

November 6, 2019
DR-4466-TX DFS 018
FEMA News Desk: **512-490-3890**

Daily Fact Sheet

DAY 34

KEY MESSAGES

- Survivors who have applied for federal aid should now be receiving determination letters.
 - Survivors should read the letter carefully. It will explain the eligibility decision and the reason for the decision.
 - If approved, the letter will state the dollar amount of the grant and how the funds should be used.
 - If ineligible, the letter will explain why and how the applicant can appeal the decision.

- What to expect during a FEMA housing inspection:
 - Inspections generally take 30-40 minutes
 - No fee for services
 - Inspector is required to review and document both structural and personal property damage to file a report.
 - An adult 18 or older who lived in the household before the disaster must be present at the inspection.
 - The inspector will verify by requesting
 - Photo identification
 - Proof of occupancy
 - Proof of ownership
 - Inspectors DO NOT determine eligibility or the value of damage or losses.

- Texas residents in disaster-declared counties whose wells or septic systems were damaged by Tropical Storm Imelda, may be eligible for financial help from FEMA. Septic systems and wells are generally not covered by flood insurance.
 - Eligible services for septic tanks may include cleaning, repairing or replacing the septic system as needed.
 - Awards are also available for the repair or decontamination of private wells that are the sole source of water for a home.

- Residents in Montgomery, Jefferson, Liberty, Chambers, Orange, Harris, and San Jacinto counties affected by severe storms and flooding, and who sustained damages to their home or property are urged to file a claim with their insurance company if they have a homeowner's or flood insurance policy first, and then register for disaster assistance with FEMA.
 - Although FEMA cannot make them whole, it may help them move forward by providing grants for basic repairs to make their home safe, sanitary and secure. FEMA assistance may also provide temporary help with a place to stay while they build a recovery plan.
 - The deadline to register for FEMA aid is Dec. 3, 2019.
 - It's important for survivors who have registered for aid to stay in touch with FEMA if there are changes to the address where they are staying, or their contact information.

- Renters in Texas counties with damage from Tropical Storm Imelda may be eligible for federal disaster assistance.
 - There are federal grants that can help pay for temporary housing. They can be used for a 30-day period, subject to review until renters' previous homes are livable or until they find another home.

- Residents are urged to watch for and report any suspicious activity or potential fraud. The most common post-disaster fraud practices include phony housing inspectors, fraudulent building contractors, bogus pleas for disaster donations and fake offers of state or federal aid. FEMA never charges a fee for its inspectors and they always carry identification badges.
 - Those who question the validity of a contact or suspect fraud are encouraged to call the toll-free FEMA Disaster Fraud hotline at **866-720-5721**. Complaints also may be made by contacting local law enforcement agencies.

- The FEMA News Desk phone number is **512-490-3890** for all media inquiries

- As of **Nov. 5, 2019**:
 - More than **\$56.7 million** in disaster grants has been approved for Texas homeowners and renters who sustained uninsured or underinsured losses from those storms. The total includes:
 - More than **\$49.4 million** in housing grants for people to assist in rebuilding or repairing their homes and to provide a safe place to stay right now while they consider their long-term housing options.
 - Nearly **\$7.3 million** in grants for Other Needs Assistance to survivors.
 - **31 FEMA** inspectors completed **20,032 home inspections**, or more than **98 percent** of assigned inspections in all declared counties.
 - DRCs have received **3,340** visits.
 - DSA has visited **34,139 homes**, had **13,631 survivor interactions**, performing **1,048 registrations in local communities**.
 - SBA has received **2,799** applications for low-interest disaster loans and has approved more than **\$37.4 million**.

- NFIP has received **10,721** claims, **5,847** of which (or **55** percent) have closed with the total amount paid of more than **\$369.5 million**, as of Tuesday, Nov. 5, 2019.
- State/federal Disaster Recovery Centers (DRC) are now open in Orange, Liberty, Montgomery, Harris, Jefferson and Chamber counties. **All DRCs are open from 8 a.m. to 6 p.m., six days a week (Monday – Saturday) unless otherwise noted and until further notice.** Survivors with damages within the designated counties can visit any available Disaster Recovery Center to seek assistance.

ORANGE COUNTY

Orange County Convention and Expo Center
11475 Farm to Market Road 1442
Orange, TX 77630

MONTGOMERY COUNTY

Bull Sallas Park Fair Association Bld.
21675A McCleskey Road
New Caney, TX 77357

LIBERTY COUNTY

Jack Hartel Bld.
318 San Jacinto Street
Liberty, TX 77575

Cleveland Senior Citizens Organization

220 Peach Ave.
Cleveland, TX 77327

HARRIS COUNTY

Harris County Social Services Bldg.
9418 Jensen Drive
Houston, TX 77093

May Community Center

2100 Wolf Rd
Huffman, TX 77336

CHAMBERS COUNTY

Mobile DRC at
Winnie Stowell Community Bld.
335 South Park St.
Winnie, Texas 77665

JEFFERSON COUNTY

1310 Pennsylvania Ave.
Beaumont, TX 77701

- An SBA Business Recovery Center is currently open in Orange County. Business Recovery Centers are one-stop locations for businesses to access disaster recovery specialists who will answer questions about SBA's disaster loan program, explain the application process and help each business owner complete their electronic loan application.

