

Rebuilding Following a Disaster



Information and Resources for Texans Impacted by Natural and Man-Made Disasters

Rebuilding Following a Disaster
www.TexasBuilders.org
www.TexasBuildersFoundation.org
(512) 476-6346

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Rebuilding Following a Disaster
May 2015

Rebuild With Confidence. Hire a Professional.

On behalf of the building and remodeling industry in Texas, the members of your local home builders association and the Texas Association of Builders want to express their heartfelt sympathies to anyone who has suffered a loss as the result of a disaster. The professional building and remodeling community stands ready to assist our neighbors as we work to help rebuild the homes that were destroyed or damaged.

As you begin to assess the damage to your home and property, we would like to help you make an informed decision regarding your contractor of choice. Before you hire a contractor (builder or remodeler), we strongly encourage you to do your homework to ensure that you are hiring a reputable, qualified individual or company to help you rebuild your home or business.

Important Guidelines to help you select a competent builder or remodeler:

- Make sure the contractor has a permanent business location and a good reputation with the local bank and suppliers.
- Find out how long they have been in the building business. You want to know that your contractor will be around after construction is completed to fulfill any warranty obligations.
- Check with your local Better Business Bureau to learn if any complaints have been filed against the contractor.
- Ask for and verify references.
- Enter into a complete and clearly written contract with your builder or remodeler.
- Do not pay for the entire job up front or pay in cash. In fact, state law prohibits contractors in disaster areas from taking up front money unless they have held a physical business address in the county or adjacent county for at least one year.
- Be cautious of unusually low-priced bids or a hard-sell to “sign today” for a low price.
- Verify that your remodeler is an EPA Lead-Safe Certified Renovator if you are planning work in a pre-1978 home that will disturb more than 6 square feet of painted surfaces inside the home or 20 square feet on the exterior of the home. Learn more at www2.epa.gov/lead/renovation-repair-and-painting-program-consumers.

State and Local Tax Exemptions

Some disaster recovery related expenses are exempt from state and local taxes. Please keep these in mind as you review any bills or invoices that you receive from your contractor.

- Texas does not impose a sales tax on labor for residential repairs.

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- In a declared disaster area, purchasers may claim an exemption from sales tax on separately stated charges for labor to repair or restore non-residential real property damaged by the disaster.
- The materials that are used to perform the repairs are taxable.
- Taxpayers may claim an exemption from sales tax on charges for labor to repair or restore items damaged by a disaster. The exemption may be claimed on labor to repair furniture, appliances, or other items of tangible personal property. The exemption includes labor costs to launder or dry clean damaged clothes or other property.
- Arborists' services, such as cutting down or cutting up damaged or dead trees in a declared disaster area, are not taxable.
- Hauling away branches, limbs, or trees are waste removal services and are taxable.
- Goods and taxable services may be purchased tax free with FEMA, Salvation Army, or Red Cross debit cards and vouchers.

As you begin to repair your home, make sure your contractor is an experienced professional. Please do not hesitate to contact your local home builders association or the Texas Association of Builders if you have questions about hiring a builder or remodeler.

Home Building and Remodeling Resources Industry Trade Associations

Local Home Builders Association

The local home builders association (HBA) consists of home building industry professionals including builders, remodelers, developers, architects, and suppliers. Your local HBA is a resource to the community it serves with regard to the residential construction industry.

Local Home Builders Association (HBA)	City	Phone Number
Big Country HBA	Abilene	(325) 698-4232
Texas Panhandle BA	Amarillo	(806) 353-3565
HBA of Greater Austin	Austin	(512) 454-5588
HBA of Southeast Texas	Beaumont	(409) 899-1001
Bryan-College Station HBA	College Station	(979) 696-0272
BA of Corpus Christi	Corpus Christi	(361) 991-3034
El Paso Association of Builders	El Paso	(915) 778-5387
BA of Greater Fort Worth	Fort Worth	(817) 284-3566
Central Texas HBA	Harker Heights	(254) 699-6964
Greater Houston BA	Houston	(281) 970-8970
Laredo BA	Laredo	(956) 722-5553
East Texas BA	Longview	(903) 758-6416
West Texas HBA	Lubbock	(806) 798-1616
Deep East Texas Association of Builders	Lufkin	(936) 875-3000
Hill Country BA	Marble Falls	(830) 798-2266
Rio Grande Valley HBA	McAllen	(956) 686-2932
Permian Basin BA	Midland	(432) 520-7917
Greater New Braunfels HBA	New Braunfels	(830) 609-4242
Dallas Builders Association	Plano	(972) 931-4840
HBA of San Angelo	San Angelo	(325) 949-0140
Greater San Antonio BA	San Antonio	(210) 696-3800
HBA of Grayson, Fannin & Cooke Counties	Sherman	(903) 891-1700
Temple Area HBA	Temple	(254) 773-0445
HBA of Texarkana	Texarkana	(903) 223-0422
Tyler Area BA	Tyler	(903) 561-3964
BA of Victoria	Victoria	(361) 578-7711
Heart of Texas BA	Waco	(254) 776-8701
North Texas HBA	Wichita Falls	(940) 692-2211



