

Harvey Recovery Guide



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CREATED BY:

**THE HARRIS COUNTY
OFFICE OF HOMELAND SECURITY AND EMERGENCY
MANAGEMENT**

**IN COLLABORATION WITH THE STATE OF TEXAS, THE FEDERAL EMERGENCY
MANAGEMENT AGENCY, THE UNITED WAY & VOLUNTEER PARTNERS**

INTRODUCTION

Harris County residents experienced one of the worst flooding disasters in U.S. history when Hurricane Harvey impacted the region late August 2017. Dozens of lives were lost and thousands of homes were destroyed as catastrophic rainfall devastated Harris and surrounding counties.

As communities continue to reclaim normalcy from Harvey, the Harris County Office of Homeland Security & Emergency Management is working in collaboration with the State of Texas, the Federal Emergency Management Agency (FEMA) & non-profit partners to help with the recovery process.

This Harvey Recovery Resource Guide offers important information about available resources and assistance available to residents affected by the floods.

All individuals impacted by flooding should apply for FEMA assistance at 1-800-621-3362 or online at www.DisasterAssistance.gov by October 26, 2017.

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For an immediate life threatening emergency, call 911

For non-emergency assistance, call 2-1-1 (county and state wide) or 3-1-1 (in Houston)

Coast Guard: Due to the high call volume they are receiving, the Coast Guard has opened multiple telephone lines. Please stay on the line until you reach an operator: 281-464-4851, 281- 464-4852, 281-464-4853, 281-464-4854, 281-464-4855

FEMA: 1-800-621-3362 or 1-800-462-7585 for the speech/hearing-impaired. Apply for disaster aid online at www.fema.gov or www.disasterassistance.gov

Small Business Administration (SBA) Disaster Assistance Center:

1-800-659-2955; online at <http://www.sba.gov/content/disaster-assistance>

Harris County Office of Homeland Security & Emergency Management:

Flood Warning System: <https://www.harriscountyfws.org/> Office: 1-713-881-3100

Map of shelters and quick facts: <http://www.redcross.org/get-help/disaster-relief-and-recovery-services/find-an-open-shelter>

American Red Cross:

Disaster and Emergency Assistance: <http://www.redcross.org/find-help> Houston Office: (713) 526-8300

National Number: (866) 438-4636

Texas Emergency Assistance:

1-877-541-7905 or online at <https://www.tdhca.state.tx.us/disaster-resources/index.htm>

TxDOT: For road closure information, please visit: drivetexas.org

Connect with Evacuees: www.SafeAndWell.org

Donation info: <https://ghcf.org/hurricane-relief/>

Ready Harris

<http://readyharris.org/>

Harris County Recovery Network

<http://harrisrecovery.org/>

City of Houston Disaster Recovery Information

<https://houstonrecovers.org/>

Texas Gulf Coast Regional VOAD

<http://txgulfcoastvoad.org/>

2-1-1 Texas - 2-1-1 Texas 2-1-1 Texas, operated locally by the United Way of Greater Houston, connects Texans with information on social services and disaster-related information. Visit 211texas.org to connect with services or call 2-1-1 (877-541-7905) to speak with an operator about your individual needs.

Debris and Building Permit Hotline for Unincorporated Harris County – 713-274-3880

For Hazardous Waste Disposal Call 281-560-6200

Insurance Complaints:

Who to call with an insurance complaint

Texas Department of Insurance 800-252-3439

Texas Watch 888-738-4226

Texas Attorney General 800-252-8011

Disaster Clean-Up

If you need assistance with cleanup after the storm, call 1-800-451-1954 or 844-965-1386 to be placed on the list. Disaster recovery organizations will contact you if they are able to help you with clean-up efforts in your area.

Food assistance:

- For a list of food pantries and other food assistance, call 2-1-1 or contact the [Houston Food Bank](#) or call 832-369-9390.
- For disaster food stamp benefits, call the [Disaster Supplemental Nutrition Assistance Program](#) (DSNAP) at 1-877-541-7905.

Transitional Sheltering Assistance (TSA) was approved in Texas for eligible disaster survivors who have a continuing need for shelter because they are unable to return to their homes for an extended period of time. This initiative is intended to provide short-term lodging for eligible disaster survivors whose communities are either uninhabitable or inaccessible due to disaster-related damage. FEMA will contact you if you are eligible for the program. A listing of available properties under this program can be found at www.femaevachotels.com.

Disaster Unemployment Assistance is available for Texas residents whose jobs were affected by Tropical Storm Harvey in Texas, specifically those who live or work in the counties included in the major disaster declaration. This may include people not normally eligible for unemployment benefits, such as self-employed persons and farm-workers. They can apply for unemployment benefits online at <https://apps.twc.state.tx.us/UBS/security/logon.do>.

Immediate Foreclosure Relief from the U.S. Department of Housing and Urban Development (HUD) may be available for Texas residents. HUD is granting a 90-day moratorium on foreclosures and forbearance on foreclosures of Federal Housing Administration (FHA)-insured home mortgages. There are approximately 200,000 FHA-insured homeowners living in these impacted counties that may be eligible. HUD is also offering longer-term recovery assistance to survivors and impacted communities. For more information, visit [HUD's website](#).

Small Business Administration (SBA) Loans – remind registrants to return [SBA Loan Application](#), if they received one. It is part of the registration process.

Property assistance:

- The [National Flood Insurance Program](#) answers questions for policyholders about the claims process at 800-621-3362
- Search for your insurance company contact information [here](#) to make property loss claims.
- To find a towed car, click [here](#) or call 832-394-4869
- For clean-up assistance, contact CrisisCleanup.org, or call 1-800-451-1954 to report your need. In unincorporated Harris County, call the Residential Debris and Damage Assessment Hotline: 713-274-3880.
- USA.gov provides advice on replacing vital documents.
- The [Texas Department of Insurance](#) has advice on what to do if your home or auto was damaged by Harvey, the insurance claims process and contractor fraud prevention and have extended their call center hours to 8 p.m. — 1-800-252-3439 or click [here](#).

Additional Resources

- [American Red Cross](#) - 1-877-500-8645, 866-526-8300 (Local Houston Office)
- [Salvation Army](#) - 713-752-0677
- [2-1-1 TEXAS/UNITED WAY HELPLINE](#) - Dial 2-1-1.
- [Rebuildinghouston.org](#) helps senior, disabled and veteran homeowners in Harris County with home rebuilding efforts. Call 713.659.2511 for more information.
- [Airbnb](#) is helping find temporary housing for those displaced by the floods. 1-415-800-5959 call 1-855-424-7262 (toll-free)
- Those eligible for FEMA's Transitional Shelter Assistance program may be able to stay at a participating hotel free of charge temporarily if they are unable to return home. For a list of participating hotels, click [here](#). Contact FEMA to apply and with questions: 1-800-462-7585.
- [Harris County Housing and Community Resource Center](#) helps with locating emergency shelter, rental property and financial assistance. Call them at 713-696-1998.

