



# Harvey Crisis Response Guide

This guide contains a list of Frequently Asked Questions  
for persons affected by Hurricane Harvey.

Many of you, our clients, as well as our own lawyers and staff, are dealing with the ongoing impact of Hurricane Harvey. Our thoughts and prayers are with you all and your families.

As part of our Harvey relief efforts, Baker Botts has put together this Guide for those who have been impacted by Hurricane Harvey. The information included in this Guide has been compiled from hundreds of sources to make it accessible for your employees in what we hope is one easy to use Guide.

The Guide covers a broad variety of topics, such as how to file flood claims, renters' rights, how to replace your passport and/or credit cards that may have been lost or damaged in the storm, information about schools and about small business administration loans, and tips to avoid home repair fraud. It also contains a broad list of other resources and includes contact information for them.

All of the information contained in the Guide, as supplemented from time to time, will also be available on the Baker Botts Harvey Relief webpage: [www.bakerbotts.com/aboutus/harvey-crisis-response-group](http://www.bakerbotts.com/aboutus/harvey-crisis-response-group).

This Guide is just one of the many ways in which Baker Botts has been supporting the South Texas community. To name a few, the lawyers and staff of Baker Botts, working alongside agencies such as Lone Star Legal Aid, the Houston Bar Association and Houston Volunteer Lawyers, have been tirelessly providing pro bono legal advice and other general assistance to thousands impacted by Hurricane Harvey at the George R. Brown Convention Center, NRG Park, Lakewood Church and the Toyota Center shelters. The Firm has also supplied laptops, office supplies and thousands of copies of relief forms and informational flyers at the shelter sites.

Additionally, our lawyers are providing assistance through the Houston Bar Association in staffing phone hotlines for those affected by Hurricane Harvey.

In addition, in response to questions and calls for assistance from many of our clients, Baker Botts has launched a Harvey Crisis Response Group. This cross-disciplinary group provides support to address the many questions and challenges that have and will arise in the aftermath of Hurricane Harvey.

Please be in touch with your contacts at Baker Botts if we may be of further assistance.

Andy Baker  
Managing Partner

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*This guide provides general information only that may or may not be applicable in individual circumstances. It is not intended as legal advice. For legal advice in specific circumstances, please consult your own lawyer.*

# 01 FEMA

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## WHAT IS FEMA?

FEMA is the Federal Emergency Management Agency. When the President of the United States makes a Declaration of Disaster, which has happened for most areas affected by Hurricane Harvey, FEMA administers disaster relief efforts **including providing assistance to individuals and business owners who sustained damage and losses.**

## SHOULD I APPLY FOR ASSISTANCE?

- If you have sustained damage or loss because of Hurricane Harvey, you should apply for assistance.
- File for FEMA assistance even if you don't think you need it at this time. This can help document your damage in case you later need FEMA help.

## HOW DO I APPLY FOR ASSISTANCE?

- Registering online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) is the quickest way to register for FEMA assistance. FEMA has also established a specific site for Hurricane Harvey information at [www.fema.gov/hurricane-harvey](http://www.fema.gov/hurricane-harvey).
- You can also use the FEMA mobile app, which can be downloaded at [www.fema.gov/mobile-app](http://www.fema.gov/mobile-app).
- If you are unable to access the internet, you can also call **(800) 621-3362**.

## WHAT INFORMATION DO I NEED TO APPLY FOR ASSISTANCE?

- Social Security number
- Current and pre-disaster addresses
- Telephone number
- Insurance information
- Household income
- Routing and account number from bank for direct deposit of disaster assistance funds

## WHICH COUNTIES HAVE BEEN DESIGNATED ELIGIBLE FOR INDIVIDUALS TO RECEIVE ASSISTANCE FROM FEMA?

- So far, the designated counties are:
  - 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.
- Additional counties may be added, so if you or friends or family members are located in other counties, you should continue to monitor the FEMA website to see if your county has been added.

## CAN FEMA HELP ME

### With Temporary Housing?

- Yes. FEMA can help you with your hotel bill. In some cases, FEMA will pay the hotel bill for you.
- You can check for a list of participating hotels at [www.femaevachotels.com](http://www.femaevachotels.com). If your hotel is not a participating hotel, save your hotel receipt to ask for FEMA reimbursement after you check out.

