



# FEMA

OFFICE OF EXTERNAL AFFAIRS  
CONGRESSIONAL AFFAIRS DIVISION

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## ASSISTANCE TO INDIVIDUALS AND HOUSEHOLDS

The Individuals and Households Program (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. Up to \$33,300 is available in financial help (adjusted each year), although some forms of IHP assistance have limits. Flood insurance may be required as indicated below. These forms of help are available: Housing Assistance (including Temporary Housing, Repair, Replacement, and Semi-Permanent or Permanent Housing Construction) and Other Needs Assistance (including personal property and other items).

### Housing Assistance

**Temporary Housing:** Money to rent a different place to live or a temporary housing unit (when rental properties are not available).

**Repair:** Money for homeowners to repair damage from the disaster that is not covered by insurance. The goal is to repair the home to a safe and sanitary living or functioning condition. FEMA may provide up to \$33,300 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 parts 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, under rare conditions, if this can be done with limited funds. FEMA may provide up to \$33,300 for home replacement. 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.

**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 minimal local building codes and standards where they exist, or minimal 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**

Other Needs Assistance provision of the Individuals and Households Program provides grants for uninsured, disaster-related necessary expenses and serious needs. Flood insurance may be required on insurable items (personal property) if they are to be located in a Special Flood Hazard Area. Assistance includes:

- 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 (fuel, chain saw, firewood)
- Repairing or replacing vehicles damaged by the disaster, or providing for public transportation or other transportation costs
- Moving and storage expenses related to the disaster (including evacuation, storage, or the return of property to a home)
- Other necessary expenses or serious needs (for example, towing, or setup or connecting essential utilities for a housing unit not provided by FEMA)
- The cost of a National Flood Insurance Program group flood insurance policy to meet the flood insurance requirements

### **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 stating that you/they are a United States citizen, 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. Furthermore, 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, however, 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, more than one type of IHP assistance may be provided to the household. Only FEMA 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, or 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 value amounts 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/travel trailer) is provided for an initial period of 1, 2, or 3 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. Send appeal letters to: Appeals Officer, FEMA- Individuals & Households Program, National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-7055. Telephone: 1-800-621-FEMA or TTY 1-800-462-7585.

CENTER FOR CONSUMER LAW

UNIVERSITY OF HOUSTON LAW CENTER

Doing more to help consumers



# Texas Consumer Complaint Center

For Problems Concerning:

Debt Collection

Credit/ Credit Cards

Automobile Sales

Automobile Repairs

Houses

Banking

Professionals

Apartments

Other



In 2006, the Center for Consumer Law received a substantial Cy Pres award through the Texas Attorney general's office. The funds were used to strengthen existing programs and create a new entity, the Texas Consumer Complaint Center. Currently led by Director Richard McElvaney, the Texas CCC is a one-stop center for Texas consumer, offering information, advice, and assistance.



Subscribe to a free **Consumer Alert Newsletter**, [click here](#)

If you want more information about your **legal rights**, or **have a question**, [click here](#)

Legal Questions or Issues Due to Harvey?  
Click [here](#) for assistance or contact us at 713-743-2168

**ABC Channel 13 TV explains how the Consumer Complaint Center can help you!**

[Click here for Quicktime](#)

[Click here for Windows Media](#)

Disaster  
recovery

# What can FEMA do for me?

## 1 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 those hotels at [www.femaevachotels.com](http://www.femaevachotels.com). If your hotel is not a participating hotel, save your hotel bill to ask for FEMA reimbursement after you check out.

## 2 Can FEMA help me with rent?

Yes. FEMA can help you with rent at a new place if your home was damaged by a disaster.

## 3 Can FEMA help me with rent if I rented my damaged home?

Yes. FEMA can help you with at least one month's rent at a new place.

## 4 Can FEMA help me repair my home?

Yes, if you own your home. FEMA can provide home owners with a limited amount of help to make your residence safe, sanitary and functional.

- Home owners 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.

## 5 Can FEMA help me 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.

Turn page over for more information.

1-800-504-7030 | [www.lonestarlegal.org](http://www.lonestarlegal.org)



L O N E S T A R  
L E G A L A I D



TEXAS ACCESS TO JUSTICE  
FOUNDATION



### 6 Can FEMA help me with other expenses caused by a disaster?

Yes. FEMA can help you with the 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 your doctor to give you a note that says your medical or dental expenses were caused by the disaster.
- You may also need to provide receipts for any other expense caused by a disaster.