Finances

You will want to determine whether your financial situation has been affected by the storm. Identify your available financial resources, then list your expenses. Prioritize your expenses so that the necessities are paid for first; then you can evaluate how to spend the funds that remain.

If you are concerned about your ability to pay your bills, the [Consumer Credit Counseling Service \(CCCS\)](#) can help you prepare a reasonable budget. CCCS can also help you negotiate a manageable repayment plan for your outstanding debts. There is no fee for services, but you must have some income in your household.

Make a list of all those with whom you do business and inform them of your circumstances if you are concerned about your ability to pay your bills. You may be able to postpone or reduce payments. Keep records of all such conversations and keep copies of everything for your files.

To avoid some consumer pitfalls following the disaster, you may contact the [Better Business Bureau \(BBB\)](#), the [Texas Attorney General's Consumer Protection Hotline](#) or the [Texas Department of Insurance](#) for information about how to protect yourself against consumer fraud.

Financial Services and Consumer Advice

- [Better Business Bureau](#) - 713-341-6141 or 713-868-9500
- [Consumer Credit Counseling Service](#) - 713-923-2227
- [Texas Attorney General](#) - 1-800-621-0508

- [Texas Department of Insurance](#) - 1-800-252-3439

Legal Services

- [Lone Star Legal Aid](#) - 713-652-0077
- [Houston Volunteer Lawyers](#) are offering free legal assistance to those affected by Harvey.
- [The State Bar of Texas](#) Disaster Hotline: 800-504-7030. The hotline — answered in English, Spanish, and Vietnamese — connects low-income people affected by a disaster with legal aid providers in their area who can help with such issues as replacing lost documents, answering insurance questions, helping with landlord-tenant problems, and handling consumer protection concerns such as price-gouging and contractor scams during the rebuilding process. Callers can leave a message at any time.
- [The Houston Bar Association](#) will host a live phone bank manned by licensed Texas lawyers - Monday through Friday, September 5 to 29, from 3 pm to 5 pm. Extended hours (5 pm to 9 pm) will be offered on Wednesday, September 6, and Wednesday, September 20. Simply call 713-759-1133 during the hours of operation. The same service will be provided for Spanish-Speakers on Thursday, September 7, between the hours of 5 pm and 9 pm.
- [TexasLawHelp.org](#) provides [this list](#) of legal advice articles for disaster recovery
- The Hurricane Harvey legal assistance clinic scheduled for Friday at the Michael E. DeBakey VA Outpatient Clinic is at capacity as of 10:55 a.m. The Houston Bar Association, Houston Volunteer Lawyers and Lone Star Legal Aid are setting up additional clinics throughout the area that will be open to the public. The next legal assistance clinic is scheduled for Sept. 6 from 4 to 7 p.m. at the Montrose Center (401 Branard)

Counseling

[Disaster Related Crisis Counseling](#) (24 hours) - 713-970-7070

The primary goal of these programs is to alleviate the suffering experienced by survivors and victims of disasters. Services include, but are not limited to:

- Coordination of disaster mental health services
- Development of crisis counseling and brief therapy programs

[Catholic Charities](#) - 713-526-4611

[Family Houston](#) - 713-861-4849

[Houston Galveston Institute](#) - 713-526-8390

[Innovative Alternatives - Bay Area](#) - 832-864-6000

[Jewish Family Service](#) - 713-667-9336

Health

It is very important that you take care of yourself and other family members who have been through this crisis. Be sure to take your regular medications (insulin, blood pressure, antidepressant, etc.) and don't hesitate to seek medical help if you feel sick following the confusion and anxiety as a result of this disaster.

A variety of health care resources are available for you as you need them and you are encouraged to take advantage of them promptly. Your normal resistance to illness may have been lowered as a result of the stress you have been experiencing. You want to make every effort to build yourself up again. Take your vitamins, eat properly, get enough sleep and seek medical help quickly if you or your children begin to feel ill.

Food assistance:

- For a list of food pantries and other food assistance, call 2-1-1 or contact the [Houston Food Bank](#) or call 832-369-9390.
- For disaster food stamp benefits, call the [Disaster Supplemental Nutrition Assistance Program](#) (DSNAP) at 1-877-541-7905.
- SNAP recipients affected by Harvey will [see their benefits](#) credited to their Lone Star Card Sept. 1 instead of it being staggered throughout the first half of the month. Recipients can visit [YourTexasBenefits.com](#) or use the Your Texas Benefits mobile app to view benefit information and make any address changes if needed.

Houston-Area Health Care Resources

- [Access Health](#) - 281-342-4530
- [Harris Health System](#) - 713-566-6400
- [City of Houston Health & Human Services Dept](#) - 832-393-5169
- [San Jose Clinic](#) - 713-228-9411
- [Legacy Community Health](#) - 832-548-5000

Property assistance:

- The [National Flood Insurance Program](#) answers questions for policyholders about the claims process at 800-621-3362
- Search for your insurance company contact information [here](#) to make property loss claims.
- To find a towed car, click [here](#) or call 832-394-4869

- For clean-up assistance, contact [CrisisCleanup.org](https://www.crisiscleanup.org), or call 800-451-1954 to report your need. In unincorporated Harris County, call the Residential Debris and Damage Assessment Hotline: 713-274-3880.
- [USA.gov](https://www.usa.gov) provides advice on replacing vital documents.
- The [Texas Department of Insurance](https://www.tdi.texas.gov) has advice on what to do if your home or auto was damaged by Harvey, the insurance claims process and contractor fraud prevention and have extended their call center hours to 8 p.m. — 800-252-3439 or click [here](#).

All individuals who were impacted by the flood should apply for FEMA assistance. Please call 1-800-621-3362 or visit www.DisasterAssistance.gov by October 26, 2017.

On August 25, 2017, President Trump issued a major disaster declaration for the State of Texas, ordering federal aid to supplement state and local recovery efforts in areas affected by severe storms, flooding, landslides, and mudslides. The flood has displaced many families and communities.

The Federal Emergency Management Agency (FEMA) is the primary federal agency tasked with helping individuals, businesses, and public entities recover after a disaster. All individuals impacted by the flood should register through FEMA at www.disasterassistance.gov.

Under Title V of the Stafford Act, the Department of Homeland Security, through FEMA, is authorized to provide emergency assistance to save lives and to protect property and public health and safety, or to lessen or avert the threat of a catastrophe in the designated areas.