Texas Association of Builders (TAB)

www.TexasBuilders.org

(512) 476-6346

This trade organization was founded in 1946 to represent the interests of the residential building industry in Austin. TAB is an affiliate of the National Association of Home Builders and has 28 local home builders associations across Texas. Representing over 702,500 jobs and more than \$31 billion annually of the Texas economy, the state and local associations play a crucial role in providing housing for Texans. TAB is the second largest home builders association in the nation.

Texas Builders Foundation

www.TexasBuildersFoundation.org

(512) 476-6346

The mission of the Texas Builders Foundation, the charitable arm of the Texas Association of Builders, is to support and develop the future of Texas' construction workforce and facilitate the charitable activities of the residential construction industry. The Foundation has taken the lead in assisting communities that were devastated by both natural and man-made disasters. These projects include:

- Raising funds for the rebuilding effort in Austin and Travis County following the floods in October 2013.
- Establishing a dedicated fund to accept monetary and materials donations to help rebuild the City of West following the fertilizer plant explosion in April 2013. Contributions allowed the Foundation to build a mortgage-free home for one of the victims whose home was destroyed in the blast.
- Partnering with OPERATION FINALLY HOME to build a mortgage-free home for a military hero who was gravely injured in the 2009 Fort Hood shooting massacre.

The Foundation is available as a resource to communities that have suffered major disasters such as tornadoes, flooding or wildfires and can provide information to residents on the rebuilding process.

Texas Society of Professional Engineers (TSPE)

www.tspe.org

(512) 472-9286

The Texas Society of Professional Engineers (TSPE) is a state society of the National Society of Professional Engineers. TSPE, one of the largest state associations in the United States, was founded in 1936 to serve the interests of the individual engineer in Texas across all branches of engineering. Composed of 24 local chapters and eight student chapters, TSPE is the only active, established trade organization devoting its entire effort to the professional, ethical, economic, social and political aspects of engineering in Texas.



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State and Federal Agencies and Resources

American Red Cross

www.redcross.org/find-help
www.redcross.org/find-your-local-chapter#T
(800) RED-CROSS [(800) 733-2767]

The Salvation Army of Texas

www.salvationarmytexas.org
www.salvationarmytexas.org/locations
(214) 956-6000

Better Business Bureau

www.usa.gov/directory/bbb/texas
(703) 276-0100

STATE AGENCIES

Texas Department of Insurance (TDI)

www.tdi.texas.gov
TDI Consumer Help Line: (800) 252-3439

If your insurance policy information has been lost, the Texas Department of Insurance can help you locate your agent or insurance company.

Texas Health and Human Services Commission

Texas 2-1-1
www.211texas.org
211

2-1-1 Texas, a program of the Texas Health and Human Services Commission, is committed to helping Texas citizens connect with the services they need from over 60,000 state and local health and human services programs, including SNAP food benefits (formerly food stamps).

Texas Department of Public Safety

Texas Division of Emergency Management
www.txdps.state.tx.us/dem
(512) 424-2000

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Texas Workforce Commission

www.twc.state.tx.us

Disaster Unemployment Assistance

(800) 939-6631

Texas Comptroller of Public Accounts

www.window.state.tx.us/taxes

For questions about state taxes and fees

Texas Board of Professional Engineers

engineers.tx.gov

(512) 440-7723

The mission of the Texas Board of Professional Engineers, a state regulatory agency, is to protect the health, safety, and welfare of the people in Texas by ensuring that the practice of engineering in the state is carried out only by those persons who are proven to be qualified and by regulating the practice of Professional Engineering in Texas. Search for professional engineers on their website.

