



After the Flood

Talking Points for Community Officials

Flood Insurance Claims Process

After a flood, it is important to begin the flood insurance claims process as soon as possible. The sooner your claim is filed, the sooner you will receive your check to begin rebuilding.

- Call your insurance agent or insurance company. Have the following information ready when you place your call:
 - The name of your insurance company
 - Your policy number
 - A telephone number and/or email address where you can be reached
 - The date of loss
- When you file your claim, ask for an approximate time frame during which an adjuster will be in contact.
- Flood insurance building and contents coverage does NOT cover the following*:
 - Damage caused by moisture, mildew, or mold that could have been avoided by the property owner
 - Currency, precious metals, and valuable papers such as stock certificates
 - Property and belongings outside of a building such as trees, plants, wells, septic systems, walks, decks, patios, fences, seawalls, hot tubs, and swimming pools
 - Living expenses such as temporary housing
 - Financial losses caused by business interruption or loss of use of insured property
 - Most self-propelled vehicles such as cars, including their parts (see Section IV.5 in your policy)

*This is a partial list of coverage. Refer to the Standard Flood Insurance Policy (SFIP) for a description and full list of coverage and exclusions

Once you have reported your loss:

- An adjuster will work with you to calculate damage value and prepare a repair estimate.
- Please keep your insurance agent advised if your contact information changes. If you are in a shelter or cannot be reached easily, please provide the name of a designated relative or point-of-contact who can reach you.

Before the adjuster arrives:

- Local officials may require the disposal of damaged items. If you dispose of items, please keep a swatch and a clear photo of the item with direct physical damage, or other sample of the damaged items for the adjuster.
- Separate damaged items from undamaged items. If necessary, place items outside the home.
- Take photographs of any water in the house and damaged personal property as evidence for the adjuster to use to prepare your repair estimate.



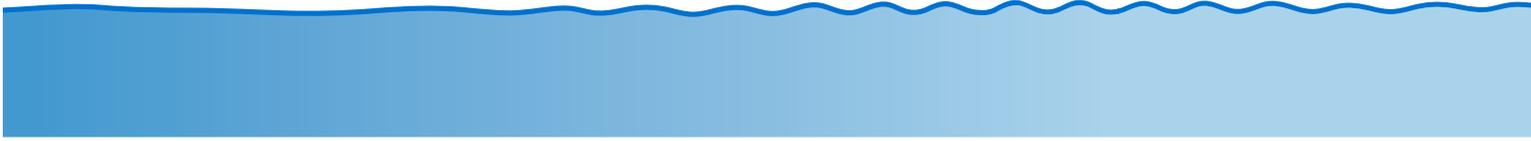
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- Make a list of damaged or lost items and include their age and value when possible. Also note model and serial numbers for major appliances. If available, have receipts for damaged or destroyed items to share with the adjuster.
 - If you suffered a prior flood loss, document completed repairs with paid invoices, receipts, cancelled checks, etc.
 - If you have damage estimates prepared by your contractor(s), provide them to the adjuster since they will be considered in the preparation of your repair estimate.
 - Call your insurance company if an adjuster hasn't been assigned to you within 48 hours.

Health and Safety Risks

It is important to be aware of a number of health and safety risks in a post-flood environment so you can take the necessary precautions to protect yourself and your family.

In your home or business:

- Listen for news reports to learn whether the community's water supply is safe to drink. Remember to carry bottled drinking water to flooded areas.
- Discard any fresh or packaged food products that may have come in contact with floodwater.
- Protect yourself during clean-up by wearing protective clothing such as boots, gloves, and masks. Clean and disinfect everything that was in contact with floodwater.
- It is important to ventilate your home. Open all doors and windows to allow air to circulate and dry out your home. Dehumidify as soon as possible after a flood.
- Service damaged septic tanks, cesspools, pit, and leaching systems as soon as possible. Damaged sewage systems are serious health hazards.
- After a flood, mold growth can cause additional damage to your home. Active mold growth is slimy or fuzzy and is usually green, black, orange, or purple. Inactive mold is dry and powdery and may be white. Mold spores spread easily; they are carried by air currents, pets, and people.
- Water, moisture, mildew, or mold damage to property insured under your flood insurance policy is covered, unless there was no effort made to clean the items and prevent the damage.
- To prevent mold, wash surface areas in the house, including the walls, staircases, and items that came in contact with floodwater. Disinfect and wipe surfaces dry with paper towels to minimize bacterial contamination.
- Throw away any items that do not dry completely because they can harbor germs and produce mold, which can irritate allergies as well as lead to respiratory damage or other illnesses.
- Keep the humidity and temperature as low as possible.
- Isolate any moldy objects. Seal moldy trash in plastic bags and remove them immediately. Objects you can save should be dried or frozen as soon as possible. Freezing inactivates mold.

