



TXGDEM E-News Update



FEMA

Texas E-News Update includes information on federal and state resources available to help Texas businesses and employees recover from Hurricane Ike. We welcome your comments, questions, good stories and suggested topics. See the last section for information on how to contact us.

SITUATIONAL UPDATE

- The Federal Emergency Management Agency (FEMA) has announced that four more Texas counties – Anderson, Bowie, Leon and Milam – have been added to the Sept. 13 federal disaster declaration for Hurricane Ike. This makes local governments, tribal governments and certain private nonprofit organizations in those counties now eligible to apply for FEMA Public Assistance.
- As of the close of business Oct. 26, 2008, 712,097 people had registered for disaster assistance as a result of Hurricane Ike, and more than \$315 million in payments had been approved by FEMA. Additionally, more than 84,500 people had visited FEMA/Texas Disaster Recovery Centers throughout the state.
- Deadlines to remember:
 - Registration for individual assistance from FEMA: Nov. 12, 2008
 - Disaster Unemployment Assistance: Nov. 12, 2008
 - Small Business Administration (SBA) loan applications: Nov. 12, 2008
 - SBA economic injury disaster loans: June 15, 2009

DEADLINE NEARS FOR PRIVATE NONPROFITS TO REQUEST DISASTER AID

Certain private nonprofit organizations suffering facility damage from Hurricane Ike have only until Nov. 11 to file Requests for Public Assistance (RPAs) with the State of Texas.

Filing RPAs is part of the process of applying for reimbursement grants from the Federal Emergency Management Agency (FEMA) for the cost of debris removal, emergency protective measures, road repairs, repair of water control facilities and restoration of buildings and utilities.

While Public Assistance is oriented to public entities, some private nonprofits may qualify for help as well if they provide “essential services” of a governmental nature.

Federal regulations separate nonprofits into two camps: critical facilities (power, water, sewer and wastewater, education and fire protection and support services for critical facilities), and noncritical facilities (low income housing, assisted living facilities,

rehabilitation programs, etc.). Both may apply directly to FEMA via the RPA for uninsured costs of debris removal and emergency protective measures.

Nonprofits with noncritical facilities must apply for a U.S. Small Business Administration low-interest disaster loan for repair of permanent facilities. If the PNP is declined for an SBA loan, the nonprofit will be considered for FEMA assistance. There is no SBA requirement for nonprofits with critical facilities.

Nonprofit organizations should file a Request for Public Assistance (RPA) with State of Texas Public Assistance no later than Nov. 11, 2008. Early inspection and documentation of facilities will insure appropriate reimbursement of eligible damages. Call State Public Assistance at **1-512-465-5848** for information.

Details of the program and examples of eligible and ineligible facilities are available on the Internet at http://www.fema.gov/government/grant/pa/9521_3.shtm. Requests for Public Assistance forms can be found at www.txdps.state.tx.us/dem/pages/dr1791_pa_forms.htm. Complete the form and fax it to FEMA's Austin office at **1-512-465-5803**. FEMA pays reimbursement grants to the State of Texas on behalf of local governments, Indian governments and the private nonprofits.

TAX QUESTIONS

The Internal Revenue Service (IRS) provides resources and assistance when major disasters and emergencies occur. The IRS Disaster Assistance Hotline is open 8 a.m. to 10 p.m. CDT Monday through Friday at 1-866-562-5227. Information also can be found at the IRS Disaster Relief and Emergency Assistance Web site at <http://www.irs.gov/businesses/small/article/0,,id=156138,00.html>.

This site is a resource center for individuals and businesses that need assistance and tax relief in a presidentially declared disaster area. Helpful links include FAQ for disaster victims, IRS contact information, publications and forms.

FEMA INSPECTORS AND OTHERS ARE IN TEXAS NEIGHBORHOODS

Inspectors contracted by the Federal Emergency Management Agency (FEMA) are among the personnel working throughout southeast Texas to gauge the losses suffered by businesses and residents as a result of Hurricane Ike. Also in the field are loss verifiers from the Small Business Administration (SBA), as well as residential substantial loss estimators who are providing technical support to local communities.

