



**CONGRESSMAN PETE OLSON TX-22
HURRICANE HARVEY
RESPONSE AND RECOVERY**

**POST DISASTER RECOVERY RESOURCES
SUMMARY OF PROGRAMS
*August/September 2017***

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●●● QUICK GUIDE ●●●

For an immediate life threatening emergency, call 911

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>

Fort Bend County Office of Emergency Management:
281-342-6185
<http://fbcoem.org/>

Brazoria County Office of Emergency Management
979-849-5711
<http://brazoriacountytx.gov/departments/emergency-management>

Harris County Homeland Security and Emergency Management:
Readyharris.org

American Red Cross:
Disaster and Emergency Assistance: <http://www.redcross.org/find-help>

Connect with Evacuees: www.SafeAndWell.org

USDA Farm Service Agency Disaster Assistance Programs:
<https://www.fsa.usda.gov/FSA/webapp?area=home&subject=diap&topic=landing>

For assistance please contact any of my offices, or visit my website at olson.house.gov

●●● FEMA DISASTER ASSISTANCE ●●●

All individuals who were impacted by the flood should apply for FEMA. Please visit www.DisasterAssistance.gov

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.

FEMA public assistance qualifies a county for emergency work, repair or replacement of disaster-damaged facilities, debris removal, and emergency protective measures.

●●● 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 www.DisasterAssistance.gov.**

Individuals 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.

●●● FAQs ABOUT FEMA ASSISTANCE ●●●

All individuals who were impacted by the flood should apply for FEMA assistance.

Please call 1-800-621-3362 or visit www.DisasterAssistance.gov

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 <https://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 certain designated counties.

- 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](tel:8006213362) (Voice or 7-1-1/Relay) or TTY 1-[800-462-7585](tel:8004627585).

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.

••• FAQs ABOUT FEMA ASSISTANCE •••
••• CITIZENSHIP STATUS & ELIGIBILITY •••

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.
- 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 and no information regarding your status will be gathered. 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. If I am an undocumented immigrant, am I eligible for assistance for disaster-related needs?

- You may be eligible under many different programs run by state and local agencies and voluntary agencies for various types of cash assistance.

3. If I am an undocumented immigrant, am I eligible for any assistance from FEMA?

- You may be eligible for short-term, non-cash, emergency aid provided by FEMA.
- You will not be personally eligible for FEMA cash assistance programs but you may apply on behalf of your U.S. Citizen Child.

4. 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

- 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. Businesses in Texas are required to register with the Secretary of State (SOS) at www.sos.state.tx.us. Find a business through SOS or, better yet, make sure it is registered before you do business.
- 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. Coloradans 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.

●●● ASSISTANCE TO INDIVIDUAL HOUSEHOLDS ●●●

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. Flood insurance may be required as indicated below. Forms of help available include: Housing Assistance (including Temporary Housing, Repair, Re-placement, and Semi Permanent or Permanent Housing Construction) and Other Needs Assistance (including personal property and other items).

Please Note: There are maximum available funds, and generally only 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 limited funds 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 \$31,900 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 ●●●

To find the DRC closest to you, go to [fema.gov/disaster-recovery-centers](https://www.fema.gov/disaster-recovery-centers).

●●● REBUILDING ●●●

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

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.

●●● SMALL BUSINESS ADMINISTRATION DISASTER LOANS ●●●

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

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.

Two Ways to Apply to SBA

- Apply online using the Electronic Loan Application (ELA) via SBA's secure website: <https://disasterloan.sba.gov/ela> or call SBA at 1-800-659-2955. Individuals who are deaf or hard-of-hearing may call 1-800-877-8339.

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 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 \$25000 and all EIDL loans over \$25,000. 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%	3.5%
Business Loans	3.305%	6.610%
Non-Profit Organization Loans	2.5%	2.5%
Economic Injury Loans for Businesses and Small Agricultural Cooperatives	3.305%	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 50 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.

Is There Help with Funding Mitigation Improvements?

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 total amount of physical damage to real property, including leasehold improvements, and personal property as verified by SBA to a maximum of \$200,000 for home loans. 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.

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 (40 percent or more of the value of the property or 50% or more of the value of the structure), and (3) intends to repair the damage.
- Businesses – Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery and equipment, up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.
- Homes – Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, up to the amount of the loan for real estate repair or replacement.