FEMA individual assistance allows homeowners to qualify for grants to help cover uninsured costs of restoring flood-damaged homes. **Individuals in the following 29 counties may be eligible for FEMA Individual Assistance: Aransas, Bee, Brazoria, Calhoun, Chambers, Colorado, Fayette, Fort Bend, Galveston, Goliad, Hardin, Harris, Jackson, Jasper, Jefferson, Kleberg, Liberty, Matagorda, Montgomery, Newton, Nueces, Orange, Refugio, Sabine, San Jacinto, San Patricio, Victoria, Waller, and Wharton**

FEMA public assistance qualifies a county for emergency work, repair or replacement of disaster-damaged facilities, debris removal, and emergency protective measures. **The following 29 counties were designated for FEMA Public Assistance: Aransas, Bee, Brazoria, Calhoun, Chambers, Colorado, Fayette, Fort Bend, Galveston, Goliad, Hardin, Harris, Jackson, Jasper, Jefferson, Kleberg, Liberty, Matagorda, Montgomery, Newton, Nueces, Orange, Refugio, Sabine, San Jacinto, San Patricio, Victoria, Waller, and Wharton.**

HOW TO APPLY FOR FEMA DISASTER ASSISTANCE

All individuals who were impacted by the flood should apply for FEMA assistance. Please call 1-800-621-3362 or visit <http://www.DisasterAssistance.gov> by October 26, 2017.

Individuals in Aransas, Bee, Brazoria, Calhoun, Chambers, Colorado, Fayette, Fort Bend, Galveston, Goliad, Hardin, Harris, Jackson, Jasper, Jefferson, Kleberg, Liberty, Matagorda, Montgomery, Newton, Nueces, Orange, Refugio, Sabine, San Jacinto, San Patricio, Victoria, Waller, and Wharton counties may be eligible for individual assistance:

- Apply by phone to FEMA: 1-800-621-3362 (TTY 1-800-462-7585 for the speech-or hearing-impaired). Those who use 711 or Video Relay Service (VRS) can call 1-800-621-3362.
- You can also apply online anytime at www.DisasterAssistance.gov.
- By smartphone or tablet, use m.fema.gov.

Please have the following information available when you call:

- A phone number and a reliable alternate in case FEMA needs to call you back;
- Address of the damaged property;
- Social Security number;
- Bank account information (or direct deposit information);
- Insurance information (if you have insurance);
- Brief description of damages;
- Current mailing address; and
- Pen and paper to write down your registration number.

Government disaster assistance only covers basic needs and usually will not compensate you for your entire loss. If you have insurance, the government may help pay for basic needs not covered under your insurance policy.

Disaster-related assistance may include:

- Rental payments for temporary housing for those whose homes are unlivable;
- Grants for home repairs and replacement of essential household items;
- Unemployment payments for workers who temporarily lost jobs because of the disaster and do not qualify for state benefits (self-employed);
- Low-interest loans to cover residential losses not fully compensated by insurance;
- Crisis counseling for those traumatized by the disaster; or
- Advisory assistance for legal veterans' benefits and social security matters.

All individuals who were impacted by the flood should apply for FEMA assistance. Please call 1-800-621-3362 or visit www.DisasterAssistance.gov by October 26, 2017.

Do I have to register with FEMA to get help? Yes, with very few exceptions, if you want federal assistance you must register with FEMA, either by telephone (1-800-621-3362) or online (www.DisasterAssistance.gov). You will need your FEMA registration number for future reference.

What is the difference between FEMA and the SBA? FEMA coordinates the Federal Government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters. SBA, on the other hand, is the Federal Government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses, and non-profit organizations repair or replace real estate, personal property, machinery and equipment, inventory, and business assets that have been damaged or destroyed in a declared disaster. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations. For information about SBA programs, applicants may call 1-800-659-2955 (TTY 1-800-877-8339).

What happens after I register? You will receive a call from a FEMA housing inspector. On-site inspections are an important early step helping to speed aid to homeowners and renters suffering flood damage. All inspectors carry photo identification and will have the FEMA registration number assigned to the person whose home is being inspected. Only an official FEMA inspector will have the number that was provided during registration. The FEMA inspection is free so beware of individuals attempting to charge for inspections or remodeling contractors claiming to be FEMA approved. FEMA does not endorse construction firms.

When a FEMA inspector calls for an appointment, registrants should provide a clear, accurate description of the damaged property and current contact information. You do not have to wait for the inspector to arrive before beginning repairs. Photos, contractor estimates, and receipts can be provided to FEMA inspectors to document the extent of the damage. The inspection generally takes 30 - 40 minutes. The inspector enters damage-related information into a handheld computer and sends data electronically to FEMA. The inspector does not determine whether a registrant is eligible for assistance or the amount of assistance an individual may receive.

You may also receive a call from a representative of the SBA. An SBA loan application is included in the FEMA registration materials and is a key part of the registration process, but you are not required to take out an SBA loan. However, if you think you may need a loan, it is important to apply because it may open other opportunities for federal assistance. No appointment is necessary to meet with an SBA Customer Service Representative at a Disaster Recovery Center or Business Recovery Center. There is no cost to apply for an SBA disaster loan and you are not obligated to accept a loan that SBA approves.

FEMA may also direct you to other federal organizations, such as the Department of Housing and Urban Development, on a case-by-case basis.

Where can I find updated information from FEMA? Up-to-date information on floods and flood assistance in Texas is accessible at <http://www.fema.gov/disaster/4332>. For a three-Step Disaster Assistance Process and recent news on disaster response and recovery, please visit <http://www.fema.gov/apply-assistance>. If you are looking for the nearest Disaster Recovery Center, go to <http://www.fema.gov/disaster-recovery-centers>.

What if I have damage on my privately owned road? Homeowners using privately owned access roads and bridges that were damaged as a result of the severe storms, flooding, landslides and mudslides may receive limited disaster assistance help from FEMA and the U.S. Small Business Administration (SBA).

FEMA's Individual Assistance (IA) program is available to help homeowners, renters and business owners in eighteen designated Texas Counties including Aransas, Bee, Brazoria, Calhoun, Chambers, Fort Bend, Galveston, Goliad, Harris, Jackson, Kleberg, Liberty, Matagorda, Nueces, Refugio, San Patricio, Victoria, and Wharton.

- Homeowners may be eligible for a grant to repair road entrances or rights of way from their homes, including privately owned roads and bridges that provide solitary access to a home.
- Homeowners who jointly own access roads and bridges may also be eligible for repair grants under certain circumstances.

To discuss your circumstance, please visit any of the disaster recovery centers or call FEMA at 1-800-621-3362 (Voice or 7-1-1/Relay) or TTY 1-800-462-7585.

The SBA offers low-interest disaster loans for homeowners, renters, businesses of all sizes and private nonprofit organizations. In some cases, SBA may be able to offer low-interest rate disaster loans to help homeowners, homeowner associations, co-ops or road-owner associations that own damaged privately owned roads or bridges that provide solitary access to a home. SBA disaster loans must only be used to pay for disaster-related repairs. They cannot be used to pay for pre-existing damage or any upgrades to the property, unless such upgrades are code required. Please visit a disaster recovery center or an SBA Business Recovery Center to discuss your case.

