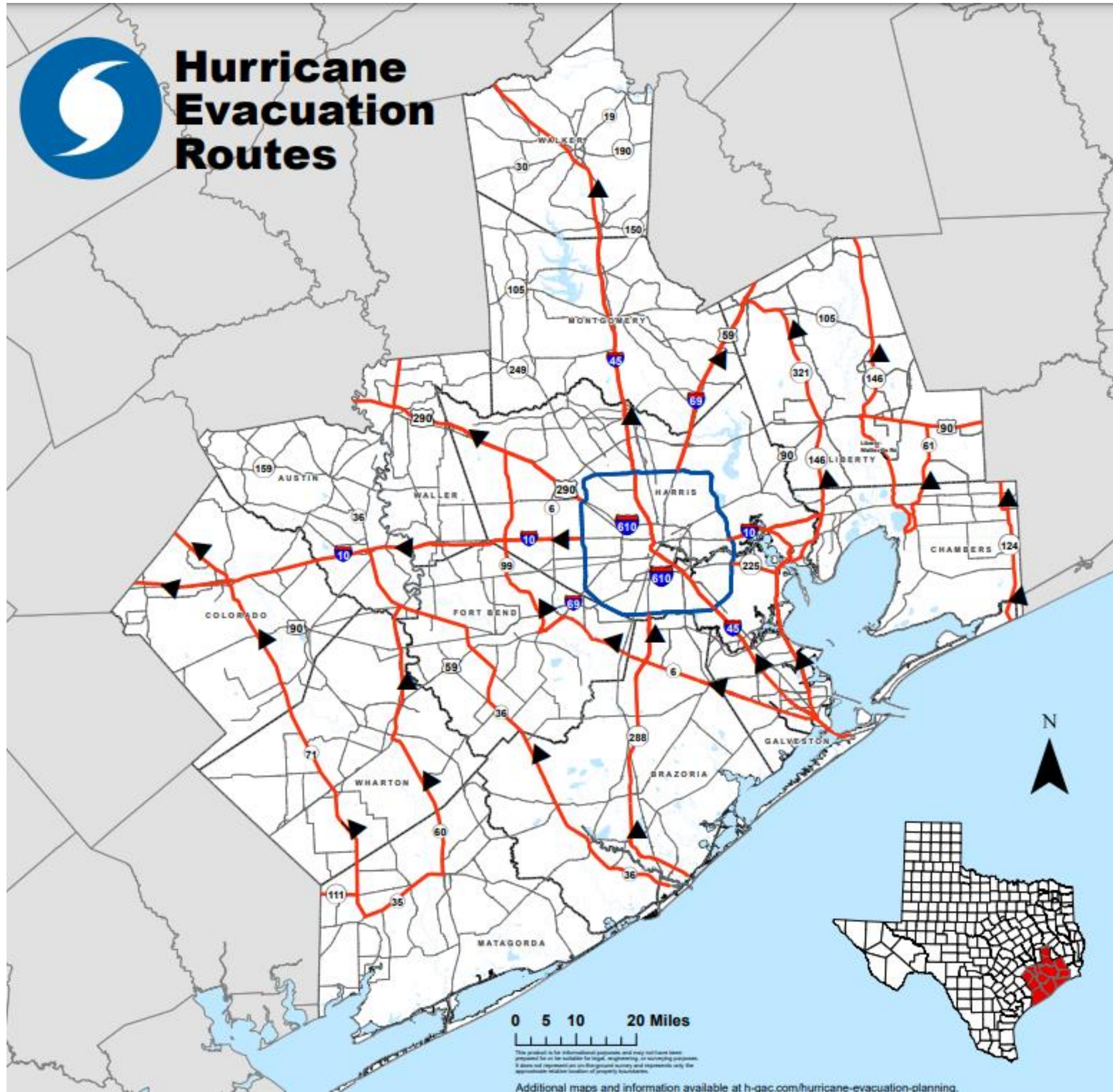
# Evacuation – Fort Bend County



- Fort Bend County is a 'Pass Through County'.
- We support regional evacuation plans but are not a designated evacuation zone.
- Know your evacuation routes and monitor local alerts.