FEDERAL AGENCIES

USA.gov

(844) USA-GOV1 [(844) 872-4681]

Are you having trouble finding the information you need? 7 a.m. – 7 p.m. (CST), Monday – Friday (except federal holidays) information specialists will direct you to the government agency that can help you.

DisasterAssistance.gov

www.disasterassistance.gov/disaster-assistance

Federal Emergency Management Agency (FEMA)

www.FEMA.gov

www.fema.gov/disaster-recovery-centers

Helpline: (800) 621-FEMA (621-3362)

For speech or hearing-impaired: (800) 462-7585

FEMA's "Help After A Disaster: Applicant's Guide to the Individuals & Households Program"

http://www.fema.gov/pdf/assistance/process/help_after_disaster_english.pdf

http://www.fema.gov/pdf/assistance/process/help_after_disaster_spanish.pdf

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Internal Revenue Service

www.irs.gov

www.irs.gov/uac/Contact-My-Local-Office-in-Texas

IRS Taxpayer Advocate Service:

Austin	(512) 499-5875	Houston	(713) 209-3660
Dallas	(214) 413-6500	Other	(877) 777-4778

Small Business Administration

www.sba.gov

Office of Disaster Assistance

(800) 877-8339

Social Security Administration

www.ssa.gov

(800) 772-1213

U.S. Department of Veterans Affairs

www.va.gov

Nationwide Benefits Information (800) 827-1000

Telecommunications Device for the Deaf (TDD) (800) 829-4833

Life Insurance (800) 669-8477

Disaster Distress Helpline

Substance Abuse and Mental Health Services Administration

U.S. Department of Health and Human Services

distresshelpline.org/disasters

(800) 985-5990

LOCAL CONTACTS

For more information and assistance specific to your area, contact:

County Sheriff's Office

County Commissioners

County Appraisal District

City Offices – Office of the Mayor and City Council

City Building and Permitting Office

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Storm Recovery Insurance Tips

[StormLink](#) | [Contact TDI](#) | [File an Insurance Complaint](#) | [Report Insurance Fraud](#) | [Helpful Publications](#)

- **Call your insurance agent or company as soon as possible to report property damage.** Keep a record of everyone you talked to from your company. Be prepared to answer questions about the damage. Follow the call immediately with a written claim to protect your rights under Texas' prompt-payment law. If you need financial assistance, ask your agent for an advance payment.
 - If you have a separate wind and hail policy with the [Texas Windstorm Insurance Association \(TWIA\)](#), report claims at 1-800-788-8247.
 - If you have flood damage and have a flood policy with the [National Flood Insurance Program \(NFIP\)](#), report your claim to your insurance agent or adjuster. Read more about [Filing Your Flood Insurance Claim](#).
 - Contact your auto insurance company if your car was damaged by a storm and you have comprehensive coverage.
- **Ask your agent about ALE.** ALE may provide coverage for some of the expenses you incur if you are unable to live in your home because of damage from a covered peril. Most policies pay up to 20 percent of your home's insured value. Provide your insurance company with documentation regarding your expenses. Keep your receipts. When possible, the documentation should include the vendor, date, and amount. Remember that different insurance policies may have different coverages, limits, and procedures for reimbursement.
- **Make a list of your damaged property.** Take picture and video of the damage if possible. Don't throw away damaged items until your insurance adjuster has seen them.
- **Remove any standing water and dry the area as soon as possible.** Move water-soaked items to a dry, well-ventilated area. If you must move items outdoors, put them in a secure area to protect them from theft.
- **Make necessary repairs to protect your home and property from further damage.** If there is partial damage to your home, take reasonable and necessary repairs to protect your home and property from further damage. Cover broken windows and holes to keep rain out. Don't make permanent repairs until instructed by your insurance company. Keep a record of your repair expenses and save all receipts.
- **Contact the Red Cross or FEMA for assistance.** If you need shelter or emergency food or water, contact the Red Cross at 1-800-REDCROSS (1-800-733-2767). If you're not insured and need financial assistance, FEMA might be able to help. Contact FEMA at 1-800-621-FEMA (3362) for the location of a disaster recovery center if the storm is a federally declared disaster.