- For more SBA information go to www.sba.gov/disaster or call 1-800-659-2955 (TTY 1-800-977-8339).

**If individuals have concerns about their disaster-damaged privately owned access road, they should contact their local emergency manager.

1. What are FEMA's citizenship/immigration requirements?

- You must be a U.S. Citizen, Non-Citizen Natural, or a Qualified Alien in order to be eligible for FEMA cash assistance programs, including Individuals and Households Program Assistance and Disaster Unemployment Assistance.
 - **If you are NOT a Citizen, Non-Citizen Natural or Qualified Alien and need assistance, please contact the Red Cross**
<http://www.redcross.org/local/texas/gulf-coast/volunteer>
 - For more information, visit <http://www.redcross.org/local/texas/gulf-coast/disaster-response>
- A qualified Alien includes anyone with legal permanent residence (“green card”).
- You must sign a declaration and release that you are a U.S. Citizen, Non-Citizen Natural or Qualified Alien.
- If you are none of the above, but have a minor child who is a U.S. Citizen, you can apply for assistance on your child's behalf. You must provide his or her social security number.
- You do not have to be a U.S. Citizen or Qualified Alien for crisis counseling or Disaster Legal Services or for other short-term, non-cash emergency assistance.

2. Are foreign students studying in the U.S. eligible for FEMA cash assistance as Qualified Aliens?

- Foreign students may qualify for non-cash, in-kind disaster relief (such as search and rescue, provision of food, water, shelter or emergency medical assistance) but do not qualify for cash assistance.

BASIC TIPS FOR FILING CLAIMS

All individuals who were impacted by the flood should apply for FEMA assistance. Please call 1-800-621-3362 or visit www.DisasterAssistance.gov by October 26, 2017.

- Contact your insurance agent or company as soon as possible and have your policy numbers available when you call. Ask what documents, forms, and data you'll need to file a claim. Advise them if you no longer have documents and alternative documents may be provided.
- Keep track of all the expenses associated with the loss and keep copies of all of your paperwork.
- Take photographs or video of the damage.
- If your property is partially damaged, try to protect it against further losses by making temporary repairs. Make repairs necessary to prevent further damage to your property. Don't make permanent repairs until your insurance company has inspected the property and you have reached an agreement on the cost of repairs. Keep receipts associated with such repairs, as these may be reimbursable under your insurance.
- If your home is damaged to the extent that it is unlivable, ask your insurance company if you have coverage for additional living expenses. Call the company to advise them of your temporary location and contact information.
- If you are filing claims for damaged appliances, furniture, and other items, don't throw away damaged property unless instructed to do so by your insurance adjuster. Don't start permanent repairs without prior approval from your insurer.
- Be sure to ask contractors for references and check them before you sign a contract for repairs, removal or replacement. Check with the Better Business Bureau, or the Consumer Protection Division of the Texas Attorney General's office at <https://www.texasattorneygeneral.gov/cpd/disaster-scams> to make sure the company has a good track record or to report suspected price gouging.
- Obtain more than one estimate, and get everything in writing. Don't be pressured into signing the first contract that is presented to you. Beware of contractors who demand upfront payment before work begins or who request payment in full before work is completed. If the contractor needs payment to buy supplies, go with the contractor and pay the supplier directly.
- You have the right to choose your contractor. Your insurer may provide you with a list of pre-approved contractors, but the policyholder has the final say in contractor selection.

- People who suffered property loss may find themselves being contacted by someone who identifies themselves as a public adjuster. Texans who choose to work with public adjusters should make sure to ask to see the public adjuster's license before working with them. Public adjusters work for the policyholder and charge a fee to the policyholder. Company adjusters do not charge fees.
- Contact your creditors if you can't cover all of your expenses. Try to negotiate a payment plan and document all conversations with insurance companies, creditors, or relief agencies.
- If you are not able to negotiate an acceptable settlement with your insurer, call the Insurance Department for assistance and advice.

FEMA also may determine that you qualify for the Individuals and Households Program (IHP). IHP provides financial help or direct services to those who have necessary expenses and serious needs if they are unable to meet the needs through other means such as insurance or loans. Up to \$33,000 is available in financial help (adjusted each year on October 1st), while some forms of IHP assistance have limits. Flood insurance may be required as indicated below. Forms of help available include: Housing Assistance (including Temporary Housing, Repair, Replacement, and Semi Permanent or Permanent Housing Construction) and Other Needs Assistance (including personal property and other items).

Please Note: Though the maximum available grant is \$33,000, it would only be available if insurance and loan options were first exhausted. Please note that few applicants qualify for the full amount.

The following types of assistance may be available through IHP:

Housing Assistance:

- **Temporary Housing:** Money to rent a different place to live or a temporary housing unit if rental properties are not available.
- **Repair:** Money for homeowners to repair damage from the disaster that is not covered by insurance. The goal is to repair the home to a safe and sanitary living or functioning condition. FEMA may provide up to \$33,000 for home repair; then the homeowner may apply for a Small Business Administration disaster loan for additional repair assistance. FEMA will not pay to return a home to its condition before the disaster. Flood insurance may be required if the home is in a Special Flood Hazard Area. Repair and replacement items include:
 - Structural aspects of a home (foundation, outside walls, roof)
 - Windows, doors, floors, walls, ceilings, cabinetry
 - Septic or sewage system
 - Well or other water system
 - Heating, ventilating, and air conditioning system
 - Utilities (electrical, plumbing, and gas systems)
 - Entrance and exit ways from the home, including privately owned access roads
 - Blocking, leveling, and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical and fuel lines and tanks
- **Replacement:** Money to replace a disaster-damaged home may be provided under rare conditions. FEMA may provide up to \$33,000 for home replacement. If the home is located

in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements, local flood codes, and other requirements.

- **Semi-Permanent or Permanent Housing Construction:** Direct assistance or money for the construction of a home. This type of assistance occurs only in very unusual situations, in locations specified by FEMA, where no other type of housing assistance is possible. Construction shall follow current minimum local building codes or minimum acceptable construction industry standards in the area. Construction will aim toward average quality, size, and capacity, taking into consideration the needs of the occupant. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements and local flood codes and requirements.

Other Needs Assistance: The Other Needs Assistance provision of the IHP provides grants for uninsured, disaster related necessary expenses and serious needs.

Covered expenses include:

- Medical and dental expenses
- Funeral and burial costs
- Repair, cleaning, or replacement of:
 - Clothing
 - Household items (room furnishings, appliances)
 - Specialized tools or protective clothing and equipment required for your job
 - Necessary educational materials (computers, school books, supplies)
 - Clean-up items (wet/dry vacuum, air purifier, dehumidifier)
 - Fuel for primary heat source (heating oil, gas)
 - Repairing or replacing vehicles damaged by the disaster, or providing public transportation or other transportation costs
 - Moving and storage expenses related to the disaster

Contact FEMA at 1-800-621-3362 for questions about other items that may be covered.