# Hurricane Evacuation Routes



# IF YOU DECIDE TO STAY



# Hurricane Preparedness

## COMPLETE A WRITTEN PLAN



Writing down your hurricane plan will help you avoid mistakes during an emergency, and ensure everyone in your home is prepared for the storm. Have a list of essential contacts, including outside the potential impact area. Review and practice your plan with your family and friends.



Have a contact list  
(family, friends,  
doctor, vet, utilities)



Keep your important  
documents together  
for quick access



Have at least one  
contact outside of  
the impact area



Share your  
plan

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



# Hurricane Preparedness

## ASSEMBLE DISASTER SUPPLIES



Make a list of supplies and assemble them before hurricane season begins. Have enough food and water for each person for at least three days. Fill your prescriptions and have medicine on hand. Radios, batteries and phone chargers are also must-haves. Gas up your vehicle and have cash on hand.



Food & water



Medicine & prescriptions



Keep gas tank full



Radio, batteries, phone chargers



Cash on hand

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



# Hurricane Preparedness

## GET AN INSURANCE CHECKUP



Check in with your insurance agency before hurricane season. Remember that flood insurance must be obtained separately. Prepare your home and vehicles according to your policy. Know where your insurance documents are located and take them with you if evacuating. Visit [floodsmart.gov](https://www.floodsmart.gov) for more.



Check with  
your agent



Keep documents  
with you



Know your  
policy



Consider flood  
insurance

[weather.gov/hurricane](https://www.weather.gov/hurricane)



# Hurricane Preparedness

## STRENGTHEN YOUR HOME



There's a lot you can do around your home to help protect it from hurricane winds. Before hurricane season, trim trees on your property and get approved window coverings. Ahead of storms, collect loose outdoor items, secure all doors on your property, and find a safe location for your vehicle.



Cover windows



Secure loose outdoor items



Trim trees



Move vehicle to a safe location



Secure all doors

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



# Hurricane Preparedness

## HELP YOUR NEIGHBOR



Many people, especially senior citizens, rely on the assistance of neighbors before and after hurricanes. Help your neighbors collect the supplies they'll need before the storm. Assist them with evacuation if ordered to do so, or check on them after it's safe for you to head outside.