Repairing Your Home

- **Make sure your adjuster and company can contact you.** If you have to move, give your insurance company and adjuster your temporary address and phone number.
- **Try to be there when the adjuster inspects your damage.** You may also have your contractor at the inspection or have the contractor review the adjuster's report before settling the claim. Don't accept an unfair settlement. Most adjusters can provide proof-of-loss forms if you need to file a flood insurance claim. The claim forms must be filed with the NFIP within 60 days.
- **Make sure your address is visible.** Post a sign with your address and the name of your insurance company in a spot that can be easily seen from the street.
- **Know if you have replacement cost or actual cash value coverage.** Replacement cost is what you would pay to rebuild or repair your home, based on current construction costs. Actual cash value is based on the replacement cost of the dwelling minus a deduction for depreciation. With replacement cost coverage, the company will pay you the actual cash value initially and after repairs are complete, will pay the remaining amount owed on the claim. If you have replacement cost coverage for personal property when your loss occurs, your loss will be paid on an actual cash value basis until the property is repaired or replaced.
- **Be on the lookout for insurance fraud.** A disaster can lure dishonest building contractors and public insurance adjusters who may try to take advantage of you and your insurance company. To report suspected insurance fraud, call TDI's Consumer Help Line at 1-800-252-3439.
- **Work with reputable contractors.** Ask contractors for references and verify them. Contact your Better Business Bureau, local police, or chamber of commerce for information. Insist on an itemized contract in writing and pay only as work is completed. The Texas Deceptive Trade Practices Act prohibits price gouging once the governor has declared an area a disaster area. Call the Office of the Attorney General's Consumer Protection Hot Line, 1-800-337-3928, if you suspect price gouging or any other deceptive business practice.
- **Read our Consumer Alert about [Repairing or Rebuilding Your Home after a Disaster](#)** for tips on working with contractors.

Resolving Your Claim

Your insurance company must acknowledge your claim within 15 days of receiving it. The company may request additional information to settle the claim but then must accept or reject your claim within 15 days or tell you why it needs more time. If the company rejects your claim, it must explain its reasons in writing. The claims handling deadlines may be extended for weather-related catastrophes or natural disasters.

If you disagree with the adjuster's final estimate, tell the company why. The company may have overlooked something and may make adjustments. If you still disagree, you can use the appraisal process or hire a public insurance adjuster.

5/14/2015

Storm Recovery Insurance Tips

The appraisal process is only available in disputes regarding the amount of your claim. It can't be used for settling disputes about whether the damage is covered by the policy.

Once all differences are settled, the company has five business days to mail you a check. Surplus lines carriers have 20 days to pay. If you don't receive your payment promptly, call your agent.

If you need information about the TWIA claims and appeals process, have a complaint, or can't locate your agent or company, call the Coastal Outreach and Assistance Services Team (COAST) at 1-855-35COAST (1-855-352-6278) or visit its website at www.tdi.texas.gov/consumer/coast.html.

Public Insurance Adjusters

Public insurance adjusters charge fees to help negotiate claim settlements with insurance companies. The adjuster must put all the fees in the written contract. If you hire a public adjuster, you might have less money to repair or replace your property because the public adjuster's fee is deducted from your settlement.

Public adjusters are prohibited from giving legal advice and may not participate in the reconstruction or repair of your damaged property. Public adjusters must be licensed by TDI. To learn if a public adjuster is licensed, call TDI's Consumer Help Line at 1-800-252-3439 or use the [Agent Lookup](#) feature on our website at www.tdi.texas.gov.

For more information contact ConsumerProtection@tdi.texas.gov or 1-800-252-3439

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Texas Department of Insurance
333 Guadalupe, Austin, TX 78701
P.O. Box 149104, Austin, TX 78714
512-676-6000 | 1-800-578-4677

About TDI

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- [Contact Information](#)
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- [Report Fraud at TDI](#)

Helpful State Links

- [Texas.gov Portal](#)
- [TRAIL State Search](#)
- [TX Homeland Security](#)
- [Texas State Spending](#)

Site Resources

- [Accessibility & Policies](#)
- [Contact Webmaster](#)
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FACT SHEET

Filing Your Flood Insurance Claim



If your community has been flooded and your property or home has suffered flood damage, please follow these instructions to file your flood insurance claim.

IMMEDIATELY

- **Call your agent or insurance company.** Have the following information with you when you place your call: (1) the name of your insurance company (your agent may write policies for more than one company), (2) your policy number, and (3) a telephone number/e-mail address where you can be reached.
- **When you file your claim, ask for an approximate time frame during which an adjuster can be expected to visit your home so you can plan accordingly.**

ONCE YOU HAVE REPORTED YOUR LOSS

- **An adjuster will work with you to calculate the value of the damage and prepare a repair estimate.**
- **Please keep your agent advised if your contact information changes.** If you are still in a shelter or cannot be easily reached, please provide the name of a designated relative or point-of-contact person who can reach you.

