

## Experts Offer Tips on Hurricane Recovery

Town forum brings legal, contracting advice on rebuilding after storm.



By Pam Robinson  
November 30, 2012

Huntington residents concerned about rebuilding their homes after the devastation of Hurricane Sandy turned out for a town forum Thursday night where they heard from a variety of experts.

A New Orleans attorney with plenty of expertise in hurricane damage warned

them about settling too easily or naively with insurance companies, while a contractors' nonprofit organization discussed repairs, bankers talked about financing, and the town building department reviewed permit issues. Attorney John W. Houghtaling II, who lived in Huntington before the family moved to New Orleans when he was 11, reviewed New York State laws on deadlines imposed on insurance companies, paperwork and the need for homeowners to push for settlements they believe they're entitled to.

He emphasized the legal responsibility of insurance companies to pay homeowners according to a legal schedule and said that they are required to pay out certain amounts of money even if the homeowner insists on more. And homeowners were warned not to sign releases if they weren't satisfied with the offer. And, playing off slogans, he warned that while agencies liked to portray themselves as good neighbors, keeping customers in their good hands, adjusters and insurers are "misinforming people and telling people things that just aren't true," he said.

Homeowners need to pay attention to whether damage is attributed to wind or flooding because that affects who pays for it. "You're going to be told a lot that isn't true," he said. "The chronology of damage is very important," he said.

His firm, Gauthier, Houghtaling & Williams, has filed class action and other suits stemming from the hurricanes that clobbered New Orleans in recent years, handling thousands of claims by businesses and homeowners. As managing partner, he said his firm never turns away homeowners in need of legal assistance.

John Hogan, president of the local chapter of the National Association of the Remodeling Industry, said he'd heard complaints from different sides, from stalled decisions on repairs to homeowners trying to get insurance to cover unrelated repairs.

The forum included representatives of Long Island Builders Institute; Gold Coast Bank; the Huntington Township Chamber of Commerce, East Northport and Melville Chambers of Commerce and the Suffolk County Industrial Development Agency.



## Tips offered on rebuilding after Sandy

Originally published: December 2, 2012 7:57 PM

Updated: December 2, 2012 8:38 PM

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A steady stream of residents came to Huntington Town Hall last week for a special event to help homeowners and businesses impacted by superstorm Sandy learn how to speed up the permit process and get advice and guidance on rebuilding.

Special guest John Houghtaling -- a New Orleans-based lawyer, expert on the management of insurance claims, and one of the nation's leading experts on disaster recovery -- said it's important to be fully prepared when submitting a claim to an insurance company.

"People need to realize that the claims department they are calling into in the aftermath of a storm like Sandy are third parties brought in to adjust the claims," Houghtaling said. "And these people are not your good neighbor and they are not the good hands people."

He said homeowners or business owners should get independent inspections of their homes or properties and look at their insurance policies independently, not take the word of a company representative on what the policy covers.

The town-sponsored Hurricane Sandy Recovery Night also featured representatives from the building industry, chambers of commerce and banks.

Rosetta Wilson, a Huntington Station resident, said she came to find out information about being compensated for damage caused by a downed tree to her home and fence.

"I now feel hopeful," she said. "I realize I have to keep calling my insurance company and be more forceful. I might not have known that if I hadn't come tonight."

Joanne and Greg Dillon, of South Huntington, said they were energized by the advice Houghtaling gave about deadlines, staying on top of insurance companies and things to look for so you don't settle for less than you deserve on claims.

"We're going to use the information we got and go back to the insurance company," Joanne Dillon said. "Now we know what to ask and what to say."

While no similar events are planned, residents with concerns can call Town Hall at 631-351-3021 and ask for the appropriate department.

Town Supervisor Frank [Petrone](#) said the evening was a success.

"People had multiple concerns between insurance questions, concern with the type of construction they have to do, what type of builder they should have and what should I ask them, also questions about funding," Petrone said. "So this night really helped."

# The New York Times

I.H.T. SPECIAL REPORT: BUSINESS OF GREEN  
Oil Leak Inspires Novel Ideas



(Chang W. Lee/The New York Times)

On Dauphin Island, workers under contract to BP filled barriers with sand on Wednesday in an effort to keep oil from reaching the Alabama shore.

By JACK DUFFY

Published: June 3, 2010

NEW YORK — With the [oil](#) slick in the Gulf of Mexico threatening hundreds of miles of coastline and frustration rising about the ineffectiveness of the cleanup efforts, Gulf communities are grasping for alternative — and sometimes untried — solutions to try to keep environmental disaster from their shores.