Help your neighbors prepare



Help your neighbors evacuate



Check-in after the storm passes

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





**DO YOU KNOW WHAT LEVEE IMPROVEMENT  
DISTRICT YOU LIVE IN?**

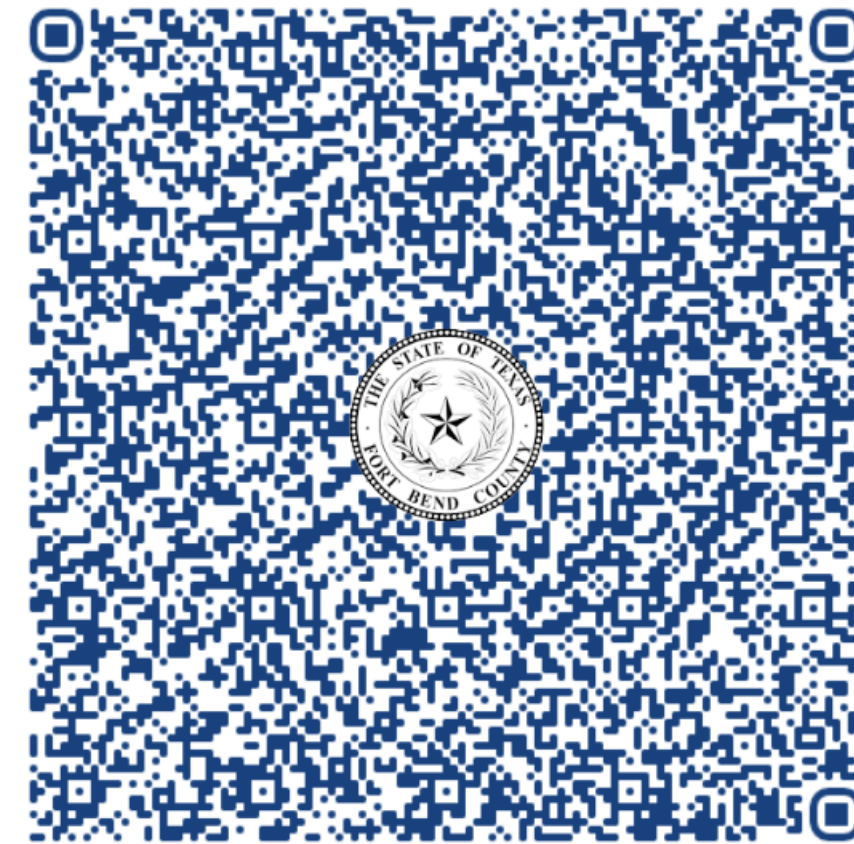


# LID/MUD

## Fort Bend County Levees



## County GIS MAP for Find LID and MUD



## Download Our App

- Stay informed with the Fort Bend County HSEM App:
  - Real-time alerts
  - Preparedness tools
  - Emergency updates



A promotional graphic for the Fort Bend County HSEM App. It features a cartoon character of a man in a black uniform with "HSEM" on the chest, pointing upwards. The background is blue with white clouds and yellow stars. Two speech bubbles contain the text "Download our FREE mobile app today" and "Descarga nuestra aplicacion gratuita hoy". A QR code is located in the bottom right corner. At the bottom, the text "READY FORT BEND" is displayed with the tagline "Be prepared. Stay prepared." A smartphone in the bottom left shows the app interface with a "Notification History" section and various service icons like "Emergency Operations Center", "Fire Marshal Office", "EMS", "Ft. Bend Sheriff's", "LEPC", and "River Maps". The Fort Bend County logo is in the top left corner of the graphic.

# How to get Fort Bend County Alerts

- Sign Up for FBC Alert: Text FBCAlert to 888777, or sign up for email, phone, and app alerts scanning the QR code.
- Download the FBC Alert App: Available for Apple and Android devices.
- Listen to AM 1670:
  - This is the dedicated AM radio station for county alerts.



# What is the STEAR Program?

## State of Texas Emergency Assistance Registry

---

Is a **free, voluntary registry** that helps emergency planners and responders identify individuals who may need additional assistance during emergencies.



- **Why Register?**  
Registering helps responders:
  - ✓ Plan more effectively
  - ✓ Prioritize assistance
  - ✓ Support community safety
- **How to Register**
  - 🌐 Online: State of Texas Emergency Assistance Registry
  - ☎ Call 2-1-1 (or video relay option)
  - 📄 Download registration forms

Email: [EOC@fortbendcountytexas.gov](mailto:EOC@fortbendcountytexas.gov)



**Website**

[www.fbcoem.org](http://www.fbcoem.org)



**Phone**

281-342-6185



**Facebook**

[fbcoem](https://www.facebook.com/fbcoem)



**Instagram**

[@fbc\\_hs.em](https://www.instagram.com/fbc_hs.em)



**X**

[@fbcoem](https://twitter.com/fbcoem)



**Youtube**

[@fbcoem](https://www.youtube.com/fbcoem)



**LinkedIn**

Fort Bend County Homeland Security & Emergency Management



Follow US





# Greg Babst

Emergency Manager Coordinator  
Homeland Security & Emergency Management

[Greg.Babst@fbctx.gov](mailto:Greg.Babst@fbctx.gov)

**READY  
FORT BEND**  
Be prepared. Stay prepared.



**SAVE THE DATE!**

**2026 READY FORT  
BEND EXPO  
SATURDAY, MAY 9, 2026**

**JOIN US FOR ANOTHER DAY OF  
EMERGENCY PREPAREDNESS, LIVE  
DEMOS, FUN FOR THE WHOLE FAMILY!**



[WWW.FBCOEM.ORG](http://WWW.FBCOEM.ORG)

[@FBC\\_HSEM](https://twitter.com/FBC_HSEM)

# FORT BEND COUNTY HSEM EXPO

Free community event – open to all residents

Learn how to protect your family before disaster strikes.