BEFORE THE ADJUSTER ARRIVES

- **Local officials may require the disposal of damaged items.** If you dispose of items, please keep a swatch or other sample of damaged items for the adjuster.
- **Separate damaged items from undamaged items.** If necessary, place damaged items outside the home.
- **Take photographs.** Take photos of any water in the house and any damaged personal property. Your adjuster will need evidence of the damage and damaged items (e.g., cut swatches from carpeting, curtains, chairs) to prepare your repair estimate.
- **Make a list of damaged or lost items and include their age and value when possible.** If possible, have receipts for all items available for the adjuster.
- **If you have damage estimates prepared by a contractor, provide them to your adjuster since they will be considered in the preparation of your repair estimate.**
- **Contact your insurance company if an adjuster has not been assigned to you within several days.**

FOR MORE INFORMATION

For Federal Emergency Management Agency (FEMA) Disaster Assistance, call 1-800-621-3362. For general flood insurance questions, call 1-800-427-4661 or contact your insurance company or agent.



FEMA

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Texas Department of Insurance

Consumer Protection – Mail Code 111-1A
333 Guadalupe • P. O. Box 149091, Austin, Texas 78714-9091
1-800-252-3439 telephone • 512-305-7463 fax • www.tdi.texas.gov

CONSUMER ALERT

Repairing or Rebuilding Your Home after a Disaster

One of the first things you'll have to do to begin putting the pieces back together after a disaster is hire a contractor to repair or rebuild your home. Most licensed or registered contractors are honest and will stand by their work. Unfortunately, however, some unscrupulous people may try to use the confusion and high demand for building services in the wake of a disaster to con you. They may pose as legitimate contractors to engage in a variety of schemes. For instance, they may offer to clear debris, but then dump it illegally once they are paid, leaving you liable for the cleanup costs. Others may demand a large deposit in advance and then vanish without ever doing the work.

The Texas Department of Insurance (TDI) urges you to be careful when hiring contractors to repair, rebuild, or clean up your home or businesses. Here are some tips to help you protect yourself:

Step 1 – Find a reputable contractor

- Use local contractors if possible. Look in your local phone book under “Contractors,” “Building Contractors,” “Home Repair and Maintenance,” or under headings for specialty contractors – “Electricians,” “Plumbers,” etc.
- Ask your family, friends, or neighbors for the names of contractors they've used and were happy with.
- Use only licensed or registered contractors. In Texas, specialty contractors (plumbers, electricians, etc.) must be licensed to legally do business in the state. Although there are some exemptions, most homebuilders and remodelers must be registered.
 - To verify an electrician's or other specialty contractor's license, contact the **Texas Department of Licensing and Registration** at 1-800-803-9202, www.license.state.tx.us.
 - To verify a plumber's license, call the **Texas State Board of Plumbing Examiners** at 1-800-845-6584, www.tsbpe.state.tx.us/index.html.
- Call your local Better Business Bureau or the licensing/registration agency to find out whether the contractor has any complaints on file.
- Ask the contractor for references. Call the contractor's former customers to make sure they were satisfied.
- Get written estimates from several contractors before hiring one. Don't automatically go with the lowest bid unless the contractor checks out otherwise.

- Ask whether the contractor has workers' compensation or general liability insurance. Workers' compensation insurance will pay for injuries to the contractor or contractor's employees that occur because of a construction accident. General liability insurance will provide coverage to the contractor for damages the contractor may cause to your house or building.

Step 2 – Get a written contract

- Never sign a blank contract or one with blank spaces. Read the fine print. Have a lawyer review the contract if substantial costs are involved. Before you sign a contract, make sure it includes:
 - The contractor's name, address, phone number, and license number, if required.
 - A clear statement of the work to be done. Don't forget site clean-up and trash removal.
 - An estimated start and completion date.
 - Payment terms and timeline.
 - The contractor's obligation to obtain all necessary permits.
 - How change orders will be handled. A change order is a written authorization to the contractor to change the work described in the original contract. Changes could affect the project's cost and schedule.
 - A detailed description of the materials to be used, including color, size, brand, quality, etc.
 - The length of the warranty period and any limitations.