Conditions and Limitations of IHP Assistance:

Non-discrimination: All forms of FEMA disaster housing assistance are available to any affected household that meets the conditions of eligibility. No federal entity or official (or their agent) may discriminate against any individual on the basis of race, color, religion, sex, age, national origin, disability, or economic status.

Residency status in the United States and its territories: To be considered for disaster housing assistance, you or a household member must provide proof of identity and sign a declaration verifying U.S. citizenship (or child's U.S. citizenship), a non-citizen national, or a qualified alien.

Supplemental Assistance: Disaster housing assistance is not intended to substitute for private recovery efforts, but to complement those efforts when needed. FEMA expects minor housing

damage or the need for short-term shelter to be addressed by homeowners or tenants. The Disaster Housing Program is not a loss indemnification program and does not ensure that applicants are returned to their pre-disaster living conditions.

Household Composition: People living together in one residence before the disaster are expected to continue to live together after the disaster. Generally, assistance is provided to the pre-disaster household as a unit. If the assistance provided to the household is not shared with you, or if the new residence is too small or causes you undue hardship, you may request assistance separate from your pre-disaster household.

Type of Assistance: Generally, no more than one type of IHP assistance may be provided to the household. Only FEMA – in conjunction with the State of Texas – has the authority to determine which type of assistance is most appropriate for the household and the period of assistance to be covered.

Proper Use of Assistance: All financial assistance provided by FEMA should be used as specified in writing: to rent another place to live, to make the home repairs identified by FEMA, to prevent eviction or foreclosure, or to replace or repair personal property. Failure to use the money as specified may make you ineligible for additional assistance. All money provided by FEMA is tax-free.

Documentation: It is your responsibility to provide all documentation necessary for FEMA to evaluate your eligibility. You may need to provide proof of occupancy, ownership, income loss, and/or information concerning your housing situation prior to the disaster. You should keep all receipts and records for any housing expenses incurred as a result of the disaster. This includes receipts for repair supplies, labor, and rent payments.

Insurance: If you have insurance, any assistance provided by FEMA should be considered an advance and must be repaid to FEMA when you receive your insurance settlement payment. If your settlement is less than FEMA's estimated cost to make your home habitable, you may qualify for funds to supplement your insurance settlement, but only for repairs relating to the home's habitability. FEMA does not provide replacement or assistance with non-essential items.

Duration of Assistance: Repair and Replacement Assistance is provided as a one-time payment. Temporary Housing Assistance (or a mobile home) is provided for an initial period of two months. To be considered for additional assistance, you must demonstrate that you have spent any previous assistance from FEMA as instructed, and you must demonstrate your efforts to re-establish permanent housing. Additional assistance is generally provided for 1, 2, or 3 months at a time. The maximum period for IHP assistance is 18 months, unless extended by the President.

Appeal Rights:

If you disagree with FEMA's determination of eligibility or the form of assistance provided, you have the right to appeal within 60 days of the date of your notification letter. Call 1-800-621-3362 or 800-462-7585 (TTY) immediately to alert FEMA to your appeal. Send your appeal letter to: Appeals Officer, FEMA Individuals & Households Program, National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782 7055.

FEMA/STATE DISASTER RECOVERY CENTERS

Disaster Recovery Centers (DRCs) will open in affected counties to help survivors with property damage and other setbacks from Texas's flood. Our office will distribute the locations when they are announced. When FEMA opens DRCs, you can find the location closest to you by visiting [fema.gov/disaster-recovery-centers](https://www.fema.gov/disaster-recovery-centers). Save time and register with FEMA first before visiting a disaster recovery center.

- Register with FEMA by phone: 1-800-621-FEMA (3362) or (TTY) 1-800-462-7585; users of 711 or Video Relay Service can call 1-800-621-3362. Help is available in most languages.
- Register online: www.DisasterAssistance.gov or by tablet or smartphone: m.fema.gov

Whether you rent or own your own home, business, or a farm that is located in a declared disaster area, you may be eligible for financial assistance from the SBA. Please note that the filing deadline for physical damage is **October 24, 2017** and the deadline for economic injury is **May 25, 2018**.

WHAT YOU NEED TO DO

Begin by registering with FEMA if you haven't already done so by calling 1-800-621-3362.

Homeowners and renters should submit their SBA disaster loan application, even if they are not sure if they will need or want a loan. If SBA cannot approve your application, in most cases they refer you to FEMA's Other Needs Assistance (ONA) program for possible additional assistance.

Three Ways to Apply to SBA

- Apply online using the Electronic Loan Application (ELA) via SBA's secure website: <https://disasterloan.sba.gov/ela>.
- Apply in person at any Disaster Recovery Center and receive personal, one-on-one help from an SBA representative. For additional information or to find a location near you visit: <http://www.sba.gov/content/current-disaster-declarations> or call SBA at 1-800-659-2955. Individuals who are deaf or hard-of-hearing may call 1-800-877-8339.
- Apply by mail: complete a paper application and mail it to SBA at: 14925 Kingsport Rd., Ft. Worth, TX 76155-2243.

Frequently Asked Questions about SBA Loans

What Types of Disaster Loans are Available?

- Home Disaster Loans: Loans to homeowners or renters to repair or replace disaster-damaged real estate or personal property owned by the victim. Renters are eligible for their personal property losses, including automobiles.
- Business Physical Disaster Loans: Loans to business to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery, and equipment. Businesses of any size are eligible as are non-profit organizations such as charities, churches, and private universities.
- Economic Injury Disaster Loans (EIDLs): Loans for working capital to assist small businesses and small agricultural cooperatives through the disaster recovery period. EIDL assistance is only available to applicants and their owners who cannot provide for their own recovery from non-government sources. Farmers, ranchers, nurseries, religious and non-profit organizations are not eligible for an EIDL.

What are Mitigation Loans?

If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage. Examples of improvements include retaining walls, seawalls, sump pumps, etc. Mitigation loan money would be in addition to the amount of the approved loan, but may not exceed 20 percent of the approved loan amount. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase.

What are the Credit Requirements?

- Credit History: Applicants must have a credit history acceptable to SBA.
- Repayment: Applicants must show ability to repay all loans.
- Collateral: Collateral is required for physical loss loans over \$14,000 and all EIDL loans over \$5,000. SBA takes real estate as collateral when available. SBA will not decline a loan for lack of collateral, but requires you to pledge what is available.

What are the Interest Rates?