**READY**  
**FORT BEND**  
**EXPO**  
**2026**  
**EMERGENCY**  
**PREPAREDNESS**

## What's at the Expo?

- ✓ Official launch of the Emergency Preparedness Guide
- ✓ Interactive preparedness demonstrations
- ✓ Emergency vehicles and equipment displays
- ✓ Meet the Ready Fort Bend mascot
- ✓ Giveaways and raffles



## When & Where

- 📅 Saturday, May 9, 2026
- 🕒 10:00 AM – 2:00 PM
- 📍 Fort Bend County Fairgrounds  
4310 TX-36 S,  
Rosenberg, TX



Sensory Friendly Hour: 10 AM to 11 AM



EMERGENCY OPERATIONS  
CENTER (EOC)



307 FORT STREET,  
RICHMOND, TX 77469

**PHONE: 281-342-6185**  
**EMAIL: [EOC@FBCTX.GOV](mailto:EOC@FBCTX.GOV)**

# Martha Rincon

Community Outreach Planner  
Homeland Security & Emergency  
Management

[Martha.Rincon@fbctx.gov](mailto:Martha.Rincon@fbctx.gov)

(832) 612.1426

(281) 238.3401



# HOA CONNECT HOUSTON



**HOA Board Workshop**

**Thursday, April 30, 2026**

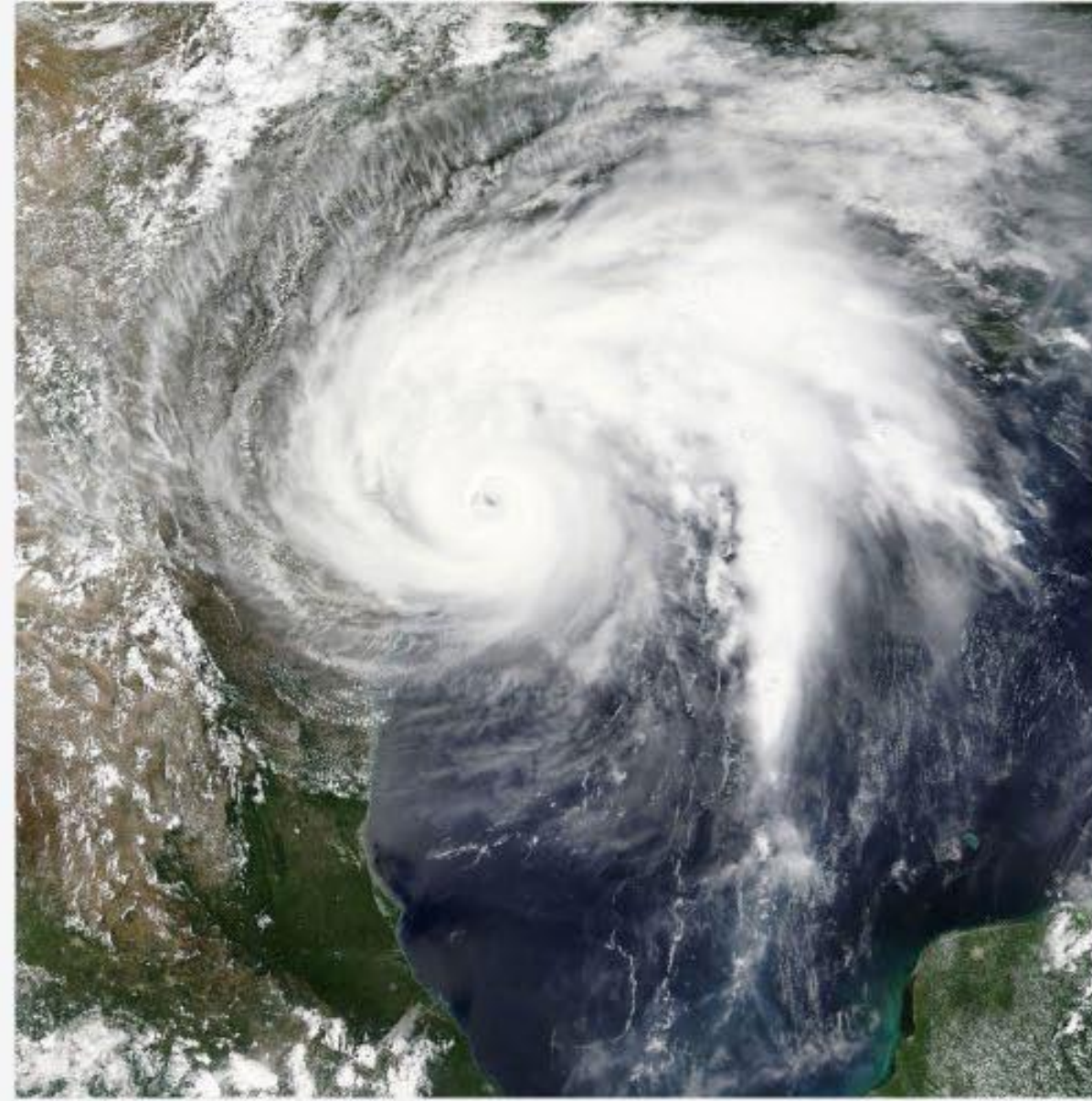
Fort Bend County of Office of Homeland Security and Emergency Management

