

Hurricane Harvey Disaster Resources Guide

Where to Find Help on the Road to Recovery

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Housing

If you need a place to stay, you may be eligible for Transitional Sheltering Assistance for a limited time. A list of participating hotels is at <http://www.femaevachotels.com/>. You may also be able to stay for free in Texas state parks. Call the park to check availability.

The National Housing Locator System: Disaster Resource Locator, found at <https://hudapps.hud.gov/nhls/>, may be used to find housing.

Food

Low-income households with food loss or damage caused by a natural disaster may qualify for Disaster Supplemental Nutrition Assistance Program (D-SNAP). More information is available at <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/5769>.

Employment

If you lost your job because of Harvey, you may qualify for Disaster Unemployment Assistance through the Texas Workforce Commission. For more information, visit <http://www.twc.state.tx.us/jobseekers/disaster-unemployment-assistance>. You may also call weekdays 8 a.m. through 6 p.m. at 800-939-6631.

Filing Insurance Claims

Contact your insurance agent. Be sure to document the damage using photographs or videos, and keep all of your paperwork.

Settlement Practices. The new law (HB 1774) that took effect on September 1, 2017, still penalizes unfair settlement practices on the part of insurance companies (although it doesn't penalize them quite as harshly). It

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also tightens up the requirements on the part of the insured, with a view toward preventing fraud. Insurers may require inspection, and the new law penalizes unreasonable demands, which means you should try to obtain an accurate estimate of the damages. The new law does not apply to National Flood Insurance Program (NFIP) and Texas Windstorm Insurance Association (TWIA) claims.

Flooded Cars. Whether your loss is covered depends on what type of coverage you purchased. Consult your policy and/or declarations page to see if you are covered, and/or contact your insurance agent or insurance company. Submit photographs of the damage, including pictures of your car in the water. If your car cannot be found, contact law enforcement. It may have been swept away and found elsewhere.

Crop Insurance. Agricultural producers covered by private crop-hail insurance should contact their insurance agent and submit a notice of loss. Those with multiperil federal crop insurance should follow procedures as set forth at <https://www.rma.usda.gov/news/storm/2017/harvey/index.html> and/or <https://www.rma.usda.gov/bulletins/managers/2017/mgr-17-013.pdf>. The United States Department of Agriculture Risk Management Agency has authorized special emergency procedures.

Windstorm Insurance. To report a claim online, visit <https://www.twia.org/claimscenter/>. Mobile locations are available at Lindale Recreation Center, 3133 Swantner Street in Corpus Christi and GSM Insurors, 102 East Laurel Street in Rockport.

Flood Insurance. Information on filing a flood insurance claim, including the enhanced claims process for Hurricane Harvey, is found at <https://www.fema.gov/nfip-file-your-claim>. Always follow the requirements to the letter. This is especially true if your policy is backed by the federal government (even if offered through a private company) because the company may not waive policy provisions on a federally backed policy. It is possible that you may qualify for an advance payment, which allows you to start repairs before the adjuster's inspection.

Make sure you do what you can to prevent the growth and spread of mold. If you don't, your mold damage may not be covered. Information about cleaning mold may be found at <http://www.epa.gov/mold>.

Texas Department of Insurance (TDI) Help Line. TDI has posted an informational page on its website, <http://www.tdi.texas.gov/consumer/storms/helpafterharvey.html>. A help line is also available from

8 a.m. to 8 p.m. on weekdays and 8 a.m. to 5 p.m. on weekends at 800-252-3439.

Insurance Mobile Units. TDI and various insurance companies have set up disaster assistance mobile units for help filing a claim or for questions about claims and coverage. A list of mobile unit locations is at <http://www.tdi.texas.gov/consumer/storms/mobileunits.html>.

Applying for Disaster Relief

Numerous government disaster-assistance programs are available. A list of some of them is at <https://www.disasterassistance.gov/get-assistance/assistance-by-category>.

The Federal Emergency Management Agency (FEMA) Individuals and Households Program provides financial and direct services to individuals and households who have uninsured or underinsured necessary expenses and serious needs. Information is at <https://www.fema.gov/media-library-data/1502371943459-711a17671708a7ded53f0b22315f2597/FACTSHEETIndividualsandHouseholdIHP.pdf>.

