

HURRICANE HARVEY DISASTER RECOVERY RESOURCES

NO FLOOD INSURANCE? HERE'S WHAT YOU NEED TO DO:

1. Register with FEMA (<https://www.fema.gov/hurricane-harvey> or www.disasterassistance.gov) OR call 1(800) 621-FEMA (3362). FEMA applicants may be eligible to receive: rental payments for temporary housing, unemployment payments, loans to cover residential losses not covered by insurance, and grants for home repairs and replacement of personal property, as well as other disaster-related needs.

What you'll need:

1. Social security number
2. Address of location where the damage occurred (pre-disaster)
3. Current mailing address
4. Current telephone number
5. Insurance information (home and/or flood insurance, if any)
6. Bank checking/savings routing and account number (this allows FEMA to directly transfer disaster assistance funds into your bank account)
7. A description of your disaster-caused damages and losses. Take pictures of all damages before you start to mitigate repairs or throw damage items away. Try to locate receipts or credit card transactions of purchases.

2. File for the Disaster Assistance and Emergency Relief Program (<https://www.benefits.gov/benefits/benefit-details/4418>), and file your Publication 547 form (<https://www.irs.gov/publications/p547/>) with the IRS. Both of these programs allow for residents to write off their losses via taxes, and even refile your most recent taxes, thus potentially getting an unexpected refund, something that could go a long way in recovery.

3. Apply for the Disaster Legal Services Program (<https://www.benefits.gov/benefits/benefit-details/431>). Through this program, the government provides legal services to lower-income individuals. This can help when seeking insurance claims, dealing with contractors and home repairs, etc. A huge benefit.

4. Apply for Rebuild Houston Together (<http://www.rebuildinghouston.org/homeowners.htm>), a group that helps senior citizens rebuild their homes.

5. See if you belong to a group that is a member of the Tool Bank (<http://www.houstontoolbank.org/borrow-tools/first-time-borrowers/>), a group that brings much needed tools to a disaster area. Note you must be a part of one of their member orgs, such as a church or other charity, including neighborhood associations.

6. Apply for assistance with Team Rubicon (<https://teamrubiconusa.org/response/capabilities-services/>) a group that specializes in helping gut homes damaged by disaster so that trade professionals can come in and get the job done faster and cheaper.

7. Workers can apply for lost wages through Texas Workforce Commission: <http://www.twc.state.tx.us/jobseekers/disaster-unemployment-assistance> or call 1-800-939-6631 weekdays 8am-5pm. The Texas Workforce Commission has started to accept applications for disaster-related unemployment benefits to aid workers who lost jobs or self-employed individuals who were unable to work because of damage inflicted by Hurricane Harvey. A claim begins the week of the application, retroactive to that Sunday. Unemployed/underemployed workers should not wait until they return to work to apply.

8. Helpful Websites

www.houstonrecovers.org www.harrisrecovery.org www.houstontx.gov/na/Harvey-Resource-Guide.pdf