***5 Minute Break***

Welcome to  
**FULSHEAR**



**Mayor Don McCoy**



# TDI Consumer Protection Disaster Response Overview

Andrew Davis, Disaster Response Coordinator  
Consumer Protection



# TDI Disaster Overview

TDI Regulates the insurance industry, including TWIA oversight and windstorm inspection functions in a disaster.

The nature and extent of the damage caused by the disaster determines TDI's response. Whatever the extent of loss, TDI's responsibility as the state insurance regulatory agency is to make sure that consumers' claims are processed as quickly as possible.

TDI works closely with the Texas Division of Emergency Management (TDEM) as a member of the Emergency Management Council.

TDEM coordinates the state's response to a disaster. They oversee the activities of state agencies, coordinate with federal and local authorities, and serve as the primary agency for disaster planning and recovery in Texas.

At TDEM's request TDI will report to the State Operations Center (**SOC**) **during a disaster**, and will deploy to Disaster Recovery Centers (DRCs) setup by FEMA and TDEM in the recovery phase.



## How does TDI prepare for A disaster

- Takes part in situational awareness weather calls with TDEM and the National Weather Service.
- The Disaster Response coordinator will report to the State Operations Center when activated for severe weather and disasters.
- TDI also runs the Texas State Disaster Coalition (TSDC). The members are representatives from all major insurance companies in the state. TDI will host weekly calls with the insurance industry during and after a disaster.

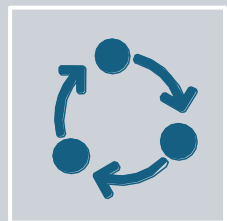
# What is TDI's disaster duty volunteer program?



TDI's Disaster Assistance Response Team (DART) has volunteers from various departments at TDI to assist with disaster recovery.



The DART team is activated when a disaster is imminent or has occurred.



When a disaster moves into the recovery phase TDEM will request that TDI send staff to the impacted areas. At this time, The DART team will deploy to assist with recovery efforts at FEMA Disaster Recovery Centers (DRC).