President Trump and FEMA announced federal disaster assistance is available. Assistance available for **affected individuals and families** may include, as required:

- grants for temporary housing and home repairs;
- grants for replacement of essential household items not covered by insurance to make damaged dwellings safe, sanitary, and functional;
- grants to replace personal property and help meet medical, dental, funeral, transportation, and other serious disaster-related needs not covered by insurance or other federal, state, and charitable aid programs; and
- low-cost loans to cover uninsured property losses.

Assistance available for **state and affected local governments** may include, as required:

- payment of some of the costs of debris removal and emergency protective measures taken to save lives and protect property and public health;
- payment of some of the costs of repairing or replacing damaged public facilities, such as roads, bridges, utilities, buildings, schools, recreational areas, and similar publicly owned property, as well as certain private nonprofit organizations engaged in community service activities; and
- payment of some of the costs of hazard mitigation projects undertaken by state and local governments

to prevent or reduce long-term risk to life and property from natural or technological disasters.

More information is available at www.fema.gov/disaster/4332 and at www.fema.gov/news-release/2017/08/25/federal-aid-programs-state-texas.

To apply for assistance, register online at www.DisasterAssistance.gov, or call 800-621-FEMA (800-621-3362). Applicants with speech disability or hearing loss who use TTY call 800-462-7585. Those who use 711 or VRS, call 800-621-3362. These lines are open seven days a week from 7 a.m. to 10 p.m.

Once you have registered, you will schedule a FEMA inspection. After the inspection, you will receive a FEMA determination letter, notifying you of FEMA's decision. Read it carefully, and contact FEMA about anything you believe may be an error.

Make sure you use the FEMA money only for disaster-related purposes. Keep good records and keep all of the receipts. You may have to prove that the funds were appropriately used.

FEMA may be followed online at:

- www.fema.gov/blog
- www.twitter.com/fema
- www.facebook.com/fema
- www.youtube.com/fema
- www.twitter.com/fema_brock

FEMA Disaster Recovery Centers. FEMA has set up Disaster Recovery Centers in affected areas. Some of the services may include:

- guidance regarding disaster recovery;
- clarification of any written correspondence received;
- housing assistance and rental resource information;
- answers to questions, resolution to problems, and referrals to agencies that may provide further assistance;
- status of applications being processed by FEMA;
- Small Business Administration (SBA) program information, if there is an SBA representative at the Disaster Recovery Center site (<https://www.fema.gov/faq-details/Small-Business-Administration-1370032115508/small%2Cbusiness%2Cadministration>);
- Crisis Counseling Program (<https://www.fema.gov/media-library/assets/documents/24411>);

- Disaster Legal Services (<https://www.fema.gov/media-library/assets/documents/24413>);
- Disaster Unemployment (<https://www.fema.gov/media-library/assets/documents/24418>); and
- Funeral Assistance – Individuals and Households Program (<https://www.fema.gov/media-library/assets/documents/24431>).

To locate a center near you, visit <https://www.fema.gov/disaster-recovery-centers>.

SBA Disaster Loans. Small businesses, private nonprofit organizations, renters, and homeowners may be eligible for low-interest disaster loans from the Small Business Administration. For more information, visit <https://www.sba.gov/disaster-assistance>.

Emergency Watershed Program. If your land has suffered severe damage from flooding, you may qualify for the Emergency Watershed Program, which provides recovery assistance. You must contact a local sponsoring authority that will represent you in the process. You may also be eligible for a floodplain easement. To request assistance, find a United States Department of Agriculture (USDA) Service Center at <https://offices.sc.egov.usda.gov/locator/app?service=page/CountyMap&state=TX2&stateName=Eastern%20Texas&stateCode=48>.

Agriculture. The U.S. Farm Service Agency administers many safety-net programs to help producers recover from eligible losses. These include the Live-stock Indemnity Program (<https://www.benefits.gov/benefits/benefit-details/5978>); Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish Program (<https://www.benefits.gov/benefits/benefit-details/5976>); Noninsured Crop Disaster Assistance Program (<https://www.benefits.gov/benefits/benefit-details/352>); Tree Assistance Program (<https://www.benefits.gov/benefits/benefit-details/5979>); and the Emergency Forest Restoration Program (<https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/emergency-forest-restoration/index>).