Orange County Convention and Expo Center

11475 Farm to Market Road 1442

Orange, TX 77630

Hours: Mondays - Fridays, 8 a.m. - 5 p.m.

Obtain/Maintain & NFIP/Group Insurance

- As part of the effort to reduce future expenses from floods, FEMA directly purchases Group Flood Insurance Policy (GFIP) certificates on behalf of applicants who are required to buy and maintain flood insurance but who may not otherwise be able to purchase a policy. The GFIP is a policy that is established for each disaster declaration that results from flooding and authorizes the provision of Individual Assistance (IA).
- For purposes of our Individuals and Households Program (IHP), federal financial assistance comes in the form of Home Repair, Replacement, Permanent Housing Construction (PHC), or Personal Property.
 - Therefore, applicants who live in a designated Special Flood Hazard Area and receive IHP Assistance for Home Repair, Replacement, PHC, or Personal Property must obtain and maintain flood insurance coverage for at least the amount of disaster assistance they receive from FEMA for NFIP-insurable items real or personal property.
- Some homes received previous assistance and had an "obtain & maintain" requirement placed on the residence. For these homes, flood insurance coverage must be maintained at the address for as long as it exists, and for at least the assistance amount awarded for flood-damaged, NFIP-insurable losses.
 - If the home is sold or otherwise becomes owned by someone else, the requirement to purchase and maintain flood insurance carries over to any subsequent owner.
- The 36-month GFIP policy term begins 60 days after the date of the presidential disaster declaration.
 - For those who purchase an individual policy, coverage becomes effective 30 days following NFIP's receipt of the applicant's name and premium payment from either the local, state, territorial, tribal government or FEMA.
- FEMA gives applicants a 45-day notice of policy expiration and a final notice of termination of coverage. When the GFIP expires, **the applicant is responsible for purchasing and**

maintaining flood insurance on their own. Failure to maintain flood insurance will affect applicant eligibility for future disaster assistance.

- Applicants who are approved for an SBA disaster loan for home or personal property damages during the disaster in which a flood insurance requirement is established will **not** be considered for a FEMA-purchased GFIP certificate.

Hazard Mitigation

- **From Oct. 28 – Nov. 9**, FEMA flood mitigation specialists can answer questions about home repair, making disaster plans, putting together supply kits and the importance of flood insurance. Mitigation is the effort to reduce the loss of life and property damage by lessening the impact of future disasters. The mitigation specialists will be available at:

LIBERTY COUNTY

McCoy Lumber

810 S Hwy. 146

Dayton, TX 77535

Wednesday, Oct. 30 – Saturday, Nov. 9

Monday- Friday – 7 a.m. to 5:30 p.m.

Saturday - 8 a.m. to 5 p.m.

JEFFERSON COUNTY

Ritter Lumber

2004 Hwy 365

Nederland, TX 77627

Wednesday, Oct. 30 – Saturday, Nov. 9

Monday- Friday - 7 a.m. to 5:30 p.m.

Saturday - 8 a.m. to 5 p.m.

Lowe's

8383 Memorial Blvd.

Port Arthur, TX 77640

Monday- Friday - 7 a.m. to 5:30 p.m.

Saturday - 8 a.m. to 5 p.m.

MONTGOMERY COUNTY

McCoy Lumber Supply

20341 Eva St.

Montgomery, TX 77356

Monday- Friday - 7 a.m. to 5:30 p.m.

Saturday - 8 a.m. to 5 p.m.

- More mitigation events will be held at home improvement stores in disaster-affected Texas counties in the coming weeks.
- FEMA mitigation experts also are available at all Disaster Recovery Centers.

- Texas residents affected by the recent severe storms are advised to get proper permits when rebuilding their damaged property. Every part of a building — from roofs, walls and siding to plumbing, septic systems and heating/air conditioning systems — may require a permit before rebuilding. Permits protect owners, residents, communities and buildings by making sure repairs and/or construction meet current building codes, standards, floodplain ordinances and construction techniques.

Registration Information

- The important thing to do now is register.
 - Go online at www.DisasterAssistance.gov.
 - Call 1-800-621-3362 (FEMA).
 - Disaster assistance applicants, who have a speech disability or hearing loss and use TTY, should call 1-800-462-7585 directly.
 - For those who use 711 or Video Relay Service (VRS), call 1-800-621-3362.
 - The toll-free telephone numbers will operate from 7 a.m. to 10 p.m. (local time) daily.
 - Registering with any other agency does not constitute a registration with FEMA.
 - If you already called FEMA to register for assistance for damage caused by the recent storms and flooding, you will not need to reapply. You can call the FEMA help line and speak with a representative if you have any questions.

Help with SBA Loans

- Applicants can apply for a low-interest disaster loan online using SBA's secure website at <https://disasterloan.sba.gov/ela>.
- Survivors can get more information on SBA disaster assistance by calling SBA's Customer Service Center at 800-659-2955, by visiting www.sba.gov/disaster, or by emailing disastercustomerservice@sba.gov. Individuals who are deaf or hard of hearing may call 800-877- 8339.