By law, the interest rates depend on SBA's determination of where each applicant has the ability to receive credit from other sources. SBA bases this decision on whether the applicant has sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for their own disaster recovery. Interest rates are fixed for the term of the loan, and are determined from disaster to disaster with market conditions. Currently, the applicable interest rates are:

	No Credit Available Elsewhere	Credit Available Elsewhere
Home Loans	1.750%	3.500%
Business Loans	3.305%	6.610%
Non-Profit Organization Loans	2.500%	2.500%
Economic Injury Loans for Businesses and Small Agricultural Cooperatives	3.305%	N/A
Economic Injury Loans for Military Reservists	4.000%	N/A

What are Loan Terms?

The maximum term is 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 7-year term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay.

What are the Loan Amount Limits?

- Home Loans: SBA regulations limit home loans to \$200,000 for the repair or replacement of real estate and \$40,000 to repair or replace personal property. Loan amounts cannot exceed the verified uninsured disaster loss.
- Business Loans: The law limits business loans to \$2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss.
- Economic Injury Disaster Loans (EIDL): The law limits EIDL(s) to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by program standards, less business interruption insurance and other recoveries up to the administrative lending limit. SBA also considers potential contributions that are available from the business and/or its owner(s) or affiliates.
- Business Loan Ceiling: The \$2,000,000 statutory limit for business loans applies to the combination of physical and economic injury, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.

What Restrictions are there on Loan Eligibility?

- Uninsured Losses: Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages reduce loan eligibility.
- Ineligible Property: Secondary homes, personal pleasure boats, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value.
- Noncompliance: Applicants who have not complied with the terms of previous SBA loans are not eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA or federally insured loans.

Is There Help Available for Refinancing?

SBA can refinance all or part of prior mortgages that are evidenced by a recorded lien, when the applicant (1) does not have credit available elsewhere, (2) has suffered substantial uncompensated disaster damage, which is defined as 40 percent or more of the value of the property, and (3) intends to repair the damage.

- **Homes:** Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, in some cases up to the amount of the loan for real estate repair or replacement.
- **Businesses:** Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery, and equipment, in some cases up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.

What if I Decide to Relocate?

You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA representative can provide you with more details on your specific situation.

Are There Insurance Requirements for Loans?

To protect each borrower and the agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance for the full insurable value of the property for the life of the loan.

After the flood, many Texas farmers were left with flooded fields, damaged barns, debris, and destroyed milk and produce. Federal assistance may be available through one of the authorized disaster assistance programs under the United States Department of Agriculture (USDA). Additionally, the USDA has assistance for Landowners, Farmers, Ranchers and Producers. More information from the Texas Department of the USDA for flood assistance can be found at https://www.fsa.usda.gov/state-offices/Texas/texas-news-releases/2017/stnr_tx_20170825_rel_01

Nutrition Assistance

USDA's Food and Nutrition Service (FNS) provides food assistance to those in need in areas affected by a disaster. This federal assistance is in addition to that provided by state and local governments. For further information I encourage you to visit their website: <https://www.fns.usda.gov/disaster/disaster-assistance>

USDA Foods for Disaster Assistance - FNS may provide food to disaster relief agencies, shelters, and mass feeding sites. States may also release USDA foods to disaster relief agencies to distribute directly to households that are in need if normal commercial food supply channels are disrupted, damaged or destroyed, or are unable to function.

D-SNAP - Individuals who might not ordinarily qualify for SNAP may be eligible for D-SNAP if they had expenses related to protecting, repairing, or evacuating their homes (or if they have lost income as a result of the disaster). Additionally, individuals who are already participating in the regular SNAP program may be eligible for additional benefits under the D-SNAP. These Disaster benefits are provided like regular program benefits through an EBT card that can be used at authorized food retailers to buy food.

Landowners, Farmers, Ranchers and Producers Assistance

For more information, visit: <https://www.rd.usda.gov/tx>.

Conservation Assistance

Emergency Conservation Program (ECP) - ECP provides funding for farmers and ranchers to rehabilitate farmland damaged by floods and other natural disasters. Program availability is subject to the availability of funding. More information is available on their website found here: <http://www.fsa.usda.gov/FSA/webapp?area=home&subject=copr&topic=ecp>.

Emergency Watershed Protection Program (EWP) - The National Resource Conservation Service administers the EWP program to help protect lives and property threatened by natural disasters. The program provides technical and financial assistance to preserve life and property threatened by excessive erosion and flooding. Owners, managers, and users of public, private, or tribal lands are eligible for EWP assistance if their watershed area has been damaged by a natural disaster. Program availability is subject to the availability of funding. More information is available at <http://www.nrcs.usda.gov/programs/ewp/>.

Emergency Forest Restoration Program (EFRP) – EFRP provides payments to eligible owners of nonindustrial private forest land in order to carry out emergency measures to restore land damaged by a natural disaster. Program availability is subject to the availability of funding.

Crop Assistance

Noninsured Crop Disaster Assistance Program (NAP) - NAP provides financial assistance to eligible producers affected by floods and other natural disasters. Landowners, tenants, or sharecroppers who share in the risk of producing an eligible crop are eligible. Eligible crops include commercial crops and other agricultural commodities produced for food, including livestock feed or fiber for which the catastrophic level of crop insurance is unavailable. Also eligible for NAP coverage are controlled-environment crops (mushroom and floriculture), specialty crops (honey and maple sap), and value loss crops (aquaculture, Christmas trees, ginseng, ornamental nursery, and turf grass sod). More information is available at <http://www.fsa.usda.gov/FSA/webapp?area=home&subject=diap&topic=nap>.

Farm Loans

Emergency Loan Program (ELP) – This program is triggered if a natural disaster or emergency is designated by the President under the Stafford Act. Emergency loans help producers recover from production and physical losses due to flooding and other natural disasters. Emergency loans may be made to farmers and ranchers who own or operate land located in a county declared by the President as a disaster area or designated by the Secretary of Agriculture as a disaster area. Emergency loan funds may be used to: (1) restore or replace essential property; (2) pay all or part of production costs associated with the disaster year; (3) pay essential family living expenses; (4) reorganize the farming operation; and (5) refinance certain debts. More information is available at <http://www.fsa.usda.gov/FSA/webapp?area=home&subject=fmlp&topic=efl>.

Housing Assistance

Single-Family Housing – Those wishing to buy or repair a home in an eligible rural area may qualify for a loan or loan guarantee through USDA. Please contact your local USDA Service Center for additional information.

Multi-Family Housing - Residents in Rural Development-financed apartment complexes who are displaced by a natural disaster may apply for occupancy at any USDA-financed apartment complex and receive special priority consideration for the next available unit. Displaced tenants who are receiving rental assistance may have their subsidy transferred if the complex they move to is eligible for the Rental Assistance program. More information is available at:

http://www.rurdev.usda.gov/rhs/mfh/brief_mfh_rra.htm.