### With Rent?

- Yes. FEMA can help you with two months' rent at a new place if your home or rental was damaged by a disaster.

### Repair My Home?

- Yes, if you own your home. FEMA can provide homeowners with a limited amount of help to make your residence safe, sanitary and functional.
- Homeowners who have good credit and enough income to pay off a loan may also get a government-backed loan to fully repair their home.
- You may need to clear up ownership of your property if you do not have a deed in your name by the time you register with FEMA.
- You may also be able to receive assistance from the Small Business Administration (see [Section VIII of this guide](#)).

### Replace My Personal Belongings?

- Yes. FEMA can give you money to replace personal belongings that were damaged or destroyed during the disaster.
- Things that FEMA can help you replace include vehicles, furniture, appliances, and other important personal property.

### With Other Expenses Caused by a Disaster?

- Yes. FEMA can help you with medical expenses, dental expenses, funeral expenses, transportation expenses, and other serious needs caused by the disaster.
- FEMA will not cover these expenses unless you can show that they were caused by the disaster.
  - You may need to get a note from your doctor that says your medical or dental expenses are necessary and were caused by the disaster.
  - You may also need to provide receipts for any other expense caused by a disaster.

### If I Have Insurance?

- Yes. FEMA can help you with needs that are not covered by your insurance or give you money while you are waiting on insurance money.
  - You may need to give FEMA a copy of your insurance policy. You may also need to show that you made a claim with your insurance.
  - FEMA will not cover your insurance deductible.
  - You will need to pay FEMA back after you receive your insurance money.

## WHAT ELSE?

- Be sure to claim the total value of your damaged house or property even if it's more than FEMA or insurance limits.
- When FEMA gives you money, they will tell you how you should use it. Only use FEMA money for the things FEMA tells you to spend it on.
- Keep all papers received from FEMA, and all receipts showing how you spent the money from FEMA, for at least three years.
- Consider applying for other benefits such as disaster unemployment benefits and disaster food stamps if possible to supplement the FEMA money.
  - For information about disaster unemployment assistance, please visit [www.twc.state.tx.us/jobseekers/disaster-unemployment-assistance](http://www.twc.state.tx.us/jobseekers/disaster-unemployment-assistance)
  - For information about food assistance for disaster relief, please visit [www.fns.usda.gov/disaster/texas-disaster-nutrition-assistance](http://www.fns.usda.gov/disaster/texas-disaster-nutrition-assistance)
    - NOTE: Effective immediately, retail food stores licensed to accept SNAP benefits in Texas may accept SNAP benefits in exchange for hot foods and foods intended to be consumed on retailer premises. These special rules are in effect through September 30, 2017.
    - When hot foods are purchased with SNAP EBT benefits through September 30, 2017, the purchases are NOT subject to sales tax, as they are considered SNAP eligible during this period.
- You can also apply for foreclosure relief from the U.S. Department of Housing and Urban Development (HUD).
  - HUD is granting a 90 day moratorium on foreclosures and forbearance on foreclosures of FHA-insured home mortgages.
  - HUD is also offering longer-term recovery assistance to survivors and impacted communities.
  - For more information, see the HUD website: [portal.hud.gov/hudportal/HUD?src=/info/disasterresources](http://portal.hud.gov/hudportal/HUD?src=/info/disasterresources)
  - If you do not have access to the internet or need additional assistance, call **(800) 569-4287**
  - FEMA also provides resources for people with disabilities, access and functional needs [www.fema.gov/hurricane-harvey-resources-people-disabilities-access-functional-needs](http://www.fema.gov/hurricane-harvey-resources-people-disabilities-access-functional-needs)
- **Information is also available in the following languages:** Arabic, Chinese, Korean, Spanish, Tagalog, Urdu, and Vietnamese.

# 02 INSURANCE

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Certain damages and losses to property, vehicles and even health may be covered by insurance.

If a home owner has **National Flood Insurance Program (NFIP)** flood insurance and suffered damage related to Hurricane Harvey, they may be eligible to receive up to \$5,000 in advance for building and contents damages prior to an adjuster's inspection with a signed advance payment request agreement. If a policy holder has photos and receipts that support out-of-pocket expenses, they may receive an advance payment of up to \$10,000. Larger advance payments may be available after an adjuster has inspected a loss.