FEMA Inspectors – After an individual or family registers for assistance, FEMA will determine whether an inspection of the damaged property is necessary. If so, the damage inspector usually makes contact by phone within five to seven days to schedule an appointment with the applicant for a home inspection. Using a hand-held computer, the inspector observes and records disaster-caused damage and views documents relating to such matters as ownership, occupancy and legal residency. The process usually

takes about 30 to 40 minutes and the information is used by FEMA to determine eligibility for the Individuals and Households Program, including Housing Assistance and Other Needs Assistance. Inspectors may visit only those homes assigned to them, meaning neighbors often have different inspectors. **The inspector will not determine whether the applicant is eligible for assistance. Disaster home inspections are free.**

SBA Loss Verifiers – Loss verifiers, also known as construction analysts, contact applicants for SBA loans as soon as possible after applications are received. Like FEMA inspectors, loss verifiers call ahead to set up appointments. Their role is to ascertain what it would cost in today's market to repair, rebuild or replace structures and to replace personal property. The information they collect is used by loan officers, who make determinations about whether loans will be offered and the terms of the loans.

Residential Substantial Damage Estimators – To stay in good standing with the National Flood Insurance Program, communities must enforce regulations relating to “substantial damage.” A structure is considered to be substantially damaged when the cost of returning it to its pre-disaster condition would equal or exceed 50 percent of its pre-disaster value. Several teams, including FEMA personnel, are providing technical assistance to communities to help them determine which buildings are substantially damaged. Teams typically go first to areas identified by local officials and then to particular addresses within those areas. It generally is not necessary for the estimators to see the interior of buildings, though they sometimes go inside when invited. Using computer software developed for this purpose, the teams provide information to local officials on the approximate costs to repair buildings. **Community officials determine pre-disaster valuations and they – not FEMA personnel – determine whether structures are substantially damaged.**

In addition to the above personnel, residents may also be visited by insurance adjustors and local building officials, as well as others involved in the recovery process. Building officials typically charge fees for permits, though the charges are sometimes waived after disasters. None of the personnel listed here will ask for payment, and all will carry photo identification.

The first step in obtaining assistance coordinated by FEMA is to register online at **www.fema.gov** or through the FEMA Helpline at **1-800-621-FEMA (3362)** or **TTY 1-800-462-7585** for those with hearing or speech impairments. Questions about inspections or other concerns can be addressed through the helpline option. Operators are available 24 hours a day, seven days a week.

MITIGATION OUTREACH AT HOME IMPROVEMENT STORES

FEMA's mitigation specialists will be at the following home improvement stores the week of October 27.

Brazoria County

Lowe's
2741 Broadway St.
Pearland, TX 77584
7 a.m. to 7 p.m.
Tues. through Sun.
Oct. 28 to Nov. 2

Harris County

Home Depot
5455 Fairmont Pwky.
Pasadena, TX 77505
8 a.m. to 6 p.m.
Tues. through Sun.
Oct. 28 to Nov. 2

Jefferson County

Lowe's
4120 Dowlen Rd.
Beaumont, TX 77706
8 a.m. to 6 p.m.
Mon. through Sat.
Oct.27 to Nov. 1

FEMA PRIVATE SECTOR OFFICE

This E-News Update is provided by the FEMA Private Sector Liaison, part of the federal response to Hurricane Ike. If you no longer wish to receive these updates, reply with the word "REMOVE" in the subject line. If someone forwarded you this e-mail and you would like to be added to the distribution list, send an e-mail with the word "SUBSCRIBE" in the subject line to Dorothy.Hamory@DHS.gov.

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability, or economic status. Anyone who believes he or she has been discriminated against should contact the FEMA Helpline at 1-800-621-FEMA (3362) or 1-800-462-7585 for the speech- or hearing-impaired.