Owners of meat- and poultry-producing businesses who have questions or concerns about food safety may contact the Food Safety and Inspection Service Small Plant Help Desk at 877-FSIS-HELP (877-374-7435) or by email at infosource@fsis.usda.gov. The website is <https://www.fsis.usda.gov/wps/portal/fsis/topics/regulatory-compliance/svsp/sphelpdesk>.

Individuals who are concerned about food safety may download a brochure about food safety and hurricanes at

https://www.fsis.usda.gov/wps/wcm/connect/f0c8da84-9a44-4285-9893-8caefa9a23b4/Severe_Storms_and_Hurricanes_Guide.pdf?MOD=AJPERES. Questions may be directed to the U.S. Department of Agriculture Meat and Poultry Hotline at 888-MPHotline (888-674-6854).

Legal Services

The State Bar of Texas has a legal hotline designed to give basic legal answers and connect low-income people with legal aid providers. If you have questions about lost legal documents, insurance, landlord-tenant problems, consumer protection issues (including price-gouging and contractor scams), call the State Bar of Texas legal hotline at 800-504-7030. The hotline is answered in English, Spanish, and Vietnamese, and callers may leave a message at any time. Qualifying callers may be matched with volunteer lawyers who provide free, limited legal help. More information is available at <https://texasbar.com/Content/NavigationMenu/ForThePublic/DisasterReliefResources1/default.htm>.

Finding a Lawyer. If you need help finding a lawyer, try the State Bar of Texas Lawyer Referral & Information Service at 800-252-9690. The phone line is manned 8:30 a.m. to 4:30 p.m. on weekdays. More information is available at https://texasbar.com/AM/Template.cfm?Section=Lawyer_Referral_Service_LRIS_. A request may also be made online at <https://www.texasbar.com/Content/NavigationMenu/ForThePublic/DoYouNeedaLawyer/LRISOnlineAttorneyReferral/default.htm>. An online request will get an automated response, and the attorney you are referred to may not meet your specific requirements. If this happens, call the number listed at the beginning of this section. The Lawyer Referral & Information Service is a way to find an attorney. It is not intended to provide services for a reduced fee or free. You will be expected to pay.

Barratry. Except in certain circumstances, a lawyer may not initiate contact with you to solicit legal employment, nor may they pay nonlawyers to solicit legal employment for them. This is called barratry, and it is a crime. To report barratry, contact local law enforcement, or call the State Bar of Texas at 866-224-5999.

Replacing Lost Documents

Deeds or other Real Estate Records. Contact the county clerk in the county where the real estate is located.

Brand Registrations. Contact the county clerk in the county where the brand is registered.

Birth Certificate, Death Certificate, Verification of Birth, Verification of Death, Verification of Marriage, or Verification of Divorce. Contact the Texas Department of State Health Services—Vital Statistics at <https://txapps.texas.gov/tolapp/ovra/index.htm>.

Marriage License. Contact the county clerk in the county where you obtained your marriage license. This is not necessarily the county where you got married.

Divorce Decree. Contact the district clerk in the county where you got divorced.

Driver's License or State Identification Card. Visit your local Department of Public Safety (DPS) office or contact the Texas Department of Public Safety at <http://www.dps.texas.gov/DriverLicense/replace.htm>.

Passport. Contact the U.S. State Department at <https://travel.state.gov/content/passports/en/passports/lost-stolen.html>.

Social Security Card. If you have a mySocialSecurity account, you may be able to obtain a replacement card online. To see if you are eligible, go to <https://www.ssa.gov/ssnumber/>. To create an account, go to <https://secure.ssa.gov/RIR/CatsView.do>. If you are not eligible, you must request a replacement by mail or in person. You must be able to prove who you are, your citizenship, and your age. To prove this, you will need one or more of the following: a birth certificate and/or passport, hospital birth record, a religious record made before age five showing your date of birth, driver's license, state issued ID, employee ID card, school ID card, health insurance card (not including Medicare), and/or U.S. military ID card. To determine what specific documents you need, go to <https://www.ssa.gov/ssnumber/ss5doc.htm>. The application is at <https://www.ssa.gov/forms/ss-5.pdf>. Your local office can be found at <https://secure.ssa.gov/ICON/main.jsp>.