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- If wild animals take refuge in your home, do not approach them. Wild animals such as snakes, opossums, and raccoons often seek refuge from floodwaters on upper levels of homes and have been known to remain after the water recedes. Call your local animal control office or wildlife resource office to handle the situation.

Outside your home or business:

- Be aware of areas where floodwaters have receded. Roads may have weakened and could collapse under the weight of a car.
- Stay away from downed power lines, and report them to the power company.
- Return home only when authorities indicate it is safe.
- Stay out of any building that is surrounded by floodwaters.
- Use extreme caution when entering buildings; there may be hidden damage, particularly in foundations.
- Avoid floodwaters; water might be contaminated by oil, gasoline, or raw sewage. Water also might be electrically charged from underground or downed power lines.
- Avoid moving water and do not attempt to drive through standing water, even if it seems shallow.
- Debris removal from private property is generally not eligible for the Federal Emergency Management Agency (FEMA) funded removal because it is the responsibility of the individual property owner. However, under the debris removal clause of a flood insurance policy, certain expenditures for debris removal from the structure and cleaning of the structure (both inside and outside) are reimbursable.
- In the following circumstances, FEMA will remove debris after a disaster:
 - Debris removal from a street or highway to allow the safe passage of emergency vehicles
 - Debris removal from public property to eliminate health and safety hazards
- Call your local Public Works office to determine your city's policy for removing residential debris.

For More Information

- The Summary of Coverage document helps you understand your flood insurance policy. It provides general information about deductibles, what is and is not covered by flood insurance, and how items are valued at the time of loss. This document can be found here: [fema.gov/media-library/assets/documents/12179](https://www.fema.gov/media-library/assets/documents/12179).
- The Flood Insurance Claims Handbook is available to help you navigate the claims process and appeal your claims decision, if necessary. This document at [fema.gov/media-library/assets/documents/6659](https://www.fema.gov/media-library/assets/documents/6659).
- Visit [FloodSmart.gov](https://www.floodsmart.gov) or call **1-800-427-2419** to learn how to prepare for floods, how to purchase a flood insurance policy, and what the benefits are of protecting your home or business against flooding.



After the Flood: Advice for Salvaging Damaged Family Treasures

When homes are flooded and lives upended, treasured possessions such as family heirlooms, photos, and other keepsakes become more cherished. These valued objects may be saved if untouched by sewage or chemicals. If cherished objects have been in contact with sewage or chemicals, see below under “Call in a Pro.” The Heritage Emergency National Task Force, a coalition of 42 national organizations and federal agencies co-sponsored by FEMA and the Smithsonian Institution, offers these basic salvage guidelines.

After the Flood

- Personal safety is always the highest priority when entering buildings damaged by floodwater.
- Check for structural damage before re-entering your home to avoid being trapped in a building collapse.
- Keep power off until an electrician has inspected your system for safety.
- Turn off the gas. Be alert for gas leaks.
- Look before you step. After a flood, the ground and floors are covered with debris, including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.
- Take photos of any floodwater in your home and of damaged items for insurance purposes.
- Call your insurance agent to file a claim and report the damage as soon as possible. Homeowners insurance usually covers losses caused by wind, storms, or broken water pipes, but not surface flooding.
- Rescue the most valuable items, but never attempt to salvage belongings at the expense of your own safety.
- Wear long sleeves, sturdy shoes or waterproof boots, and plastic or rubber gloves during cleanup.
- Wash your hands often with soap and clean water or use a hand-cleaning gel with alcohol in it.
- Mold can form within 48 hours; you will need to work fast. The goal is to reduce the humidity and temperature around your treasures as you proceed to clean and dry them. If you do encounter extensive mold, use protective gear such as gloves, goggles, and an N100 face mask, available at most hardware stores.



Columbia, South Carolina, residents begin cleanup after historic flooding affected their state in October 2015. The orange tape around the pile lets debris removal workers know that the enclosed material should be removed. Photo by Bill Koplitz/FEMA

Some Simple Cleaning Tips

Air-Dry. Gentle air-drying is best for all your treasured belongings—indoors, if possible. Hair dryers, irons, ovens, and prolonged exposure to sunlight will do irreversible damage. Increase indoor airflow with fans, open windows, air conditioners, and dehumidifiers.