- See [www.fema.gov/nfip-file-your-claim](http://www.fema.gov/nfip-file-your-claim) for more information about filing claims.
- Call **(800) 427-4661** if you are unable to locate policy information.
- The [NFIP Flood Insurance Claims Handbook](#) has additional information about filing claims.
- Texas Department of Insurance (TDI) has a helpful guide for filing claims. [TDI - Help After Harvey](#)

## NFIP POLICY HOLDERS MUST FOLLOW THEIR POLICY GUIDELINES WHEN CLEANING UP.

- **NFIP policies do not cover mold damage** and therefore policy holders must take certain steps to prevent the growth and spread of mold.
- Review the FEMA/NFIP Fact Sheet for more information: [NFIP Policy Guideline Fact Sheet](#).

## WHAT IS HOUSE BILL 1774 AND TO WHAT TYPE OF INSURANCE DOES IT APPLY?

- House Bill 1774 requires policy holders to provide notice before filing suit, and makes changes to the requirements for inspections related to lawsuits, recovering attorneys' fees, and statutory penalty interest. The bill did not change the process for filing claims.
- House Bill 1774 does not apply to NFIP or Texas Windstorm Insurance Association (TWIA) claims.
- It does apply to claims made under an insurance policy providing coverage for real property and claims under the Fair Access Insurance Requirements Plan Association.

## HERE ARE SOME STEPS YOU SHOULD FOLLOW IF YOU HAVE FLOOD OR OTHER INSURANCE:

- Find a copy of your policy.
  - If you do not have a copy, contact your agent.
- Carefully read your policy.
  - Think about all insurance policies that might cover a loss.
    - This includes property, car, health and, if applicable, umbrella policies.
  - Know the deadlines for giving notice of loss to your insurance company.
    - Find the address where you send a written notice.
    - It is a good idea to call the company immediately, then follow up with a written notice.
    - The written notice is a MUST, and for flood insurance, notice must be submitted within a very short time period. Check your policy and do not wait until the end of the time period.
- Take photos and videos of property damage, if possible, before making repairs.
- Make a list of damaged or lost items.
  - Ask your insurance agent about any specific required forms.
- Keep receipts for any expenses to repair your property and any extra living costs such as hotels and meals away from home.
- Give your insurance company a list of all expenses.
  - Find out if you need to get approval before spending any money on replacements or repairs or making any contracts.
- Check your insurance policy for deadlines or special requirements.
  - You must follow all the rules listed in your policy as closely as you can.
  - For example, proof of loss for flood insurance must usually be submitted very quickly. Check your policy and do not wait until the end of the time period.
- Send in proof of loss and other papers the policy requires to obtain coverage and payments from the insurance company.
  - This includes photos and receipts.
- Request partial or advance payments from your insurance company as needed.
- Keep notes whenever you talk with your insurance company, agent or broker.
  - This includes the dates and times and names of the people in the conversation.
- Keep copies of all letters, emails, etc. that are sent to or received from your insurance company or agent. If you mail anything, send it by certified mail, return receipt requested, or by FedEx or another service that provides delivery confirmation.
- Review checks, payments, letters, emails, etc. from your insurance company.
  - Make sure there is not any language releasing or giving up any claims.
  - Discuss with your agent if you are in doubt.
  - You also may need to talk to an attorney.
- Follow up with your insurance company about your claim.
- Consider getting legal help if you believe you are being treated unfairly.



# 03 RENTERS' RIGHTS

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## CAN I GET OUT OF MY LEASE IF MY HOME IS DAMAGED?

- If your lease says you can, or if you cannot live in any part of your rented home because of damage, you may be able to cancel the lease.
  - If you cannot live in any part of your rental unit, you must give your landlord written notice that you are canceling your lease.
  - You should also ask in writing for a refund of your security deposit and any pre-paid rent from your landlord.
  - You must give your new address to your landlord in writing to receive any refund.

## DOES MY LANDLORD HAVE TO LOWER MY RENT IF MY HOME IS DAMAGED?

- No. You cannot reduce your rent unless your landlord agrees or your lease gives you that right. Talk to your landlord and work out a deal.
- If you cannot, then you may be able to file a lawsuit and seek a court order reducing your rent. Consider retaining an attorney to advise you on this strategy.