●●● USDA ASSISTANCE PROGRAMS FOR INDIVIDUALS ●●● & SMALL BUSINESSES

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.

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:

<http://www.fns.usda.gov/disasters/disaster.htm>.

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.usda.gov/topics/disaster/storms>

Economic Injury Disaster Loans

This program assists small businesses and nonprofits suffering economic injury as a result of disasters by offering loans and loan guarantees. Businesses must be located in disaster areas declared by the President, the Small Business Administration, or the Secretary of Agriculture. There is no matching requirement in this program. The maximum loan amount is \$2 million. Loan terms may extend for up to 30 years. The application period is announced at the time of the disaster declaration. Please see the above section on Small Business Administration.

Physical Disaster Loans

This program provides loans to businesses and nonprofits in declared disaster areas for uninsured physical damage and losses. The maximum loan amount is \$2 million. Loan terms may extend for up to 30 years. There is no matching requirement in this program. This program is administered by the Small Business Administration.

Emergency Loans for Farms

When a county has been declared a disaster area by either the President or the Secretary of Agriculture, agricultural producers in that county may become eligible for low-interest emergency disaster (EM) loans available through the U.S. Department of Agriculture's Farm Service Agency. Producers in counties that are contiguous to a county with a disaster designation also become eligible for an EM loan. EM loan funds may be used to help eligible farmers, ranchers, and aquaculture producers recover from production losses (e.g., when the producer suffers a significant loss of an annual crop) or from physical losses (e.g., repairing or replacing damaged or destroyed structures or equipment, or replanting permanent crops, such as orchards). A qualified applicant can then borrow up to 100% of actual production or physical losses (not to exceed \$500,000) at a below-market interest rate.

State – Texas Department of Agriculture

[http://www.texasagriculture.gov/GrantsServices/RuralEconomicDevelopment/RuralCommunityDevelopmentBlockGrant\(CDBG\)/DisasterRelief.aspx](http://www.texasagriculture.gov/GrantsServices/RuralEconomicDevelopment/RuralCommunityDevelopmentBlockGrant(CDBG)/DisasterRelief.aspx)

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. More information can be found here: <https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants>

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: <https://www.rd.usda.gov/programs-services/multi-family-housing-direct-loans>

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:

<https://www.rd.usda.gov/programs-services/services/rural-development-disaster-assistance>

●●● TAX RELIEF & IRS ASSISTANCE ●●●

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. This news release includes more information, but please speak with the IRS or your accountant for more information.

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

In general, individuals living or with businesses in Aransas, Bee, Brazoria, Calhoun, Chambers, Fort Bend, Galveston, Goliad, Harris, Jackson, Kleberg, Liberty, Matagorda, Nueces, Refugio, San Patricio, Victoria and Wharton Counties may be eligible for relief.

State - Comptroller of Texas

The Governor of Texas, by way of proclamation, has exempted evacuees and relief workers from state and local hotel taxes.

For more information or to request a tax filing extension, call the Comptroller's tax assistance line at 800-252-5555. <https://comptroller.texas.gov/taxes/resources/disaster-relief.php>

●●● OIL & GAS CONCERNS ●●●

In the event of a pipeline or oil and gas related emergency, you should call 9-1-1 and the Texas Railroad Commissions' 24 hour, toll-free hotline at 844-773-0305.

●●● HEALTH & SAFETY ●●●

When water pools, the risk of sickness grows. But a few precautions can keep people safe as they clean up after the deluge. Floodwaters can 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!).

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.

●●● 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.

●●● PICKING UP THE PIECES ●●●

The storm has devastated much of Southeastern Texas. Once the rain and floodwaters recede, it will be time to take stock and develop a recovery plan. Here are some tips and links to resources from the Federal Trade Commission to help make the task less burdensome:

- Contact your insurance company. Ask what the next steps are in assessing any damage to your home or business. Advice for what to look for can be found here: <https://www.consumer.ftc.gov/articles/0377-rebuilding-your-home-or-office-after-weather-emergency>
- Your home and its contents may look beyond hope, but it's possible many of your belongings can be restored. With luck and hard work, your flooded home could be cleaned up, dried out, rebuilt, and reoccupied. More information can be found here: <https://www.consumer.ftc.gov/blog/2013/08/coping-flooding>
- If you're looking for a place to rent during recovery, be cautious of rental listing scams. Scammers often advertise rentals that don't exist to trick people into sending money before they find out the truth. Tips to spot rental scams: <https://www.consumer.ftc.gov/articles/0079-rental-listing-scams>
- You might have had to leave your home without IDs, checks, credit and debit cards, and other documents. You also might be without access to a bank account or paycheck for some time. If you need to get money, understand your options for paying bills and replacing important documents. Below are a few numbers if you need to replace documents. You may also visit <https://www.consumer.ftc.gov/articles/0379-dealing-weather-emergency-getting-back-your-feet-financially> and <https://www.usa.gov/replace-vital-documents> for more information.
 - Social Security Administration 1(800)772-1213
 - Veterans Benefits Administration 1(800)827-1000
 - Medicare 1(800)772-1213 or login to your account at mymedicare.gov
 - Medicaid 1(800)252-8263
 - Driver's License 1(800)357-3639 or <http://www.dps.texas.gov/DriverLicense/renewal.htm>

- Passports 1(877)487-2778 or <https://travel.state.gov/content/passports/en/passports/lost-stolen.html>
- Permanent Resident (Green) Cards <https://www.uscis.gov/file-online/file-form-i-90-online>
- U.S. Military ID Cards <https://rapids-appointments.dmdc.osd.mil>
- Birth, death or Marriage Certificates are issued by individual states <https://www.cdc.gov/nchs/w2w/index.htm>
- Call your creditors and ask for help. If you're a homeowner, even if your home is uninhabitable, you still have a mortgage. Contact your lender to discuss your options. <https://www.consumer.ftc.gov/blog/2013/08/coping-weather-emergency-paying-your-mortgage>

●●● Postal ●●●

Federal – USPS

<https://about.usps.com/news/service-alerts/welcome.htm>

Customers can call 1-800-ASK-USPS (1-800-275-8777) to obtain information, including available, alternate Post Office retail locations, or check the Postal Service website: www.usps.com The Post Office is always open at www.usps.com The Postal Service's smartphone app makes it even quicker to use the most popular functions on usps.com, anytime and anywhere.

For the latest information on USPS service updates, check: <https://about.usps.com/news/service-alerts/>

●●● Education ●●●

Federal - Department of Education

First, the Department has activated its emergency response contact center in response to the disaster. If you are seeking informational resources or seeking relief from Department-based administrative requirements, you may contact the Department toll free at (844) 348-4082 or by email at HarveyRelief@ed.gov. Information for students, parents, and borrowers is also available at <https://studentaid.gov>.

Institutions of Higher Education in the affected region with specific questions about Hurricane Harvey's impact on their administration of the Title IV programs should contact the Dallas School Participation Division. Questions should be directed to Cynthia Thornton, Division Director, at (214) 661-9490 or via email DallasSPD@ed.gov. Institutions in other regions should contact their School Participation Division representatives. For a list of contacts, go to <https://eligcert.ed.gov/>. Third party servicers should contact the Department's Third Party Servicer and Oversight Group at (816) 268-0543 or by email at Fspac3rdpartyserviceroversight@ed.gov.

Guaranty agencies in the Federal Family Education Loan (FFEL) Program with questions about the disaster should contact its regional Financial Partners representative. For a list of regional Financial Partners representatives, go to the Financial Partners' portal at <http://www.fp.ed.gov>. Locate the "Contact Resources" button at the top of the page, and then choose the "Financial Institution Oversight Service" link to get a listing of the regional office representatives.

The U.S. Department of Education today activated its emergency response contact center in response to the devastating impacts of Hurricane Harvey. The Department's K-12 and Higher Education stakeholders who are seeking informational resources as well as those seeking relief from Department-based administrative requirements should contact the Department toll free at 1-844-348-4082 or by email at HarveyRelief@ed.gov.

The Department has also directed federal student loan servicers to provide impacted borrowers flexibility in managing their loan payments during this time. Borrowers can contact their student loan servicer for more information or call 1-800-4FED-AID (1-800-433-3243) to find out their servicer's contact information.