Handle with Care. Use great caution in handling your heirlooms, which can be especially fragile when wet. Separate damp materials: remove the contents from drawers; take photographs out of damp albums; remove paintings and prints from frames; place paper towels between the pages of wet books.

Clean Gently. Loosen dirt and debris on fragile objects gently with soft brushes and cloths. Avoid rubbing, which can grind in dirt.

Salvage Photos. Clean photographs by rinsing them carefully in clean water. Air-dry photos on a plastic screen or paper towel, or by hanging them by the corner with plastic clothespins. Don't let the image come into contact with other surfaces as it dries.

Prioritize. You may not be able to save everything, so focus on what's most important to you, whether for historic, monetary, or sentimental reasons.

Can't Do It All? Damp objects and items that cannot be dealt with immediately should be put in open, unsealed boxes or bags. Photos, papers, books, and textiles should be frozen if you can't get them dry within 48 hours.

Call in a Pro

If a precious item is badly damaged, a conservator may be able to help. Be sure to collect broken pieces. Set your treasure aside in a well-ventilated room until you find professional help. If a precious item has been exposed to contaminated water, seek a conservator's advice on salvaging it; your health and safety, and that of your loved ones, is of utmost importance. To locate a peer-reviewed conservator, click on the "Find a Conservator" box on the home page of the American Institute for Conservation (AIC), www.conservation-us.org. Also, you could contact the conservation/preservation department of a major museum, library, or archives for advice or contact the National Heritage Responders (formerly AIC-CERT), the specially trained team of the Foundation of the American Institute for Conservation.

Advice by Phone

A number of organizations offer free telephone advice following an emergency or disaster:

The Foundation of the American Institute for Conservation's emergency response team, the **National Heritage Responders** (formerly AIC-CERT) offers a 24/7 emergency hotline: 202-661-8068

Regional Alliance for Preservation (RAP) is a national network of nonprofit organizations with expertise in the field of conservation and preservation. Individual member organizations offer free emergency advice, many on a 24/7 basis. Click on the link to locate your nearest organization.

Additional Resources

Item-specific Salvage Steps

The "ERS: Emergency Response and Salvage" app outlines critical stages of disaster response and provides practical salvage tips for nine types of objects, from photographs to textiles to furniture. Available free of charge for Apple, Android, and BlackBerry devices.

A 10-minute video, "[Water Segment from the Field Guide to Emergency Response](#)" from the Foundation of the American Institute for Conservation, demonstrates how to rescue soaked photographs, books, documents, and other valued items.

[Salvage Procedures for Wet Items](#). Minnesota Historical Society. Covers archaeological artifacts, photographs and transparencies, scrapbooks, textiles, wood, and more.

[Disaster Recovery for Films in Flooded Areas](#). AMIA Hurricane Relief: What to Do About Your Home Movie Damage. Association of Moving Image Archivists. Practical and useful information on recovering film after a flood.

[Studio Protector's Online Guide](#) for artists addresses health and safety, salvage, cleanup, and obtaining disaster relief.

Salvage a Historic Property

[Resilient Heritage: Protecting Your Historic Home from Natural Disasters](#). National Center for Preservation Technology and Training.

[Response for Homeowners](#). National Trust for Historic Preservation.

[Treatment of Flood-Damaged Older and Historic Buildings](#). National Trust for Historic Preservation.

General Guidance

[Flood Recovery Booklet](#). Iowa Conservation and Preservation Consortium.

[Repairing Your Flooded Home](#). American Red Cross and FEMA.

[DisasterAssistance.gov](#). Access to disaster help and resources.

The [Centers for Disease Control and Prevention](#) provides a number of helpful resources, including [After a Hurricane](#); [Evacuee Education Materials: Free Resources](#); [Floods](#); and [Returning Home After a Disaster: Be Healthy and Safe](#).

[FloodSmart.gov](#) is the official site of the National Flood Insurance Program. Resources include such topics as: [Flooding and Flood Risks](#); [Residential Coverage](#); [Policyholder Resources](#); and [Preparation and Recovery: After a Flood](#). Explore the site before the next flood. Toll-free calls are accepted at 888-379-9531.