Certificate of Naturalization, Certificate of Citizenship. Applications and instructions may be found at <https://my.uscis.gov/helpcenter/article/how-do-i-replace-a-lost-stolen-or-destroyed-certificate-of-naturalization-or-certificate-of-citizenship>.

Legal Permanent Resident Card (“Green Card”). An application and instructions may be found at <https://www.uscis.gov/i-90>.

Medicaid/Texas Benefits Card. To obtain a replacement, a healthcare provider can check the provider website or TexMedConnect to verify eligibility. A provider may also call 800-925-9126. Temporary Medicaid Eligibility Verification Form 1027-A may be obtained in person only at a Health and Human Services benefits office. To find your nearest office, dial 211.

Medicare Card. A replacement may be obtained online at <https://secure.ssa.gov/RIL/SiView.do> by logging in to your Social Security account. If you do not have a Social Security account, you will have an opportunity to create one. Select “Replacement Documents,” then select “Mail my replacement Medicare Card.” Make sure your address is correct. Replacements take approximately 30 days. Replacements may also be requested by phone from 7:00 a.m. to 7:00 p.m. on weekdays at 800-772-1213 or in person at your local Social Security Administration office. Your local office can be found at <https://secure.ssa.gov/ICON/main.jsp>.

Certificate of Title. Replacement vehicle titles must be ordered by mail or in person. A completed Form VTR-34 must be sent to TxDMV, 1601 Southwest Parkway, Suite A, Wichita Falls, Texas 76302. Enclose a copy of the owner’s valid photo ID and \$2 mail-in fee by check, cashier’s check, or money order payable to the Texas Department of Motor Vehicles. An agent of the owner or lienholder must also provide a letter of signature authority on original letterhead, a business card or a copy of the agent’s employee ID. You may also visit your nearest TxDMV regional service center. For further instructions or to find a regional service center, visit <http://www.txdmv.gov/motorists/buying-or-selling-a-vehicle/get-a-copy-of-your-title>, or call 888-368-4689.

Statement of Ownership and Location (SOL) for a Manufactured Home. To apply for a new SOL, use the fillable .pdf application at <http://www.tdhca.state.tx.us/mh/docs/1023-applsol.pdf>. Instructions for filling are found at <http://www.tdhca.state.tx.us/mh/docs/1037-applysol.pdf>.

Military Records. Military records may be requested online or by mail by following the instructions found at <https://www.archives.gov/veterans/military-service-records>.

Federal Income Tax Returns. The IRS Disaster Assistance Hotline is 866-562-5227. You may qualify for a fee waiver and/or expedited service. To order a transcript of a tax return, follow the instructions at <https://www.irs.gov/forms-pubs/about-form-4506t>, or

call 800-908-9946. Further information is available at <https://www.irs.gov/individuals/get-transcript-faqs>. To order a copy of a tax return, use form 4506, found at <https://www.irs.gov/pub/irs-pdf/f4506.pdf>.

Credit Cards. To replace credit cards or statements, contact the issuer. If you need a list of your accounts, you may be able to obtain this information at www.annualcreditreport.com.

Savings Bonds. If a savings bond is lost or destroyed, you may request a substitute, or you may request for it to be cashed. Replacement or reissued bonds will not be replaced with a paper bond. You will receive an electronic bond in TreasuryDirect. Visit <https://www.treasurydirect.gov/>. You will need the serial number of the bond. If you don’t know it, you may provide the specific month and year of purchase, full name, Social Security number, and mailing address. You will need FS Form 1048, which is available for download at <https://www.treasurydirect.gov/forms/sav1048.pdf>. You may also request a form to be mailed to you by calling 844-284-2676, or by sending your name, address, phone number, and a request for form 1048 to: Treasury Retail Securities Site, P.O. Box 214, Minneapolis, Minnesota 55480-0214.

Tax Relief

You may qualify for certain tax relief due to the disaster. More information is available at <https://www.irs.gov/newsroom/tax-relief-presidentially-declared-disaster-areas-4>, <https://www.irs.gov/newsroom/help-for-victims-of-hurricane-harvey>, and <https://www.irs.gov/businesses/small-businesses-self-employed/disaster-assistance-and-emergency-relief-for-individuals-and-businesses-1>.