State - The Texas Education Agency

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

Appendix: List of FEMA Grants/Programs

- Individuals and Households Program (IHP)
 - o Agency: Federal Emergency Management Agency
 - The primary vehicle for FEMA assistance to families and individuals after the President issues a major disaster declaration. Grants assist disaster victims whose needs cannot be met through other forms of assistance, such as insurance or other federal programs. Program funds have a wide range of eligible uses, including temporary housing; limited housing repair or replacement; and uninsured medical, dental, or other personal needs
- Cora Brown Fund
 - o Agency: Federal Emergency Management Agency
 - This unique fund directs payments to individuals and groups for disaster-related needs that have not been or will not be met by government agencies or other organizations. A disaster survivor will normally receive no more than \$2,000 from this fund in any one declared disaster unless the Assistant Administrator for the Disaster Assistance Directorate determines that a larger amount is in the best interest of the disaster victim and the federal government.¹⁵
- Crisis Counseling
 - o Agency: Federal Emergency Management Agency

- This program provides grants that enable states to offer crisis counseling services, when required, to victims of a federally declared major disaster for the purpose of relieving mental health problems caused or aggravated by the disaster or its aftermath. Assistance is short-term and community-oriented.
- Disaster Legal Services
 - Agency: Federal Emergency Management Agency
 - These services offer free legal assistance to individuals affected by a major federal disaster. Types of assistance typically include help with insurance claims and guardianships, preparing powers of attorney, new wills, and other lost legal documents.
- Disaster Case Management
 - Federal Emergency Management Agency
 - The governor of an impacted state may request implementation of Disaster Case Management (DCM) in the event of a presidentially declared disaster that includes individual assistance. DCMP allows for immediate services to address disaster-caused unmet needs, such as technical assistance, outreach, initial triage, and disaster case management casework. It may also provide for Disaster Case Management State Grants, which may allow for DCM providers to supply services to survivors with long-term disaster-caused unmet needs
- Public Assistance Grants
 - Federal Emergency Management Agency
 - The Public Assistance (PA) Grant Program is FEMA's primary form of financial assistance for state and local governments. The PA Program provides grant assistance for many eligible purposes, including Emergency work.
 - Provide for the removal of debris and emergency protective measures, such as the establishment of temporary shelters and emergency power generation
 - Permanent work, as authorized by Section 406, which provides for the repair, replacement, or restoration of disaster-damaged, publicly owned facilities and the facilities of certain private nonprofit organizations (PNPs). PNPs are generally eligible for permanent work assistance if they provide a governmental type of service.
 - Reimburses some of the applicant's administrative expenses incurred managing the totality of the PA Program's projects and grants.
- Hazard Mitigation Grants
 - Federal Emergency Management Agency
 - The Hazard Mitigation Grant Program (HMGP) provides grants to states for implementing mitigation measures after a disaster and to provide funding for previously identified mitigation measures to lessen future damage and loss of life. The federal government provides up to 75% of the cost share of eligible projects.
- Pre-Disaster Mitigation Grants
 - Federal Emergency Management Agency

- provides grants and technical assistance to states, territories, and local communities for cost-effective hazard mitigation activities that complement a comprehensive hazard mitigation program and reduce injuries, loss of life, and damage and destruction of property. A minimum of \$575,000 or 1.0% of appropriated funds is provided to a state or local government, with assistance capped at 15% of appropriated funds.
- Community Disaster Loans
 - Federal Emergency Management Agency
 - This program provides loans to local governments that have suffered substantial loss of tax and other revenue in areas included in a major disaster declaration. Typically, the loan may not exceed 25% of the local government's annual operating budget for the fiscal year of the disaster
- Fire Management Assistance Grant Program
 - Federal Emergency Management Agency
 - This program provides grants to state and local governments to aid states and their communities with the mitigation, management, and control of fires burning on publicly or privately owned forests or grasslands. The federal government provides 75% of the costs associated with fire management projects, but funding is limited to calculations of the "fire cost threshold" for each state.
- Disaster Unemployment Assistance (DUA)
 - Agency: Department of Labor
 - Provides benefits to previously employed or self-employed individuals rendered jobless as a direct result of a major disaster and who are not eligible for regular federal or state unemployment compensation (UC).
- Dislocated Worker Activities
 - Agency: Department of Labor
 - The dislocated worker program helps fund training and related assistance to persons who have lost their jobs and are unlikely to return to their current jobs or industries.