

# Perseverance, flood insurance help La Grange nonprofit recover from Harvey

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AUSTIN, Texas — Texans on the Gulf Coast know each summer brings the possibility of hurricane-driven waters flooding their homes and businesses. In La Grange, Texas, about 100 miles inland, people were less prepared for the rushing water created by Hurricane Harvey, which inundated businesses, toppled homes and left hundreds without a bed to sleep in.

At the nonprofit Second Chance Emporium resale store in downtown La Grange, workers prepared for the possibility of flooding before closing up shop Friday, Aug. 24, 2017. They put all their inventory in plastic bins and placed them on counters instead of the floor.

“Our old building had been flooded before, but we’re talking about inches of water,” said Assistant Director Emily Matheson. “We had no idea what we were in for.”

On Sunday, after two days of heavy rain, photos appeared online showing shocking water levels downtown.

“I can remember when it started hitting Facebook, standing and crying out my window, realizing what was happening to our building, because the pictures — we had 9 foot of water in our building,” Matheson said. “Knowing that we probably really lost everything, it was a very sad and depressing time for us.”



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Founded in 1996, Second Chance has grown into a meaningful contributor to the Fayette County community. Families on a budget depend on the great deals at Second Chance, and the money raised by the store — more than \$2 million in total — goes back to the community in the form of scholarships, support for indigent health care, donations to the AMEN Food Pantry and other local causes.

When Harvey hit, floodwaters blew out walls in the Second Chance shop, sending the entire inventory floating toward the Lower Colorado River. Five of the nonprofit's seven prefabricated storage buildings were also destroyed, depositing even more donated items downstream.

Matheson was left wondering if the organization would survive Hurricane Harvey, and if she would still have a job. But by the Monday after Harvey, she had a new task.

“All of these donations started pouring in from all over the country,” said Eric Hungerford, chair of the Second Chance Board of Directors and the rector at La Grange's St. James Episcopal Church. “Because we didn't have any merchandise, and felt selling items in a disaster zone wouldn't be the right thing to do, we decided to run a disaster relief center.”

After 20 years collecting donations, sorting supplies and distributing items to those in need, the Second Chance staff seemed perfectly suited for the job. AMEN offered up its new building, which it had not yet moved into, and within the week, the Second Chance staff was receiving donations and handing out supplies.

“It was a cool ecumenical effort to see how everybody gathered together to surround people who had lost everything with care and support and a sense of community spirit,” Hungerford said, noting Second Chance is run by a coalition of



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seven local churches representing different denominations.

The disaster relief center operated for about six weeks, then started diverting donations to areas along the coast, where the supplies were needed more.

Then it was time to plan for Second Chance's future — a future made possible by the National Flood Insurance Program (NFIP) and a grant from the Lower Colorado River Authority (LCRA).

"Our insurance company did render [the building] a total loss," Hungerford said. "We received a large settlement, which enabled us to think about moving into a new building."

Through NFIP, businesses are eligible for up to \$500,000 of flood coverage for each building, and another \$500,000 for the building's contents. Unfortunately, Second Chance didn't insure its contents, but the people in the community have always refilled the store's shelves quickly.

"When I come in on Monday morning, the store is so empty, and by Friday it's full again," Matheson said. "It's amazing to me."

The Second Chance crew is still operating out of AMEN's new building 18 months after Harvey, while the food pantry runs out of its old facility. As soon as this summer, though, the nonprofit could be in a fresh new building.



With its insurance settlement and the LCRA grant, Second Chance bought the 5.5 acres next to AMEN's new building and has begun work on a new 20,000 square-foot shop.

"That insurance settlement provided us with the means to think about moving into a new space," Hungerford said. "It really is the only reason why we were able to think about continuing as an organization."

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