Step 3: Stay vigilant

- Don't pay the full cost up front. Pay only as the work is completed to your satisfaction. A reasonable down payment is 10 percent of the total cost of the work.
- Don't sign your insurance settlement over to a contractor. Pay the contractor yourself by check so there's a record of your payment.
- Ask the general contractor to provide lien releases or partial lien releases from the subcontractors in order to receive payment.
- If the contractor buys the materials, ask for receipts to make sure you're not being overcharged.
- Keep good records. Make sure you keep a copy of your contract and any change orders. Document any conversations in writing.

Step 4: Get it inspected

- Inspect the contractor's work yourself as you go along to make sure you're satisfied. Address any problems as they arise.

- If excavation work is being performed, make sure a building inspector or other qualified inspector signs off on the work before it is hidden from view to avoid problems in the future.
- Ask your insurance agent whether you need to comply with the Texas Windstorm Building Code. If your home is located in a county bordering the Gulf of Mexico or in Harris County east of Highway 146 (including La Porte, Morgan's Point, Pasadena, Seabrook, and Shoreacres), new construction and repairs may need to comply with the code in order for you to obtain or maintain wind and hail insurance coverage.
- Ask your agent or adjuster about TDI's Windstorm Inspection Program. Repairs and construction subject to the windstorm building code must be inspected by a TDI inspector or a qualified inspector appointed by the Commissioner of Insurance. The inspection must be made during the construction phase, not after the construction has been completed. There is no fee for inspections performed by TDI inspectors. If the construction or repairs meet the code's requirements, you will receive a Certificate of Compliance (Form WPI-8) from TDI. Additional information on the **Windstorm Inspection Program** is available on the TDI website at www.tdi.texas.gov or by calling 1-800-248-6032.

Step 5: Help fight fraud!

- If you suspect that someone has committed insurance fraud, call the **Consumer Help Line** at 1-800-252-3439. You can also report suspected insurance fraud at www.tdi.texas.gov/fraud/index.html.
- Call the **Texas Attorney General's toll-free complaint line** at 1-800-252-8011 to report instances of price gouging or fraudulent business practices following a disaster. You may also report price gouging or fraud online at www.oag.state.tx.us/.

For More Information or Assistance

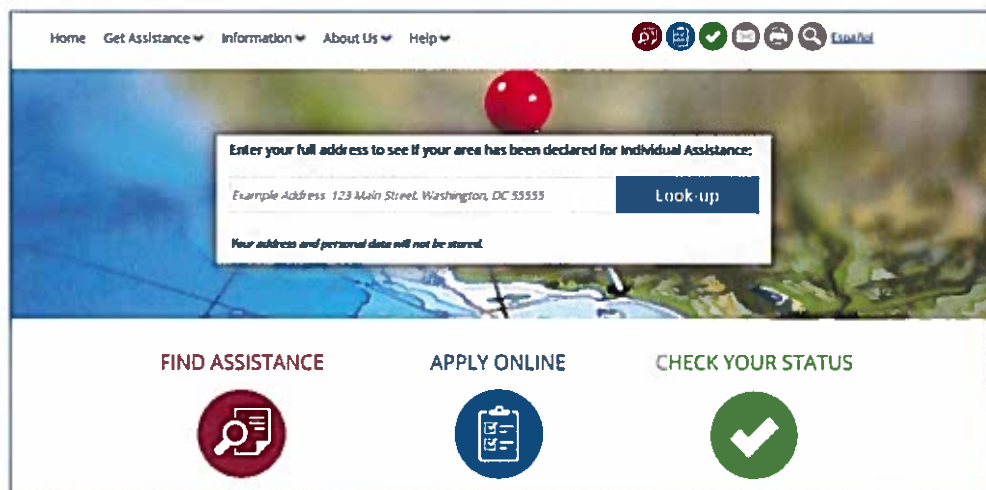
For answers to general insurance questions or for help filing an insurance complaint, call TDI's **Consumer Help Line** at 1-800-252-3439 or visit our website at www.tdi.texas.gov.

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DisasterAssistance.gov

ACCESS TO DISASTER HELP AND RESOURCES

Why use DisasterAssistance.gov?



You can:

- Look up your address to find out if it's in a disaster area declared for Individual Assistance.
- Find assistance you may qualify for by answering questions about your needs, or search by federal agency or category.
- Apply online using desktop, mobile, or tablet devices.
- Check the status of your application and get updates by SMS or email.
- Upload documents to support your application.