Although Rural Development expects borrowers' hazard insurance to cover damage costs associated with the disaster, USDA can consider temporary measures to reduce borrowers' financial burdens and work with them, if needed, to develop a servicing workout plan.

To request loan servicing assistance, borrowers should contact Multi-Family Housing Specialists in the Texas office: <https://www.rd.usda.gov/tx>. Other Links that highlight USDA Rural

Development program assistance include:

- [http://www.usda.gov/wps/portal/usda/usdahome?contentidonly=true&contentid=Emergency Preparedness and Response.html](http://www.usda.gov/wps/portal/usda/usdahome?contentidonly=true&contentid=Emergency+Preparedness+and+Response.html)
- http://www.disasterassistance.gov/daip_en.portal

The Internal Revenue Service is providing tax relief to individual and business taxpayers impacted by the Texas floods and living in the areas designated by FEMA under the Federal Disaster Declaration. For the latest information about tax relief, please see:

<https://www.irs.gov/newsroom/tax-relief-for-victims-of-hurricane-harvey-in-texas>.

The tax relief is part of a coordinated federal response to the damage caused by the floods and is based on local damage assessments by FEMA. For information on disaster recovery, individuals should visit www.disasterassistance.gov.

The declaration permits the IRS to postpone certain deadlines for taxpayers who reside or have a business in the disaster area. For instance, certain deadlines falling on or after Aug. 23, 2017 and before Jan. 31, 2018, are granted additional time to file through Jan. 31, 2018. This includes taxpayers who had a valid extension to file their 2016 return that was due to run out on Oct. 16, 2017. It also includes the quarterly estimated income tax payments originally due on Sept. 15, 2017 and Jan. 16, 2018, and the quarterly payroll and excise tax returns normally due on Oct. 31, 2017. In addition, penalties on payroll and excise tax deposits due on or after Aug. 23, 2017, and before Sept. 7, 2017, will be abated as long as the deposits were made by Sept. 7, 2017.

If an affected taxpayer receives a penalty notice from the IRS, the taxpayer should call the telephone number on the notice to have the IRS abate any interest and any late filing or late payment penalties that would otherwise apply. Penalties or interest will be abated only for taxpayers who have an original or extended filing, payment or deposit due date, including an extended filing or payment due date, that falls within the postponement period.

The IRS automatically identifies taxpayers located in the covered disaster area and applies automatic filing and payment relief. But affected taxpayers who reside or have a business located outside the covered disaster area must call the IRS disaster hotline at 1-866-562-5227 to request this tax relief.

Texas Department of Public Safety:

The Texas Department of Emergency Management coordinates the state emergency management program, which is intended to ensure the state and its local governments respond to and recover from disasters. For updates, please visit <https://www.dps.texas.gov/dem/sitrep/default.aspx>. For Harris County updates, please visit readyharris.org or follow @ReadyHarris (Twitter) or <https://www.facebook.com/ReadyHarris/>.

Department of Transportation:

For travel information, visit drivetexas.org or Houston TRANSTAR at <https://traffic.houstontranstar.org/>.

Texas Parks and Wildlife

For more information, go to tpwd.texas.gov, @TPWDnews (Twitter) or [facebook.com/texasparksandwildlife/](https://www.facebook.com/texasparksandwildlife/) (Facebook).

Department of Agriculture

The Texas Department of Agriculture set up a disaster fund to aid farmers and ranchers directly impacted by disasters. For more information on how to donate and aid these producers, go to <https://www.texasagriculture.gov/Home/ProductionAgriculture/DisasterAssistance/STARFund.aspx>.

Texas Department of Health and Human Services

For information from Texas HHS visit <https://hhs.texas.gov/>.

Texas Department of Insurance

The Texas Department of Insurance has insurance specialists available to answer questions. Claims need to be filed with your insurance company, but the division can assist consumers with questions about insurance and help guide them through the process. Impacted residents can call the Division of Insurance at 1-800-252-3439. For more information, visit

<http://www.tdi.texas.gov/consumer/storms/helpafterharvey.html> or follow @TexasTDI (Twitter) or <https://www.facebook.com/TexasDepartmentofInsurance/> (Facebook).

Texas Education Agency (TEA)

For more information about TEA resources, visit:

http://tea.texas.gov/About_TEA/Other_Services/Weather_and_Disaster/Hurricane_Harvey_Resources/

Texas Attorney General's Office (AG)

The Texas AG's office is taking complaints regarding price gouging, fraudulent charities and home repair scams. Consumers can call 1-800-252-8011 or visit

<https://www.texasattorneygeneral.gov/cpd/disaster-scams> to file a complaint.

Texas Small Business Development Center Network (SBDC)

The Texas Small Business Development Center Network is dedicated to helping small and mid-size businesses throughout Texas achieve their goals by providing free and confidential consulting and low-cost training programs. Please visit <https://sbdctexas.org/> for additional information.

OIL & GAS CONCERNS

Individuals or officials who have emergency concerns or information about oil and gas wells impacted by the flood should call the Texas Railroad Commission's 24-hour, toll-free emergency line, 1-844-773-0305.

Please provide:

- Your Name and Phone Number;
- Location of the concern (address, nearest crossroads, section, township, range);
- Describe your concern (tanks, wells, pipelines, pit); and
- Please attach pictures to your e-mail if available.

When water pools, the risk of sickness grows. But a few precautions can keep people safe as they clean up after the deluge. Floodwaters are likely to contain sewage. If you must wade in, wear long pants, rubber boots, rubber gloves and goggles. Always wash your hands thoroughly after cleaning up or coming in contact with floodwaters. As the waters recede and the sun comes out, the risks outdoors will lessen, but indoors it is essential to clean and dry homes and offices and everything in them to kill bacteria and viruses.

If you have a private well and standing water has pooled around the well cap, consider the well contaminated and take these steps:

- Boil water for one minute before drinking, cooking and brushing teeth.
- Get well water tested for coliform bacteria as soon as possible.
- Once flood waters have receded, disinfect your well with chlorine and test it before you resume drinking from it.

One of the most significant issues that can arise after a flood is mold. Be sure to clean any wet areas with detergent and water, and dry out your home to prevent mold growth, as well as fixing any leaks in your home. After cleaning wet surfaces, sanitize the area with household bleach (make sure you're wearing gloves and try not to breath in fumes!). Follow these instructions to safely clean surfaces with bleach: [Cleaning and Sanitizing with Bleach](#).

Here are a few additional tips for recognizing and dealing with mold from the Center for Disease Control (<http://emergency.cdc.gov/disasters/mold/protect.asp>):

- **Sight** (Are the walls and ceilings discolored, or do they show signs of mold growth or water damage?)
- **Smell** (Do you smell a bad odor, such as a musty, earth smell, or a foul stench?)
- **When in doubt, take it out!** Remove all porous items that have been wet for more than 48 hours and that cannot be thoroughly cleaned and dried. These items can remain a source of mold growth and should be removed from the home. Porous, non-cleanable items include carpeting and carpet padding, upholstery, wallpaper, drywall, floor and ceiling tiles, insulation material, some clothing, leather, paper, wood, and food. Removal and cleaning are important because even dead mold may cause allergic reactions in some individuals.