## WHAT DO I DO IF I LOST MY JOB BECAUSE OF THE DISASTER AND CAN'T PAY RENT?

- If you do not pay rent, your landlord can give you a notice to vacate. Your landlord may later file an eviction case against you.
- If your rent is subsidized by the government, you are entitled to have your part of the rent reduced. You should contact the agency that helps you with your rent to get a reduction.
- [See Section I of this guide](#) for information about how to get assistance with rent from FEMA.

## CAN MY LANDLORD MAKE ME MOVE IMMEDIATELY IF I CAN LIVE IN MY HOME?

- No. A landlord can only make you move by giving you a notice telling you to get out by a certain date and then filing a lawsuit after that date.
  - If your lease is expired, your landlord may be able to force you to move by giving you a 30-day notice.
  - If your landlord locks you out and refuses to give you a key, contact your local justice of the peace. The justice of the peace may order your landlord to immediately unlock your door by signing a “writ of re-entry.”

### CAN MY LANDLORD MAKE ME MOVE SO THEY CAN MAKE REPAIRS?

- Check the terms of your lease. If you can still live in the home, you may not have to move until the lease is over. If you have a written lease, it may cover this situation.
- If not, your landlord can only make you move if your home is not safe to live in. The landlord can move you temporarily while making extensive repairs, but must move you back if your lease is not over.

### WHAT DO I DO IF I AM SERVED WITH AN EVICTION LAWSUIT?

- Carefully read the papers and be sure to show up to the court date and tell your side of the story.
- You have the right to represent yourself. You also can call a legal services provider for information or to see if they can represent you if you qualify. In some types of eviction cases, you can take a friend to help.
- You have the right to appeal even if you lose in Justice of the Peace Court.

### WHAT DO I DO IF MY LANDLORD DOES NOT REFUND MY SECURITY DEPOSIT OR PRE-PAID RENT?

- Wait until 30 days after you gave the landlord your new address in writing. Make a second demand. Then you can contact an attorney or legal aid for help.

### ADDITIONAL INFORMATION ABOUT TENANT'S RIGHTS FROM THE TEXAS ATTORNEY GENERAL

- [www.texasattorneygeneral.gov/cpd/tenant-rights](http://www.texasattorneygeneral.gov/cpd/tenant-rights)

# 04 REPLACING IMPORTANT DOCUMENTS

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## HOW DO I REPLACE MY DRIVER'S LICENSE?

- To apply for a replacement driver's license or ID card, you must:
  - Complete the application, which is available at any driver's license office and online at [www.dps.texas.gov/internetforms/Forms/DL-43.pdf](http://www.dps.texas.gov/internetforms/Forms/DL-43.pdf).
  - Visit any driver's license office; bring the application if you filled it out in advance.
  - Pay the required fee. See [www.dps.texas.gov/DriverLicense/fees.htm](http://www.dps.texas.gov/DriverLicense/fees.htm).
  - Provide documents to verify your identity, as listed here: [www.dps.texas.gov/DriverLicense/identificationrequirements.htm](http://www.dps.texas.gov/DriverLicense/identificationrequirements.htm)
  - Provide lawful presence documents, as listed here: [www.dps.texas.gov/DriverLicense/LawfulStatusDLID.htm](http://www.dps.texas.gov/DriverLicense/LawfulStatusDLID.htm)

## HOW DO I REPLACE MY SOCIAL SECURITY CARD?

- There is not a current emergency procedure to replace a Social Security card. You need to complete an [Application For A Social Security Card \(Form SS-5\)](#).
- You need another form of identification, such as a driver's license. The process is explained on the Social Security website at [www.ssa.gov](http://www.ssa.gov). You can also call **(800) 772-1213** or visit a local Social Security office.

## HOW DO I REPLACE MY FOOD STAMPS OR EBT CARD?

- Food stamps are provided by the Supplemental Nutrition Assistance Program (SNAP). In addition to replacing the card, you also can request replacement SNAP benefits for food that was destroyed.
  - For new applications, you may apply online at [www.yourtexasbenefits.com](http://www.yourtexasbenefits.com).
  - For a lost SNAP card or replacement benefits, visit a Texas Health and Human Services Office, which may be located here: [hhs.texas.gov/about-hhs/find-us](http://hhs.texas.gov/about-hhs/find-us)
- For help with the Texas SNAP program:
  - Call **211**
  - Call **(877) 541-7905** or **(800) 777-7328**
  - Visit [www.fns.usda.gov/disaster/texas-disaster-nutrition-assistance](http://www.fns.usda.gov/disaster/texas-disaster-nutrition-assistance)

## HOW DO I REPLACE MY DEBIT CARD OR CHECKS?

- Call your bank. The bank will tell you how to replace your card or checks.
  - If you keep papers in a bank safety deposit box, you should ask if the boxes are unharmed.
  - If you do not know how to contact your bank or credit union, call the FDIC at **(877) 275-3342** for contact information.

