

Do's and Don'ts

For Texas Hurricane Survivors

If you are a homeowner or renter affected by Hurricane Harvey, the recovery process may seem daunting. But knowing where to start can help you make the most of state and federal disaster help. In addition to registering for FEMA disaster assistance and applying for a low-interest loan with the U.S. Small Business Administration (SBA), this list of Do's and Don'ts will help you make the best choices for your recovery.

WHAT TO DO AFTER A DISASTER

| DO'S | DON'TS |
|--|---|
| File a storm damage claim with your insurance company.  |  Submit more than one registration per household. |
| Fully inspect your home for damages before entering.  |  Assume only homeowners can apply for help. Renters may qualify for assistance, too. |
| Take photographs or video of damage before cleaning up storm damage and starting repairs.  |  Wait for an insurance settlement to register. |
| Report damage to local officials and check with them for the latest on debris removal.  |  Worry that federal disaster assistance is taking money away from someone else. FEMA provides assistance to all eligible applicants. |
| When available, visit home improvement stores for expert advice and guidance from FEMA professionals on rebuilding smarter and stronger.  | |
| Keep recovery-related receipts.  | |



Face-to-Face Help is Available at Your Nearest Disaster Recovery Center

State of Texas/federal Disaster Recovery Centers (DRCs) are open across Texas to offer in-person help to individuals, families and businesses affected by Hurricane Harvey.

Recovery specialists from FEMA, SBA, the State and other agencies staff these centers and meet individually with survivors to answer questions, provide updated application information and help those applying for the first time.

To find the nearest DRC visit www.fema.gov/drc.
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DRCs are accessible to people with disabilities and have assistive technology equipment, allowing Harvey survivors to use amplified telephones, phones that display text, amplified listening devices for people with hearing loss and magnifiers for people with vision loss.

Video Remote Interpreting is available and in-person sign language is available by request. The centers also have accessible parking, ramps and restrooms.

American Sign Language interpreters are available to assist at a DRC and can be requested via text message at (470) 379-5943.

FEMA Decision Letter

You Have the Right to Appeal

If you received a letter from FEMA regarding your eligibility for assistance, make sure to read it carefully. Sometimes a simple correction or updated information is all it takes to get your recovery back on track.

If you think a mistake has been made, let FEMA know right away by calling the FEMA Helpline or visiting a Disaster Recovery Center.

Did You Know?

- Applicants for FEMA’s Individuals and Households Program who have been found ineligible for assistance can have FEMA revisit their cases.
- Everyone has the right to appeal. Appeals may relate to eligibility, the amount or type of help provided, a late application, a request to return money, or continuing help. The appeal must be sent to and postmarked within 60 days of the date you received the letter.

To Appeal:

- Explain in writing why you think the decision about the amount or type of assistance is not correct.
- When submitting the letter, the applicant needs to include his or her full name, date and place of birth, and current address.
- Sign the letter. It must be notarized and accompany a copy of a state-issued identification card. If you cannot do that, write: “I hereby declare under the penalty of perjury that the foregoing is true and correct.”
- All appeals should be dated, include the FEMA application number and the disaster number (DR-4332). Mail it to:

FEMA National Processing Service Center
 P. O. Box 10055
 Hyattsville, MD 20782-7055

Or fax to (800) 827-8112; Attention: FEMA.

WHAT to DO if YOU DISAGREE with FEMA’S DECISION LETTER

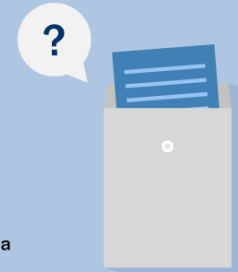
1 Read the letter carefully to find out why the decision was made.

Do you need to provide additional information?

- Insurance determination letter.
- Proof of occupancy or ownership.
- Proof of ID.
- Applicant’s signature.

Common reasons for the initial decision:

- The damage was to a secondary home or a rental property, not a primary residence.
- Someone else in the household applied and received assistance.
- Disaster-related losses could not be verified.
- Insurance covered all losses.



2 Contact FEMA for help with filing an appeal or any questions.

CALL

800-621-3362
 (711 or Video Relay Service available)
 800-462-7585 (TTY)

VISIT

A Disaster
 Recovery Center



3 File a written appeal.

Explain why you think the decision was not correct.

- Provide supporting information and documents.
- Include your FEMA registration number on all documents.
- Sign the letter.



Mail or fax your appeal within 60 days of the decision letter date, or drop it off at a Disaster Recovery Center.



Beware of Identity Thieves

Scam Artists after a Disaster

Texas survivors of Hurricane Harvey should watch for and report any suspicious activity or potential fraud from identify thieves, scam artists and other criminals. In some cases in Texas, thieves have tried to register with FEMA using names, addresses and Social Security numbers they have stolen from other people.

Identity Theft

- The aftermath of a disaster can attract opportunists and con artists. You should be alert to fraudulent attempts to obtain money or steal personal information.
- FEMA and the U.S. Small Business Administration (SBA) staff never charge applicants for disaster assistance, inspections or help in filling out applications.
- Scammers may ask you for your Social Security Number, bank account number or other sensitive information.
- These fraudulent attempts may be made in person, over the phone or by e-mail.
- Don't fall for scam artists who promise a disaster grant and ask for large cash deposits or advance payments in full.
- Federal and state workers do not solicit or accept money.



Phony Housing Inspector

You should watch out for people posing as housing inspectors claiming to represent FEMA or SBA. Inspectors representing FEMA and SBA carry photo identification. FEMA inspectors already have each applicant's nine-digit registration number and will not ask for this number.

If you have any concerns about individuals representing themselves as FEMA, or would like to report fraud, please contact the National Center for Disaster Fraud at (866) 720-5721. You can also report fraud to the Federal Trade Commission at www.ftccomplaintassistant.gov.

If you believe you might be the victim of a home repair scam or price gouging, call the Office of the Texas Attorney General at (800) 252-8011.



Clip and Save Important Contacts

FEDERAL AGENCIES:

FEMA Helpline
(800) 621-3362 (711 or VRS)
or (800) 462-7585 (TTY)
FEMA Fraud Hotline (800) 323-9603
U.S. Small Business Administration (800) 659-2955
or (800) 877-8339 (TTY)
National Flood Insurance Program (800) 427-4661
or (800) 427-5593 (TTY)
Internal Revenue Service (800) 829-1040
or (800) 829-4059 (TTY)
Social Security Administration (800) 772-1213
Department of Veterans Affairs (800) 827-1000
FEMA Disaster Recovery Center Locator:
www.fema.gov/drc

STATE AGENCIES:

Texas AG Consumer Protection Help Line
(800) 621-0508
Texas Windstorm Insurance Assoc. & Texas FAIR Plan
(877) 281-1431
or Spanish: (866) 443-3144
Texas Dept. of Insurance Consumer Help Line
(800) 252-3439
Shelter, food, and disaster services 2-1-1
Education Hotline for Houston, Beaumont and Victoria areas
(512) 463-9603
AlertHouston Emergency Updates
3-1-1 or (713) 884-3131
Governor Greg Abbott Information Hotline
(800) 843-5789