Crisis Counseling and Post-Traumatic Stress Disorder (PTSD)

Many people have behavioral and emotional readjustment issues and stress symptoms in response to overwhelming stressors such as those experienced in disasters. Tips for managing traumatic stress after hurricanes and floods are available through the American Psychological Association at <http://www.apa.org/helpcenter/index.aspx>, <http://www.apa.org/helpcenter/hurricane-stress.aspx>, and <http://www.apa.org/helpcenter/flood-distress.aspx>.

Additional resources are offered by the National Child Traumatic Stress Network at <http://www.nctsn.org/trauma-types/natural-disasters>.

The Substance Abuse and Mental Health Services Administration offers a Disaster Distress Helpline, providing crisis counseling and support to people experiencing emotional distress related to natural disasters. The helpline may be reached 24 hours a day, seven days a week at 800-985-5990. Services are available for the deaf/hard of hearing and in Spanish.

Additional mental health resources may be found through the Texas Department of State Health Services at <http://www.dshs.texas.gov/news/updates.shtm>.

Consumer Protection

Contractors. Be alert for fraudulent and disreputable contractors. To protect yourself, get multiple estimates, don't be rushed to commit, and check out the contractors. Ask contractors for references from past customers, and check them out with the Better Business Bureau or read other reviews and reports. Be wary of businesses from out of town. Do not be rushed or pressured. Be suspicious of salespeople who rush you, pressure you, or play on your emotions.

Get everything in writing, and keep copies of everything. Be detailed. Do not sign contracts with unfilled blanks. Be aware that if the transaction takes place at your home, you have three business days to cancel, and they must give you a notice of your right to do so. Ask for proof that the contractor is insured to avoid liability for any accidents that might occur on your property. If the contractor makes a guarantee, make sure it is written in detail. Do not pay too much in advance.

Get an inspector or insurance adjuster to inspect completed work before you make full payment for it. If the work is not completed to your satisfaction, do not sign paperwork saying that it is complete. Do not be pressured to do so. For resources for identifying, avoiding, and reporting scams visit the website of Texas Attorney General Ken Paxton at www.texasattorneygeneral.gov/emergency/hurricane-harvey, or call 800-621-0508.

Scammers. To avoid being swindled by people who say they are charities, it's a good idea to give only to charities with which you are already familiar. If you do not know who sent you a link in an email, do not click it, and do not enter any personal or financial information. Most reputable organizations will not seek donations from individuals by email, telephone, or door-to-door.

Price gouging. It is illegal to take advantage of a disaster declared by the governor by selling or leasing

fuel, food, medicine, or another necessity at an exorbitant or excessive price, or by demanding an exorbitant or excessive price in connection with such a sale or lease. If you believe you are being unfairly charged for goods or services such as drinking water, food, towing, lodging, or another necessity, and are unable to resolve the matter with the merchant or provider, you may file a complaint with the Attorney General's office online at www.texasattorneygeneral.gov/emergency/hurricane-harvey, or by calling 800-621-0508.

Rumors

After a disaster, rumors and/or scams abound. FEMA has set up a website to try to deal with those of which it becomes aware. Visit the Hurricane Harvey Rumor Control website at www.fema.gov/disaster/4332/updates/rumor-control.

Addendum to Hurricane Harvey Disaster Resources Guide (October 4, 2017)

Additional resources have been made available by the Texas Young Lawyers Association, a department of the State Bar of Texas. They are available at <http://www.tyla.org/tyla/index.cfm/disaster/>, and listed individually below.

- Employment During Natural Disasters (<http://www.tyla.org/tyla/assets/File/Employment%20During%20Natural%20Disasters.pdf>)
- Enrolling Your Child in Another School After a Natural Disaster (<http://www.tyla.org/tyla/assets/File/Enrolling%20Your%20Child%20After%20Natural%20Disaster.pdf>)
- Do's and Don'ts of Hiring a Contractor or Other Professional After a Natural Disaster (http://www.tyla.org/tyla/assets/File/Hiring%20A%20Contractor_Pushcard.pdf)
- Responding To Harvey: Know Your FEMA Rights (<http://www.tyla.org/tyla/assets/File/Know%20Your%20FEMA%20Rights.pdf>)
- Lost Documents During a Disaster (<http://www.tyla.org/tyla/assets/File/Lost%20Documents.pdf>) ♣

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