### 7 Can FEMA help me 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.
- FEMA will not cover your insurance deductible.
- You will need to pay FEMA back after you receive your insurance money.

### 8 How do I ask FEMA to help me?

Call or go online at: 1-800-621-FEMA (3362) or <http://www.fema.gov> or [m.fema.gov](http://m.fema.gov) for smartphones.

#### **Important:**

- Consider filing for FEMA even if you don't think you need it at the time. This can help document your damage in case you later need FEMA help.
- Keep all papers you get from FEMA.
- Keep receipts showing how you spend the money FEMA gives you. Keep these receipts for three years.
- 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.
  - Apply for other benefits such as disaster unemployment and disaster food stamps if possible so you won't be tempted to use FEMA money for living expenses.
- Be sure to claim the total value of your damaged house or property even if it's more than FEMA or insurance limits.
- You can contact Lone Star Legal Aid if you have any problems with FEMA.

Disaster  
recovery

Avoid  
home repair fraud

**1 Get several bids.**

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

**2 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.
- For repairs that cost more than \$10,000, ask the contractor for a copy of their Certificate of Registration with the Texas Residential Construction Commission.
- Be careful when dealing with contractors who have out-of-state license plates.

**3 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.

**4 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 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; the Texas Attorney General; the local district attorney; and Lone Star Legal Aid.**

1-800-504-7030 | [www.lonestarlegal.org](http://www.lonestarlegal.org)





## 1 How do I replace my driver's license?

Call the local Texas Department of Public Safety office. All offices are listed on the website at [www.txdps.state.tx.us](http://www.txdps.state.tx.us).

## 2 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 1-800-772-1213 or visit a local Social Security office.

## 3 How do I replace my food stamps or EBT card?

Food stamps are provided by the Supplemental Nutrition Assistance Program (SNAP). For help with the Texas SNAP program:

- Call 2-1-1
- Call 1-877-541-7905 or 1-800-777-7328

## 4 How do I replace my debit card?

Call your bank. The bank will tell you how to replace your card.

- 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's toll-free number at 1-877-275-3342 for contact information.

Turn page over for more information.

1-800-504-7030 | [www.lonestarlegal.org](http://www.lonestarlegal.org)





**5 How do I replace lost checks?**

Call your bank. The bank will tell you how to report lost checks and get replacements.

**6 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: 1-800-992-3404

[www.americanexpress.com](http://www.americanexpress.com)

Discover: 1-800-347-2683

[www.discover.com](http://www.discover.com)

MasterCard: 1-800-627-8372

[www.mastercard.us/](http://www.mastercard.us/)

VISA: 1-800-847-2911

[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 may be willing to waive some fees and payments due to disasters.

**7 How do I replace a birth or death certificate? How do I replace a marriage license?**

You can go to your local courthouse.

You also can check online at <https://txapps.texas.gov/tolapp/ovra/index.htm>.

- You can use the online application to order vital records.
- This includes:
  - 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).

**8 What else can serve as proof of identity?**

Passport

Military ID

Employer ID card

Adoption record

School ID card

Life insurance policy

Marriage or divorce record

Health insurance card (not a Medicare card)

# FREE LEGAL HELP

## Disaster Recovery

Such as FEMA/insurance, landlord-tenant, probate, document restoration



### State Bar of Texas Hotline

(voicemails accepted)

**(800) 504-7030**

[TexasBar.com/Disasters](http://TexasBar.com/Disasters)



### Legal Aid Clinics (in-person)

**(713) 228-0732**

[MakeJusticeHappen.org/Harvey](http://MakeJusticeHappen.org/Harvey)



### Legal Line (live phone bank)

Mon-Fri, Sept. 5th - 29th, 3 to 5 pm

1st and 3rd Wednesday, 5 to 9 pm

1st Thursday, 5 to 9 pm (Spanish)

**(713) 759-1133**

[hba.org](http://hba.org)

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**WARNING FROM THE STATE BAR OF TEXAS:** Solicitation of a potential legal case is a crime unless the lawyer has a family relationship with you or you have been a client of the lawyer in the past or are currently a client. Solicitation of you is also a crime if perpetrated by a non-lawyer employee or representative of the lawyer, unless the previous conditions exist. Please report any prohibited contacts by lawyers or their representatives, whether in person, telephone, or otherwise, to your local law enforcement authority or the State Bar of Texas at (877) 953-5535.