You can also:

- View declared disasters by state.
- Locate resources in and around your community.
- Find information for immediate needs like evacuation, shelter, food, water, and medical.
- Stay informed with current FEMA news feeds and Twitter updates.

Get Assistance

Search for and learn about different types of assistance you may qualify for.

Information

Find information and resources that can help you learn how to:

- Prepare for
- Respond to
- Recover from the effects of disaster.

About Us

Read about our mission and background, and learn more about our partners.

Help

Search our FAQs to find answers to common questions, read about our policies, and find the contacts you may need.

You can call the FEMA Helpline 7 days a week

To apply by phone or if you have questions about the application or the help offered by FEMA:

- 1-800-621-FEMA (1-800-621-3362)
- TTY 1-800-462-7585
- 711 or VRS 1-800-621-3362

E-Gov Initiative:

Get a personalized list of assistance you may qualify for from 17 federal agencies, including more than 70 forms of assistance.



DISASTER SURVIVOR APPLICATION CHECKLIST

Apply Online:

- Go to **DisasterAssistance.gov** on your computer or smartphone.
- You can quickly apply for many forms of assistance on one website.
- Update and check the status of your application online.

Apply by phone for FEMA assistance only:

- Call 1-800-621-FEMA (1-800-621-3362).
- People with speech and hearing disabilities can call 1-800-462-7585 (TTY).
- For those who use 711 or Video Relay Service (VRS), call 1-800-621-3362.

INFORMATION CHECKLIST

Before starting your application, you, your co-applicant **or** a minor in your home must be a U.S. citizen, non-citizen national or qualified alien. Please have a pen and paper and the following information ready:

Social Security Number

If you do not have a Social Security number, please **Apply for a Social Security number**, then visit **DisasterAssistance.gov** or call FEMA at 1-800-621-3362 to complete your disaster application. Your household may still be able to receive assistance if there is a minor in the household who is a U.S. citizen, non-citizen national or qualified alien with a Social Security number.

Insurance Information

Describe the type(s) of insurance coverage you have, such as homeowners, flood, automobile, mobile home insurance, etc.

Damage Information

Describe your damages caused by the disaster, including the type of disaster (flood, hurricane, earthquake) and type of dwelling (mobile home, house) or vehicle (car, boat).

Financial Information

Provide your family's total annual household income, before taxes, at the time of the disaster.

Contact Information

Give FEMA the address and phone number where the damages happened and the address and phone number where you can be reached after the disaster.

Direct Deposit Information (optional)

If you are approved for assistance and want your funds deposited directly into your bank account, provide your banking information. This includes:

- Bank name
- Type of account
(ex: checking, savings, etc.)
- Routing number
- Account number



How Do I Find a Place to Stay?

This page contains resources if you have been evacuated or displaced and cannot return to your home. Volunteer agencies provide for immediate short term housing with emergency shelters. For longer term housing needs after a disaster FEMA may assist with several types of assistance.

- [National Disaster Housing Strategy Resource Center](#)

Short Term Shelter

For immediate housing needs, the [American Red Cross](#) and other volunteer agencies set up shelters for people who cannot return to their homes. Listen to your radio or watch local media for the location of the nearest volunteer agency facility.

You can use the normal [text message](#) functionality on your phone to search for open shelters: text SHELTER and a Zip Code to 43362 (4FEMA)

Before you go to a shelter, always check with your local emergency management agency for availability & services. Searching for shelters will not add you to a list. Think of it like doing a search on the Internet.

For health and space reasons, pets are generally not permitted in public emergency shelters. Contact the emergency management office or your local animal shelter or humane society to see if there is a shelter set-up to take pets in an emergency.

Remember if you are [evacuating yourself and your family](#) to have a Family Emergency Plan.

Housing Needs

For those who have short or long term housing needs, FEMA offers several types of [Disaster Assistance](#), including services and grants to help people repair their homes and find replacement housing.

To be eligible:

- The home must be the applicant's primary residence.
- The home must have been destroyed, become uninhabitable, or be inaccessible as a result of the disaster.
- The insurance covering the dwelling does not fully cover applicant's additional living expense

and/or home repairs.

- You must meet basic eligibility criteria for FEMA programs.

[Apply for assistance](#)

[Search for information about housing rental resources](#)

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How Do I Find My Family?

This page provides information about reunification systems that may be available to the public during a disaster.