## HOW DO I REPLACE MY CREDIT CARD?

- Call the bank that issued the card to get a new one.
- Call your credit card company if your credit card was not issued by your bank.
- Major credit card companies include:
  - American Express: **(800) 528-4800**, [www.americanexpress.com](http://www.americanexpress.com)
  - Discover: **(800) 347-2683**, [www.discover.com](http://www.discover.com)
  - MasterCard: **(800) 627-8372**, [www.mastercard.us/](http://www.mastercard.us/)
  - VISA: **(800) 847-2911**, [www.usa.visa.com](http://www.usa.visa.com)
- You may want to call the bank or your credit card company even if you do not need a new card.
- Many banks and credit card companies are waiving certain fees and payments due to disasters.

## HOW DO I REPLACE A BIRTH OR DEATH CERTIFICATE OR MARRIAGE LICENSE?

- You can go to your local courthouse or the Harris County Health Department (if in that county).
- You also can apply online at [txapps.texas.gov/tolapp/ovra/index.htm](http://txapps.texas.gov/tolapp/ovra/index.htm) for vital records, including:
  - birth certificate or verification
  - death certificate or verification
  - marriage verification
  - divorce verification
- To request these records from other states, visit the National Center for Health Statistics website at [www.cdc.gov/nchs/w2w.htm](http://www.cdc.gov/nchs/w2w.htm).

## WHAT ELSE MAY ASSIST IN PROVIDING PROOF OF IDENTITY?

- Passport
- Certificate of citizenship or naturalization
- Birth certificate
- Social Security card
- Employer ID card
- School ID card or other school records
- Marriage license or divorce record
- Military ID
- Adoption record
- Life insurance policy
- Health insurance card

# 05 SCHOOL RIGHTS

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## HOW CAN I GET MY CHILDREN BACK TO SCHOOL?

- Enroll them where you are staying. Your children have a legal right to go to school in Texas after a disaster.
- If they can't go to their usual school, you have the right to enroll your children in the school district where you are living. Contact the school district and tell them you have children you want to enroll in school because of the disaster.

## WHY SHOULD I ENROLL MY CHILDREN IN SCHOOL?

- Going to school is good for most children who have survived a disaster.
  - It helps children keep up with their school work.
  - School gives children a much needed normal routine.
  - School gives parents a break and allows them time to do the things they need to do to help the family recover from the disaster.
  - School can help to feed eligible children through the breakfast and lunch programs.

## CAN MY CHILDREN GO TO SCHOOL IF WE ARE LIVING IN A SHELTER?

- Yes. It does not matter where you live – your children have a right to go to school. You can be living in a shelter, tent, trailer, hotel, motel, campground, in your car, a park, with friends or with relatives. Your children have the legal right to go to school.

## WHAT PAPERS DO MY CHILDREN NEED TO GO BACK TO SCHOOL?

- Very little. Based on Texas Education Agency guidance, displaced children should not need old school records or shot records.
- Your children will be enrolled for 30 days without the usual paperwork. That time will probably be extended if you cannot get home or get the papers at the end of 30 days.

## WILL MY CHILDREN GET TO RIDE THE BUS?

- Probably. Displaced children have all the same legal rights as any other child going to school. If children living near where you are living are riding the bus, your children will probably get to ride the bus, too.

### WHAT ABOUT MY CHILD WHO HAS DISABILITIES?

- You have the legal right to enroll your child in school and your child has the legal right to get needed special services. Federal law protects children who have disabilities.
  - Even if you do not have paperwork regarding your child, like the “Individualized Education Plan” that the child’s old school followed, you still have the right to enroll your child and your child has the right to special services.
  - You should tell the new school what your child’s special needs are. The school must work with you to provide the special services your child needs.