Texas's 2-1-1 is a simple number to dial for information about health and human service organizations in your community. Specialists at Texas 2-1-1 can help callers with problem solving and refer them to the appropriate government programs, community based organizations, and other local resources.

Dial 2-1-1, or 1-877-541-7905. Visit on the web at: <http://www.211texas.org/about-2-1-1/>.

Get 2-1-1 Guides specific to your county:

Harris County:

<http://www.211texas.org/add-or-edit-your-2-1-1-listing/gulf-coast/>

BEWARE OF FRAUD & SCAMS

We've seen Texans pull together every time we're faced with a difficult situation. Unfortunately, some unscrupulous individuals hoping to profit from people's misfortune may attempt to pose as government officials and scam you of your personal information. FEMA recommends the following precautions:

- Federal workers do not solicit or accept money.
- Ask for an official laminated ID. A FEMA shirt or jacket is not absolute proof of identity.
- Safeguard personal information: Do not give personal information such as Social Security and bank account numbers unless you initiate the call.
- Beware of people going door-to-door. People going door-to-door to damaged homes, or phoning homeowners claiming to be building contractors could be scam artists, especially if they solicit financial information.

You can report fraud anonymously to 800-323-8603 or to www.oig.dhs.gov

SUPPORTING OTHERS

These are very challenging times and many Texans are in need of helping hands. Thankfully, resilient Texas communities are coming together and will rise above this tragedy. Relief efforts are already under way as people work together and help those in need but the recovery will take time and persistence. If you would like to get involved, here are a few of the many sites that provide information on voluntary opportunities:

FEMA – Helping Others provides information on how individuals can lend a hand to those in need. <https://www.fema.gov/news-release/2017/08/29/how-help-disaster-survivors-texas>

Harris County has compiled several volunteer resources. <http://www.readyharris.org/News-Information/Ready-Harris-News/Post/26641>

The American Red Cross has volunteer positions. <http://www.redcross.org/volunteer/become-a-volunteer>

How You Can Help

In times of crisis, Texans pull together. Below, find information on how you can best assist in relief efforts:

<https://www.redcross.org/donate/hurricane-harvey> <https://ghcf.org/hurricane-relief/>

<https://www.unitedwayhouston.org/flood/flood-donation>

FEMA

For suggestions and publications to help homeowners, renters, and business owners protect their properties against damaging winds, floods and fires, and reduce damages from future events, please visit www.fema.gov/rebuild

Association of State Floodplain Managers

The Association of State Floodplain Managers is an organization of professionals involved in floodplain management, flood hazard mitigation, the National Flood Insurance Program, and flood preparedness, warning and recovery. Please visit <http://www.tfma.org/> for more information about the Texas Chapter.

For information, education, training, resources, and tools about rebuilding after a flood, please visit www.flood.org.

The National Flood Insurance Program (NFIP)

NFIP is a federal program that makes flood insurance available to homeowners, business owners and renters in participating communities that agree to implement and enforce minimum floodplain management requirements. Policies are sold through local insurance agents directly from FEMA and through the NFIP Write-Your-Own program (WYO program). The insurer will provide adjusters to handle claims and process payments.

Additional information on flood insurance is available at floodsmart.gov.



Hurricane Harvey Relief Fund

The Greater Houston Community Foundation is a public charitable foundation focused on helping donors expand their philanthropic impact. For over 20 years we have partnered with individuals, families, corporations, foundations, and their advisors to extend their giving in new ways, with greater results.

Throughout our history, we have been proud to support and administer disaster philanthropy when our region has needed it the most. We administered the Bush Clinton Katrina Fund, The Hurricane Ike Recovery Fund, as well as the Storm Relief Fund of 2016. The devastation from Hurricane Harvey is being felt across the state by families and businesses who have been impacted in profound and numerous ways. The Hurricane Harvey Relief Fund is one of many vital philanthropic funds that, in conjunction with Federal and State efforts, are designed to support the relief and reconstruction efforts. The Hurricane Harvey Relief Fund, set up by Houston's Mayor Turner and Harris County Judge Emmett, is focused on immediate and long term relief efforts in Harris County and Houston (which may include City residents in Fort Bend or Montgomery County). A fund advisory committee has been established and will ensure that there is a process to determine unmet needs in these areas. Tony Chase, Chairman & CEO of Chase Source, and Bill Jackson, Harris County Budget Officer, will co-chair the advisory committee of 10 members. The Greater Houston Community Foundation will oversee and administer the grant distribution process.

The distributions and grants will be made in support of the Fund's charitable purposes: relief efforts to aid the victims of the flooding and other weather caused by Hurricane Harvey, including shelter and temporary housing needs, food and supplies, healthcare, transportation, child care, facility needs of child care and social service agencies, and other purposes approved by the advisory committee and consistent with the Fund's charitable purposes. Because of the immense need in and around Houston, this Fund is dedicated to filling the gaps that are not met by other local and federal efforts. This is simply one of the many critical philanthropic efforts across Houston and Texas that will support those in affected areas, whose lives have forever been impacted by this disaster.

GHCF is committed to our community and is prepared to administer the Hurricane Harvey Relief Fund without charging any fees so that 100% of donations go to immediate and long term relief efforts. We will gain support from other philanthropic partners and donors for the crucial management and grants administration we will be performing. The Greater Houston Community Foundation will share information about all grants publicly on its website and through other communications for complete transparency about the expenditure of funds.



Greater Houston Community Foundation
Hurricane Harvey Relief Fund
Gift Instructions

Please notify GHCF regarding any incoming gifts of *Wire* or *ACH* via: (donorservices@ghcf.org)

Type of Gift	Instructions
To transfer cash by Text-to-Donate	Text Keyword: HARVEY2017 to 91999
To transfer cash by Credit Card	Go To: www.ghcf.org and complete the credit card donation form for the Hurricane Harvey Relief Fund
To transfer cash by Check	Mail To: Greater Houston Community Foundation 5120 Woodway Drive, Suite 6000 Houston, TX 77056 Memo Line: Hurricane Harvey Relief Fund
To transfer cash by Wire	Wire To: JP Morgan Chase Bank, N.A. Houston, TX ABA # 021000021 For credit to: Greater Houston Community Foundation A/C#: 849170287 For further credit to: Hurricane Harvey Relief Fund
To transfer cash by ACH	Wire To: JP Morgan Chase Bank, N.A. Houston, TX ABA # 111000614 For credit to: Greater Houston Community Foundation A/C#: 849170287 For further credit to: Hurricane Harvey Relief Fund