On Dauphin Island, a barrier island off the coast of Alabama with marshes that are home to herons and pelicans, hundreds of Alabama National Guardsmen have built a five-mile, or eight-kilometer, barricade that some officials are calling the “the longest oil-water separator in the world.”

The barricade is made of wire-mesh containers 4 feet, or 1.2 meters, tall that would normally be filled with sand and used to stop bullets in Iraq or Afghanistan. On Dauphin Island, they are wrapped in a green fabric and will be filled with a polymer powder that officials hope will protect the island's fragile bird habitats and oyster beds when oil starts to wash ashore — which they said late Wednesday could happen within 48 hours.

“The scale of this is perhaps bigger than we are used to but we know it works and it's clean,” said Dan Parker, president of C.I. Agent Solutions, a company based in Louisville, Kentucky, that makes the polymer. Mr. Parker and his team have been on Dauphin Island for about a month after being hired by [BP](#) at the request of the Alabama Department of Emergency Management.

More than 40 years after a Union Oil well blew out five miles off the coast of Santa Barbara, California, causing a major spill in 1969, the technology used by the oil industry to clean up and protect fragile environmental areas has hardly changed. Experts say that while the oil industry has spent billions investing in ways to find new oil, investment in safety and cleanup technology has not kept pace.

“It's been 40 years and little has changed,” said David Pettit, a lawyer of the National Resources Defense Council. “Regulators have not forced the industry to update its cleanup technology.”

Mr. Parker's technology aims to stop the oil by changing it from a liquid to a solid. When the polymer comes into contact with oil or other hydrocarbons, the two combine and solidify into a nontoxic, gelatinous, rubberlike material. The material can then be scooped up, removed and recycled into products ranging from plastic cups to asphalt. It has been used successfully in many cleanups, including a 1,000-gallon, or 3,800-liter, spill in the Ohio River in 2003. The problem this time, however, is that many millions of gallons of oil have spewed into the Gulf since the explosion on the Deepwater Horizon rig on April 20.

“Alternative technologies have been around for years, but the adoption process is very slow,” Mr. Parker said in an interview. “Traditional cleanup companies sell time and material. Our method takes less time and uses less material so they don't like it.”

About 150 miles to the east, Walton County in Florida is looking to another — and very basic — technology to protect its 26 miles of beaches. The plan involves barges miles offshore filled with 1,400-pound, or 635-kilogram, rolls of hay. The barges, equipped with high-powered blowers, would spray the cut hay into the oily waters and then retrieve it with machines called aqua conveyors. Back on shore, the oil-soaked hay would be burned for fuel.

Charles Roberts, president of C.W. Roberts Contracting, a Florida road building company that proposed the idea to the county, said the company had used hay for years to prevent erosion and to keep contaminants away from environmentally sensitive areas. “We think this has the potential, especially in isolated areas, to stop the oil before it gets to the shore.”

Mr. Roberts said the company would like to do a large-scale test of the cleanup method in deep water, but had not had a response from either BP or the [U.S. Coast Guard](#). Meanwhile, a video demonstration of the hay clean-up process, showing large bowls filled with water, oil and hay, has become a viral hit on [YouTube](#), being viewed nearly 1.5 million times.

One new idea that BP has agreed to test came recently from the actor [Kevin Costner](#), who, in the days after the gulf spill, formed a company called Ocean Therapy Solutions with a New Orleans trial lawyer, John Houghtaling, and other local investors.

The company, an outgrowth of 15 years of research financed by Mr. Costner in reaction to the fouling of the Alaskan coastline by the 1989 [Exxon Valdez](#) oil tanker spill, has developed high-powered oil-water separators that have been described as giant vacuum cleaners on barges.

“The machines are basically sophisticated centrifuge devices that can handle a huge volume of water and separate at unprecedented rates,” Mr. Houghtaling, who is chief executive of Ocean Therapy Solutions, said. The most powerful of the machines can process 200 gallons a minute and produce water that is 99 percent clean of crude oil, he said. BP was planning to install six of the company’s machines on barges for a test.

Oil industry experts say there is no shortage of ideas for dealing with the spill. In fact, more than 23,500 people responded to a call by BP for suggestions, with proposals ranging from the ingenious to the extreme — including nuking the well.

“We are an entrepreneurial people and when people see a problem they want to solve it,” said Eric Smith, associate director of the [Tulane University](#) Energy Institute in New Orleans.

The problem, Mr. Smith said, is that most new ideas will not help because by the time they could be put into practice, the crisis will have passed.

“The one good thing that can come out of this,” Mr. Smith said, “is if people cool off and say ‘Let’s get prepared in case this ever happens again.’”