### THE TEXAS EDUCATION AGENCY HAS ADDITIONAL INFORMATION FOR STUDENTS DISPLACED BY DISASTERS.

- [TEA Dealing with Disasters: Frequently Asked Questions](#)

# 06 IMMIGRANT ELIGIBILITY FOR DISASTER ASSISTANCE

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## ARE IMMIGRANTS ELIGIBLE FOR DISASTER ASSISTANCE?

- Some disaster help is usually available to all disaster survivors. Your immigration status does not matter. If you are undocumented, you can get certain kinds of disaster help.
- If the government declares your city a “disaster area,” FEMA provides non-cash emergency help, such as:
  - Finding lost people
  - Transportation
  - Emergency medical care and medicine
  - Crisis counseling
  - Emergency shelter
  - Emergency food and water
  - Some disaster legal services
- The American Red Cross provides emergency shelter, food, water and first aid. Many nonprofit community groups may offer similar disaster services, along with clothing and maybe a small bit of cash for immediate expenses.

## CASH HELP AND LONG-TERM DISASTER SERVICES FROM THE GOVERNMENT ARE AVAILABLE ONLY TO U.S. CITIZENS AND QUALIFIED ALIENS.

- This type of help may include:
  - Temporary rental housing
  - Repair and replacement of destroyed housing
  - Replacement of lost possessions
  - Payment of medical and funeral costs
  - Small Business Administration loans
- You have to provide a Social Security number to get this kind of disaster help.
- You may also have to sign papers stating you are a U.S. citizen, qualified alien, or non-citizen national.
- Qualified aliens include:
  - Lawful permanent residents (people who have green cards)
  - Refugees, asylees or persons granted “withholding of removal/deportation”
  - Persons paroled into the U.S. for at least one year
  - Cuban or Haitian entrants
  - Certain victims of domestic violence
- Trafficking victims can get disaster services like refugees.

IF YOU ARE UNDOCUMENTED, BUT YOU ARE THE PARENT OF CHILDREN UNDER 18 WHO LIVE WITH YOU AND ARE U.S. CITIZENS OR QUALIFIED ALIENS, YOU CAN APPLY ON THEIR BEHALF FOR GOVERNMENT DISASTER HELP. THIS INCLUDES FEMA CASH ASSISTANCE.

- You must apply for relief through your children. Fill out the applications under your children's names, and be clear that the services are for your children only.
- You must provide your children's Social Security numbers.
- You should not be required to provide your Social Security number.
- Do not provide any information about your own immigration status.
- Do not provide any false information.

OTHER HELPFUL TIPS

- If you have lost papers in the disaster that prove citizenship, immigrant status, or identity, explain this to agency staff when you ask for help.
- Ask for an interpreter if you need disaster help and do not speak English. An interpreter should be provided to you at no cost. Many agencies that help disaster survivors are required by law to provide language help when it is needed. This includes written materials in your primary language.
- Getting disaster services from the government does not make an immigrant ineligible for citizenship or lawful permanent residence (getting a green card). It does not make an immigrant a public charge.
- Never provide false information to get disaster or other services. This can cause you trouble and may affect your chances of getting U.S. citizenship or a green card.



# 07 AVOIDING HOME REPAIR FRAUD

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## GET SEVERAL BIDS.

- Try to get written bids or estimates from at least three different contractors.

## CHECK OUT THE CONTRACTOR.

- Get the contractor's full name, address and phone number.
- Ask for references and call them.
- Check with the Better Business Bureau and courthouse for criminal history and civil cases against the contractor.
- Be careful when dealing with contractors who have out-of-state license plates.

## GET IT IN WRITING.

- Get a written contract.
- Specify the work to be done.
- Specify the price.
- Don't sign anything you don't understand.

## CONTROL THE MONEY.

- Do not pay for the entire job up front.
  - Try to pay as little as possible up front.
  - It is against the law for contractors in disaster areas to take any money up front unless they have had a local office in your county or one county over for at least one year.
  - Insist on waiting to pay the full amount until after the work is finished.
- You are protected by special rules if the contractor does not have a local office in your county or the next county over.
- Do not make the final payment until you have inspected the work. Make sure you are completely satisfied with the repairs.
- Do not pay in cash.