# Where do TDI staff help **after** a disaster?



FEMA and TDEM set up Disaster Recovery Centers (DRC) for disaster victims to get help from federal and state agencies to assist with the recovery process.



TDI can assist with insurance questions, help with the claims process, and assist with filing a complaint against an insurance company.

# How can the consumer get help from TDI **after** a disaster?

1

In person at a disaster recovery center.

2

Call the TDI Consumer Help Line: 800-252-3439.

3

On-line at [www.tdi.texas.gov](http://www.tdi.texas.gov)

# Tips for consumers to prepare for disasters.

- Review all policy (coverages, deductibles) yearly. See [www.helpinsure.com](http://www.helpinsure.com) to compare auto and home policies. Review deductibles. Do you have enough funds to pay deductibles?
- Do you have coverage for temporary lodging?
- Does your car have comprehensive coverage? Are you going to need a rental?
- Do you have enough coverage for your personal property?
- Create an inventory list with photos of your property and personal belongings with receipts.
- Prepare your home: Gather supplies that would help you mitigate damages to your property before a catastrophe (Tarps, plywood, nails, duct tape, rope).
- Secure outdoor items.
- Keep trees trimmed that are close to your house,
- Prepare an emergency kit for your household with water for all family members including pets for several days, non-perishable food items, supplies, and important docs.flashlights, generators, batteries (store zip lock bags), candles, first aid kit/supplies, medications, pet supplies/food, important documents, and cash. See [www.ready.gov](http://www.ready.gov)

# Replacement cost vs actual cash value.



Replacement cost (**RCV**) pays to replace damaged property with new items at current prices, while actual cash value (**ACV**) pays the depreciated value of the property.



Most home insurance policies pay to repair or rebuild your home (dwelling) based on current costs (RCV), less the deductible.



ACV is often applied to personal items like electronics, furniture, and clothing, unless upgraded to RCV.



The premium is higher for RCV because it provides more comprehensive coverage and reduces out of pocket expenses.

# Example: Replacement cost vs ACV

## Replacement cost coverage

If it costs \$10,000 to replace the roof, a replacement cost policy will pay the same amount no matter how old the roof is:

Cost to replace roof	\$10,000
Minus deductible	<u>- \$4,000</u>
<b>Policy would pay</b>	<b>\$6,000</b>

## Actual cash value coverage

If it costs \$10,000 to replace the roof, the amount an actual cash value policy will pay depends on how old the roof is:

	<b>5-year-old roof</b>	<b>10-year-old roof</b>	<b>20-year-old roof</b>
Actual cash value of roof	\$8,500	\$7,000	\$4,000
Minus deductible	- \$4,000	- \$4,000	- \$4,000
<b>Policy would pay</b>	<b>\$4,500</b>	<b>\$3,000</b>	<b>\$0</b>

- Only hire a local contractor or roofer – lowers the fraud risk.
- Never pay a roofer or contractor the entire amount upfront.
- **Watch what you sign** - Read every document carefully before you sign. Scammers will try to get you to sign a contract by calling it an estimate or a release just to go on your roof. And don't sign a contract with blank spaces. Shady contractors will fill in the spaces later with higher costs or work that's different from what you wanted.
- **Skip offers to waive your deductible**
- It's against the law for a contractor to offer to [waive an insurance deductible](#) or work the deductible amount into a bid. If this happens, find a new contractor. You can also report it to the Texas Attorney General at 800-621-0508.
- Texas doesn't allow a roofer or contractor to act as a public insurance adjuster on insurance claims if they're also doing the work. Insurance Code [4102.163](#).

