

Flood insurance helps Rockport family cruise into recovery

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AUSTIN, Texas — When Salty Crusier learned her husband, Charlie, had purchased flood insurance for their home in Rockport, Texas, before Hurricane Harvey, she was shocked. And extremely grateful.

“I couldn’t believe he did it, because he lived [near our current home] when he was born, and he’s one of those who’s like, ‘It’s never flooded out here; we’re not going to do that,’” she said. “If we hadn’t had the flood insurance, we would have been in very bad shape.”

“Flood insurance saved us ... and I know we’ll continue to have flood insurance forever.”

Charlie told her he got the insurance because it was inexpensive. He also may have suspected the flood risk at their home, which is about 3 miles from the coast, is greater now than it was when Charlie grew up in the area.

“Now, with the way tides are coming up ... anyone who lives on the coast [should] have flood insurance,” Salty Crusier said.

Since Hurricane Harvey, the risk of flooding has grown even greater, according to Crusier, who said the storm changed the area’s topography, preventing water from draining as quickly as it did before Harvey. The changing face of urban



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environments also affects homeowners' risk, since pavement does not absorb water like forests and farmland do.

During Hurricane Harvey, though, it was tidal surge that impacted the Crusers, inundating their house and outbuildings with 4 feet of dirty, smelly water and floating strange boats into their pasture.

"It's still unbelievable to me that the water came as far as it did," Cruser said. "We had that slimy sludge all over the house and all through the house."

The Crusers needed a boatload of home repairs, including replacing sheetrock up to the 4-foot line throughout their entire home. They would also be without electricity to aid those repairs or provide comfort for nearly two weeks.

The only good news came from their insurance company, Farm Bureau Insurance.

"If God were an insurance adjuster, it would have been her," Cruser said. "She did her job as fast as she could, and we got \$40,000 right away. Then she would come in and call and check in on us [periodically]."

The Farm Bureau representative also advised the Crusers to seek compensation for many items they had not expected to be covered.

The family's — and the community's — other saving grace was the people and organizations that sped to the area to help out those affected by the tragedy.



“It was the most amazing thing, the people that just showed up from all over. I can’t even remember all the organizations,” Crusler said. “We had meals — not like sausage and a tortilla — like, they were chefs who came and made these really nice meals.”

Four college students even showed up at the Cruslers’ home “out of the blue” with chainsaws and worked all day clearing fallen trees.

“It was just amazing, the kindness that people showed,” she said. “Everybody came together, was concerned about each other and were working together.”

For additional information on Hurricane Harvey and Texas recovery, visit the Hurricane Harvey disaster web page at www.fema.gov/disaster/4332, Facebook at www.facebook.com/FEMAHarvey, the FEMA Region 6 Twitter account at www.twitter.com/FEMARegion6 or the Texas Division of Emergency Management website at www.dps.texas.gov/dem/.



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