## REPORT BAD CONTRACTORS TO:

- Better Business Bureau [www.bbb.org](http://www.bbb.org)
- Texas Attorney General [www.texasattorneygeneral.gov/cpd/home-remodeling-and-repair](http://www.texasattorneygeneral.gov/cpd/home-remodeling-and-repair) and **(800) 621-0508**
- the local district attorney

# 08 SMALL BUSINESS ADMINISTRATION LOANS

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THE SMALL BUSINESS ADMINISTRATION (SBA) HAS LOW-INTEREST DISASTER LOANS. YOU DON'T HAVE TO OWN A BUSINESS.

- If you are a renter or home owner, you may be able to borrow money to repair or replace items damaged or destroyed in the disaster.
- Home owners may apply for money to repair or replace their homes. You may be able to get a loan to make your home more disaster proof.
- Apply to FEMA first, then apply to SBA.
- Do it within 60 days or the extended deadline. If you do not, you will miss your chance for an SBA loan.
- The SBA offers loans with long-term repayments, in many cases up to 30 years.

YOU USUALLY HAVE 60 DAYS AFTER THE DISASTER TO APPLY. THE SBA MAY EXTEND THIS DATE. YOU MUST APPLY BY THE DEADLINE OR YOU LOSE YOUR CHANCE TO APPLY.

- The first step is to apply to FEMA at **(800) 621-3362** or [www.disasterassistance.gov](http://www.disasterassistance.gov).
  - Some FEMA benefits are only possible after you apply to the SBA.
  - If FEMA refers you to the SBA to apply for a loan, you must at least apply for the SBA loan or you may not be able to get FEMA help later.
  - You should apply even if you have bad credit.
- You can apply for an SBA loan online at [www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/disaster-loans](http://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/disaster-loans)
- You can also apply in person at a FEMA Disaster Resource Center, by phone, or by mail.
  - Do not miss the filing deadline by waiting for an insurance settlement.
  - SBA can give a loan for repairs while you wait for your insurance to pay.
  - Once your insurance pays, you must repay your SBA loan that covered the repair or replacement costs.
  - SBA cannot give money for damages that your insurance company already covers.

# 09 OTHER RESOURCES

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## AMERICAN RED CROSS

- Register as safe and well [safeandwell.communityos.org/cms/](http://safeandwell.communityos.org/cms/)
- Find a shelter  
[www.redcross.org/get-help/disaster-relief-and-recovery-services/find-an-open-shelter](http://www.redcross.org/get-help/disaster-relief-and-recovery-services/find-an-open-shelter)

## LEGAL AID

- State Bar of Texas legal hotline: **(800) 504-7030**
- Lone Star Legal Aid: [www.lonestarlegal.org](http://www.lonestarlegal.org)
- Houston Volunteer Lawyers: [www.makejusticehappen.org](http://www.makejusticehappen.org) or **(713) 228-0735**
- Legal Services Corporation: [www.lsc.gov/what-legal-aid/find-legal-aid](http://www.lsc.gov/what-legal-aid/find-legal-aid)

## APPLY FOR SNAP BENEFITS, MEDICAID, ETC.

- [www.yourtexasbenefits.com](http://www.yourtexasbenefits.com)

## NATIONAL CENTER FOR MISSING AND EXPLOITED CHILDREN

- To report a missing child call **(866) 908-9570**
- [www.missingkids.com/home](http://www.missingkids.com/home)

## DISASTER DISTRESS HELPLINE

- Call **(800) 985-5990** or text **TalkWithUs** to **66746** if you are in emotional distress from disaster.
- [www.samhsa.gov/find-help/disaster-distress-helpline](http://www.samhsa.gov/find-help/disaster-distress-helpline)

## INTERNAL REVENUE SERVICE

- The IRS is providing tax relief and assistance for victims of Hurricane Harvey.  
[www.irs.gov/newsroom/help-for-victims-of-hurricane-harvey](http://www.irs.gov/newsroom/help-for-victims-of-hurricane-harvey)

## SOCIAL SECURITY ADMINISTRATION

- Alternative pick-up sites for benefits checks: [www.ssa.gov/news/press/releases/#/post/8-2017-6](http://www.ssa.gov/news/press/releases/#/post/8-2017-6)

## HELP WITH PRICE GOUGING AND SCAMS

- Attorney General's Consumer Protection Toll-Free Hotline: **(800) 621-0508**

## ADDITIONAL INFORMATION FROM THE FEDERAL GOVERNMENT

- [www.usa.gov/hurricane-harvey](http://www.usa.gov/hurricane-harvey)

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