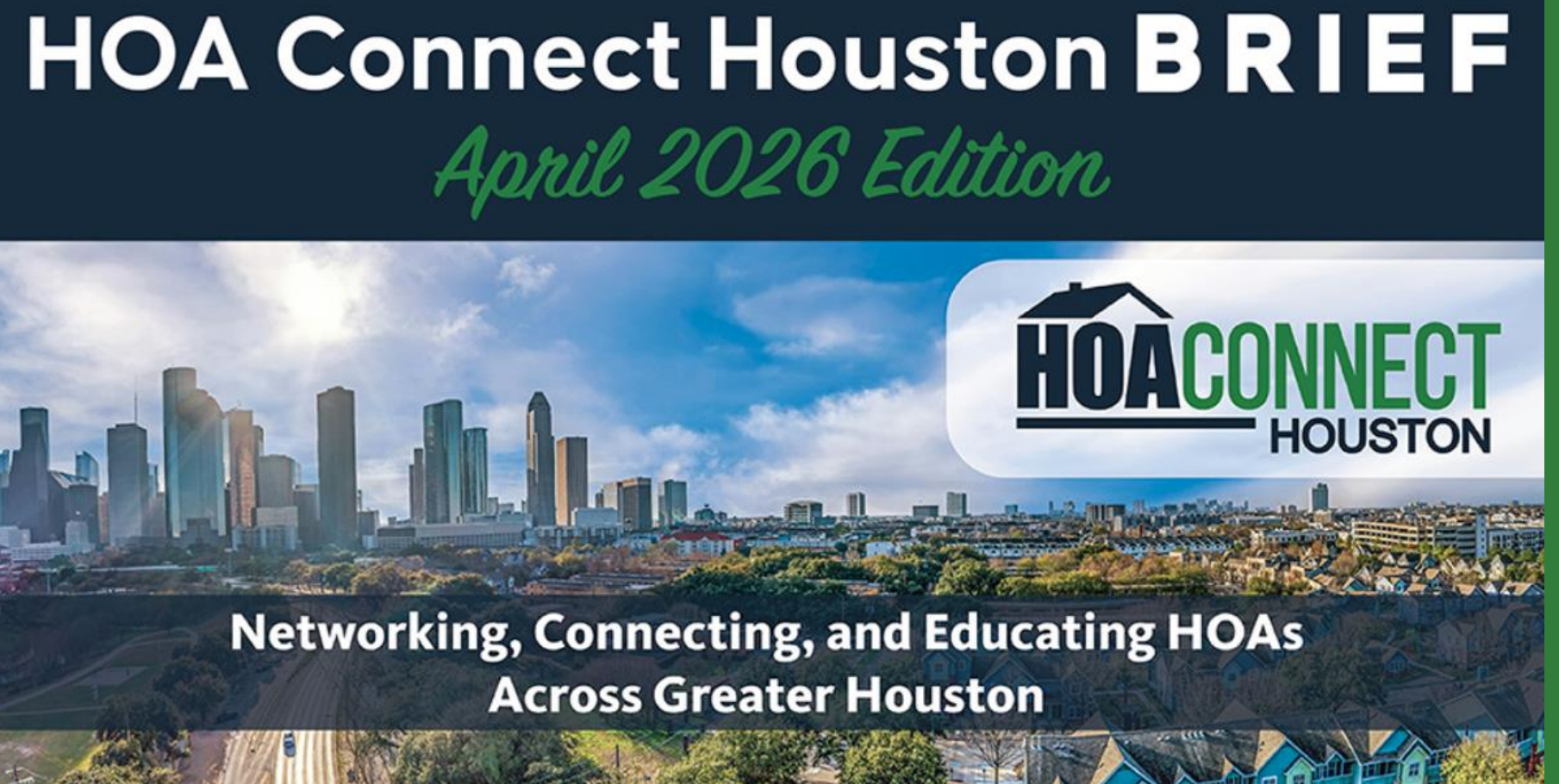


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# HOA CONNECT HOUSTON



Thank you for coming!

## What's Coming Next

**HOA Board Workshop on Wednesday, May 27 at 6:00 PM**

Protecting Your HOA's Future: Budget Planning, Reserve Studies & Financial Best Practices

*Location TBA - Stay Tuned!*