# ASISTENCIA LEGAL

## Recuperación de Desastre

Como FEMA/seguro, problemas con propietario, restauración de documentos



**Estado Barra de Texas Línea Directa** (mensajes aceptados)  
**(800) 504-7030**  
[TexasBar.com/Disasters](http://TexasBar.com/Disasters)



**Clinicas de Ayuda** (en persona)  
**(713) 228-0732**  
[MakeJusticeHappen.org/Harvey](http://MakeJusticeHappen.org/Harvey)



**Consejos Legales** (en vivo de teléfono)  
Lunes-Viernes hasta el 30 de septiembre, 3-5 pm  
El primer y tercer miércoles, 5-9 pm  
El primer jueves, 5-9 pm (**Espanol**)  
**(713) 759-1133**  
[hba.org](http://hba.org)

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**ADVERTENCIA:** La Barra de Texas le recuerda al público que la solicitud de un caso legal potencial es un delito a menos que el abogado tiene una relación de parentesco con usted o usted ha sido un cliente del abogado en el pasado o están actualmente un cliente. Solicitud de que también es un crimen si perpetrado por un empleado que no es abogado o representante del abogado, a menos que existan las condiciones anteriores. Informe de cualquier contactos prohibidos por abogados o sus representantes, ya sea en persona, por teléfono o de otra forma, a la autoridad de aplicación de la ley local o la barra del estado de al (866) 224-5999 teléfono gratuito de Texas.

# Know Your, Rights!

## CENTER FOR CONSUMER LAW UNIVERSITY OF HOUSTON LAW CENTER

The next session of People's Law School is September 30.

This special session will be devoted to legal issues faced by the victims of Harvey. To register for this special Harvey People's Law School, [click here](#).

Have you ever had a family law, wills, or landlord/tenant question? Are you being harassed by a debt collector, stuck with a lemon or interested in starting a business? These are just some of the legal topics taught at the People's Law School! The People's Law school is a free program focused on sharing information with the public about their legal rights and the role these rights play in their daily lives. More than 50,000 people have attended classes at the People's Law School, taught by volunteer judges, lawyers and law professors. For more information about the People's Law School, check out the links below.

*Houston Chronicle calls People's Law School an "amazing service."*

- [View class presentations](#)
- [Directions](#)
- [Information about The People's Law School](#)
- ["The People's Lawyer"](#)

**Presented By:**  
The University of Houston Law Center - Center for Consumer Law

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To The Peoples' Lawyer  
University of Houston Law Center



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# HURRICANE HARVEY DISASTER UNEMPLOYMENT ASSISTANCE DUA

## APPLY BY SEPT 27, 2017

Online at [www.twc.state.tx.us](http://www.twc.state.tx.us), then click on Disaster-related Unemployment Benefits OR Call a tele-center at 800-939-6631

If you are not eligible for regular unemployment benefit, you may be eligible for Disaster Unemployment Assistance (DUA) if you lost your job as a direct result of Hurricane Harvey\* and one of the following:

- **You lost job that was more than 50% of your total income;**
- **You live in, work in, or travel through the disaster area;**
- **Your place of employment was damaged or closed;**
- **You were scheduled to start a new job but it no longer exists or you can no longer reach the new job;**
- **You suffered injury or incapacitation; or**
- **You became the breadwinner or major support of the household due to the death of the head of household.**

Temporary or seasonal employees are only eligible for the weeks they would have been employed if the disaster had not occurred.

\*[Being evacuated or moving is “a direct result of Harvey”.]

### COUNTIES DECLARED FEDERAL DISASTER AREAS:

Aransas, Bee, Brazoria, Calhoun, Chambers, Fort Bend, Galveston, Goliad, Harris, Jackson, Kleberg, Liberty, Matagorda, Nueces, Refugio, San Patricio, Victoria, Wharton ;and Colorado, Fayette, Hardin, Jasper, Jefferson, Montgomery, Newton, Orange, Sabine, San Jacinto and Waller