FEMA and the Smithsonian Institution co-sponsor the Heritage Emergency National Task Force, a partnership of 42 national service organizations and federal agencies created to protect cultural heritage from the damaging effects of natural disasters and other emergencies.

After the Flood



After the Flood Basics

There are some steps you should take if your home has suffered flood damage:

- Beware of structural damage before re-entering your home as well as other hazards within your home.
- Have your policy number, a list of damaged or lost items, along with photos of damaged property ready to file your flood insurance claim with your agent.
- Ensure you take the proper steps to clean up flood damage.

For flood insurance and flood risk information, visit FloodSmart.gov/after. To learn more about obtaining a flood insurance policy, call your insurance agent or call **1-800-427-2419** to find an agent near you.

Beware of Hazards

- Check for structural damage before re-entering your home. Contact the appropriate professionals immediately if you suspect damage to water, gas, electric, and sewer lines.
- Throw away food that has come in contact with floodwaters. Boil water until authorities declare the water supply safe to drink.

File your Flood Insurance Claim

- Call the insurance agent who handles your flood insurance to file a claim. Have the following information with you when you place your call:
 1. The name of your insurance company (your agent may write policies for more than one company);
 2. Your policy number; and
 3. A telephone number/email address where you can be reached.
- Take photos of any water in the house and damaged personal property. If necessary, place these items outside the home. Your adjuster will need evidence of the damage and damaged items (e.g., cut swatches from carpeting) to prepare your repair estimate.
- Make a list of damaged or lost items and include their age and value where possible. If possible, supply receipts for those lost items to the adjuster. Officials may require disposal of damaged items. If so, keep a swatch or other sample of the items for the adjuster.

Clean-up

- Prevent mold and remove wet contents immediately. Wet carpeting, furniture, bedding, and any other items holding moisture or water inside the building can develop mold within 24 to 48 hours.

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- If an item has been wet for less than 48 hours, help control mold growth by cleaning with a phenolic or pine-oil cleaner (non-ammonia detergent, soap or commercial cleaner) and disinfecting with a 10 percent bleach solution (1-1/2 cups of bleach in a gallon of water). Items should then be completely dried and monitored for several days for any fungal growth and odors. If any mold develops, throw the item away.
 - Thoroughly dry out the building's interior. Portable dehumidifiers are useful, and rental costs may be covered under your flood policy. An air conditioner can also be used to start the drying-out process.
 - If the walls are damaged, take photographs of the baseboard. Then remove the baseboard. Knock small holes at floor level in the drywall, between the wall studs. This will permit moisture trapped behind the drywall to seep out and start drying.
 - Have your furnace checked for damage. Your water heater may work, but if the floodwater covered part or the entire tank, the insulation between the walls may be damaged. Obtain an estimate to replace the damaged furnace and water heater.
 - Contact your local building inspections, planning, or county clerk's office to get more information on local building requirements before repairing your building. If you can't find a local contact, call your state NFIP coordinator. Contact information can be found at [floods.org/statepocs/stcoor.asp](https://www.floods.org/statepocs/stcoor.asp).
 - Do not approach wild animals that take refuge in your home. Wild animals often seek refuge from floodwaters on upper levels of homes and have been known to remain after water recedes. Call your local animal control office or wildlife resource office to handle the situation.

For More Information

- For FEMA Disaster Assistance, call **1-800-621-3362**.
- For general flood insurance questions, call **1-800-427-4661** or contact your insurance company or insurance agent.

DEALING WITH
MOLD & MILDEW
IN YOUR
FLOOD DAMAGED
HOME



Before



After



FEMA

THE PROBLEM WITH MOLD

Mildew and molds are fungi - simple microscopic organisms that thrive anywhere there is a moist environment. Molds are a necessary part of the environment; without them, leaves would not decay and aspects of soil enrichment could not take place. It is their ability to destroy organic materials, however, that makes mold a problem for people - in our homes and in our bodies.

Mildew (mold in early stage) and molds grow on wood products, ceiling tiles, cardboard, wallpaper, carpets, drywall, fabric, plants, foods, insulation, decaying leaves and other organic materials.

Mold growths, or colonies, can start to grow on a damp surface within 24 to 48 hours. They reproduce by spores - tiny, lightweight “seeds”- that travel through the air. Molds digest organic material, eventually destroying the material they grow on, and then spread to destroy adjacent organic material. In addition to the damage molds can cause in your home, they can also cause mild to severe health problems. See the HEALTH section to check for possible mold-related health problems.

MOLD IN YOUR HOME?

If your home has **water damage** due to -

- flooding,
- sewage back-up from flooding in the area,
- plumbing or roof leaks,
- damp basement or crawl space,
- overflows from sinks or bathtub, or
- high humidity: steam cooking, dryer vents, humidifiers,

mildew and mold will develop within 24-48 hours of water exposure. Even worse, it will continue to grow until steps are taken to eliminate the source of moisture, and effectively deal with the mold problem.

Use the diagram on the facing page to assess the extent of mold in your home. Then refer to the SOLUTION section for steps you need to take to remedy the problem. Also refer to the PREVENTION section for tips on keeping mold out of your home in the future.

VISIBLE MOLD?

Are the Walls and Ceilings Discolored?

YES

NO

SMELL OF MOLD?

From "Musty Earth" to foul stench.

YES

NO

SEE MOLD PREVENTION

How MUCH MOLD Is PRESENT

Visible Sq. Ft.

Hidden Sq. Ft. *

Total Sq. Ft.

IDENTIFY & ELIMINATE SOURCE OF MOISTURE

IF LESS THAN 25 SQ. FT., FOLLOW INSTRUCTIONS IN THIS BOOKLET.

IF OVER 25 SQ. FT., CONSULT A PROFESSIONAL CONTRACTOR.

* Hidden sources may be air ducts, attics, basements, and wall cavities.

SOLUTIONS TO MOLD PROBLEMS

MATERIALS YOU WILL NEED

Gloves (latex, rubber) **Mask** (painter's or respirator)
Buckets **Trash bags**
Scrub brush **Wet-Dry shop vacuum**
Broom, mop **Sponges, rags**
Non-ammonia detergent, soap or commercial cleaner (phenolic or pine-oil based)
Disinfectant Chlorine bleach – a 10% solution = 1 1/4 Cup bleach to a gallon water

DRY OUT A WATER OR MOLD DAMAGED HOUSE

Turn off main power if wiring is wet or moldy. Have electrician check the house's electrical system before turning power on again.

Open the house to fresh air when the humidity is lower outside than inside.

Use fans and dehumidifiers to remove excess moisture unless mold has already started to grow (fans may spread existing mold).

Use the furnace only if the ducts have not been inundated (any forced air central heating ducts that have come in contact with water or mold should be professionally checked).

Remove all wet items such as furniture, rugs, bedding, toys, and carpeting.

Discard soaked or moldy carpeting! Clean and disinfect other items .

Discard all possibly contaminated food products - anything not in a water tight container.

Interior walls and Ceilings: Remove all wet or contaminated porous materials such as ceiling tiles, drywall, wood by-products.

If wallboard is soaked, remove to a foot above

the water mark and discard. Drain walls

by removing baseboard and drilling holes near floor. Dry panel-type wall by pulling the bottom edge out from studs. Check interior of the wall for hidden mold.

Floors and Exterior walls:

Remove all wet insulation.

Discard all but rigid insulation, which can be reinstalled after disinfecting and drying.



CLEANING AND DISINFECTING

Before you begin -

Make sure the working area is well ventilated.

Wear gloves, mask, and protect eyes.

If mold is present, clean a small test patch. If you feel your health is adversely affected, consider hiring a professional to carry out the work.

Disinfectants are intended to be applied to already cleaned materials.

Hard surfaces: Wash items such as metal, glass, solid wood, plastic, and other non-porous materials with a non-ammonia detergent and hot water.

Use a stiff brush on rough surface materials such as concrete.

Use a Wet-Dry shop vacuum to remove water and clean items such as studs or exposed wood framing.

Disinfect all cleaned surfaces with a 10% bleach solution. Let the solution stay on the surface for at least 10 minutes before rinsing with clear water or allowing to dry.

Porous materials: This includes upholstered furniture, rugs, bedding, clothing, curtains, books and papers, and furniture made of pressed particle materials. Deciding whether or not to keep contaminated item? Remember, when in doubt, throw it out. If an item has been wet for less than 48 hours, it may be able to be cleaned, disinfected with a phenolic or pine-oil cleaner. It should then be completely dried and monitored for several days for any fungal growth and odors– if any mold develops, discard the item.

Allow the wet or contaminated area to dry completely (usually two to three days) before beginning to rebuild, replace or return items. See MOLD PREVENTION section for tips on rebuilding, replacing.

SOME GENERAL CAUTIONS

- Exercise caution in cleaning and disinfecting molds because they release mold spores when disturbed.
- Never mix bleach with ammonia; fumes from the combination are toxic.
- When discarding items that are mold contaminated, use extreme caution, or hire a professional.

ADVERSE HEALTH PROBLEMS

We are all exposed to many kinds of mold both inside and outside the house. The exposure is greater in damp or wet conditions, especially when timely drying out does not have a chance to occur.

Of the thousands of molds that exist, some are known allergens (aggravating or causing skin, eye, and respiratory problems), and a few molds produce harmful mycotoxins that can cause serious problems. But all molds, in the right conditions and high enough concentrations, are capable of adversely affecting human health.

The potential for health problems occurs when people inhale large quantities of the airborne mold spores. For some people, however, a relatively small number of mold spores can cause health problems. Infants, children, immune-compromised patients, pregnant women, individuals with existing respiratory conditions, and the elderly are at higher risks for adverse health effects from mold.

Typical symptoms reported from mold exposure include:

Respiratory problems - wheezing, asthma attacks, etc

Nasal and sinus congestion or dry, hacking cough

Eye irritation - burning, watery, redness

Nose or throat irritation - sneezing fits, bloody noses

Skin irritations - rashes or hives

Nervous system - headaches, memory loss, mood changes

Aches and pains

The more serious health problems have been associated with the toxic black mold, *Stachybotrys atra*. The mold is greenish-black and slimy, resembling tar or black paint. *Stachybotrys* typically grows only on repeatedly wetted materials that contain cellulose - from paper to ceiling tiles, and any kind of wood. In most cases, this mold can be removed by a thorough cleaning with a 10% bleach solution. Severe mold infestations may require the assistance of a professional with experience in dealing with *Stachybotrys*.

If mold exposure is unavoidable, sensitive people should wear tightfitting masks or respirators.

MOLD PREVENTION

There is no practical way for you to eliminate all of the molds and mold spores in the indoor environment. But there are many ways to help control moisture and mold growth in your home. Here is a partial list:

Stop the water

- Fix leaks in pipes, and any damp areas around tubs and sinks, so that biological pollutants don't have growing environments.
- Rebuild, or retrofit, with water-resistant building materials such as tiles, stone, deep-sealed concrete, galvanized or stainless steel hardware, indoor/outdoor carpeting, waterproof wallboard, waterresistant glues, and so on.
- Prevent seepage of water from outdoors into your house. Rain water from gutters or the roof needs to drain away from the house. Ground around the house needs to slope away to keep basement and crawlspace dry.
- Cover dirt in crawlspaces with plastic to prevent moisture from coming from the ground. Ventilate the area as much as possible.

Keep it clean

- Clean fabrics often and keep them dry. Soil promotes mildew growth. Store clean fabric items in well ventilated areas.
- Consider having air ducts cleaned if you suspect mold exists on the duct's inside surface, or if duct insulation has been wet.

Keep it dry

- Reduce the moisture in the air with dehumidifiers, fans, and open windows or air conditioners, especially in hot weather. Do NOT use fans if mold may already exist.
- Try to keep the humidity in your home below 40%.
- In moisture prone areas, choose carpets of man-made fibers.
- Reduce potential for condensation on cold surfaces by insulating.

Disinfect it

- Routinely check potential problem spots (eg. Bathroom, laundry, mechanical room, etc) for moldy odors, and disinfect often with a 10% solution of bleach – 1 1/4-1 1/2 cup bleach to a gallon water, or with a commercial disinfectant.

MORE INFORMATION ON MOLD

An excellent publication from the American Red Cross and FEMA is *Repairing Your Flooded Home*. This source of comprehensive information is available free from

FEMA Publications
PO BOX 70274
Washington, DC 20024

There are numerous internet sites that provide useful information about mold. Here is a sampling:

U.S. Environmental Protection Agency

<http://www.epa.gov/iaq/molds/moldresources.html>

U.S. Department of Health and Human Services / Centers for Disease Control and Prevention

<http://www.bt.cdc.gov/disasters/mold/protect.asp>

Alabama Department of Public Health

<http://www.adph.org/IAQ/>

Louisiana Department of Health and Hospitals - Louisiana Public Health Institute

<http://www.stayhealthyla.org/mold.php>

Mississippi Department of Health

<http://www.msdh.state.ms.us/msdhsite>

Texas Department of State Health Services

<http://www.dshs.state.tx.us/>