National Emergency Family Registry and Locator System

FEMA's National Emergency Family Registry and Locator System (NEFRLS) helps reunite families separated during a disaster. It allows displaced individuals to register and provide information about their current location and situation. The system provides a secure web-based environment where survivors and their loved ones can communicate their location as well as provide a personalized message.

Affected individuals, or those seeking information about friends or family, can visit the [NEFRLS](#) website or call the NEFRLS hotline at 1-800-588-9822 to register themselves or inquire about another person. The system is only activated at the request of a state to support Presidentially-declared disasters.

National Emergency Child Locator Center

FEMA also works in collaboration with the National Center for Missing & Exploited Children (NCMEC) to support the reunification of children under 21 years of age with their parent(s) or legal guardian. Individuals reporting or searching for a child missing as a result of a disaster should call the NCMEC National Emergency Child Locator Center (NECLC) at 1-866-908-9570 or 1-877-908-9570. NECLC is only activated at the request of a state to support Presidentially-declared disasters.

Unaccompanied Minors Registry

NCMEC launched the Unaccompanied Minors Registry (UMR), the nation's first national repository created to collect, store, report, and act on information related to children separated from their parent or legal guardian as a result of disaster. Reports to the UMR are received directly by the NCMEC's 24/7 call center staff. Individuals can log on to the [Unaccompanied Minors Registry](#) (UMR). The registry is available for utilization 24 hours a day/7 days a week.

American Red Cross Safe and Well

Additionally, the [American Red Cross](#) maintains Safe and Well, a web-based system that helps reunify friends and family displaced by a disaster. The Safe and Well site is always available and can be used by the public for any disaster, large or small. To speak with someone at the American Red Cross concerning a missing friend or relative, please contact the local American Red Cross chapter where you live or are staying ([Click here](#) to find a local chapter).

Post-Disaster Reunification of Children: A Nationwide Approach Released

On November 3, 2013 FEMA, NCMEC, United States Department of Health and Human Services (HHS), and American Red Cross (ARC) released the Post-Disaster Reunification of Children: A Nationwide Approach. This document reflects our Nation's first attempt to establish a framework and whole community approach for reunifying children separated from their parents or legal guardians in the aftermath of a disaster. [Click here to access the Post-Disaster Reunification of Children document and learn more.](#)

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Helping Pets

This page provides information on how disasters affect your pets and what you can do to help your pets. You can prepare yourself and your pets for disasters by creating a family emergency plan that includes your pet. FEMA supports local efforts to search for and rescue pets after a disaster and you may be able to locate your missing pet using supported resources.

Pet Preparedness

Prior to a disaster create a family emergency plan that includes your pet. Ready.gov includes information on [Caring for Animals](#).

Following a disaster, familiar scents and landmarks may be altered. Pets may become confused and lost, so it is critical to maintain close contact with and leash pets when they go outside. Also, snakes and other potentially dangerous animals displaced by the disaster may have migrated into the area (especially after flooding). In addition, downed power lines can also be a hazard for people and their pets. Be aware of your surroundings and protect your pet and yourself.

Similar to children and adults, disaster-related stress may change a pet's behavior. Normally quiet and friendly pets may become aggressive or defensive. Watch your animals closely, and be cautious around other animals – even pets you know. If you evacuate, take your pets with you!

If you are unable to take your pets with you, place them in a fenced yard with access to shelter, food and water. Contact local emergency management for information regarding availability of emergency shelters for pets.

Locate a Missing Pet

Pets displaced by a disaster are frequently kept in shelters and by organizations in the State where the disaster occurred. Contact your local humane society, animal welfare organization, County or State Animal Response Team to locate the shelters or organizations near you. Additionally, a member of the [National Animal Rescue and Sheltering Coalition](#) may be able to assist in locating the appropriate local response organization.

The search and rescue of pets lost during disasters is undertaken in a coordinated effort between State and local government and local animal response groups with support from FEMA and a range of national animal welfare organizations (such as NARSC, the Humane Society of the United States [HSUS], and Veterinary Medical Assistance Teams [VMATS]). If you are trying to locate pets lost as a result of a disaster, contact your local or State emergency management agency.



What To Do If Your Business or Farm Was Damaged

FEMA does not offer grant assistance to businesses and farmers. However, FEMA does act as a referral agency for business owners and farmers. FEMA may also maintain a list of additional referral resources for business owners and farmers. The referrals may be obtained by calling the FEMA Helpline at 1-800-621-3362 or by visiting fema.gov/disasters. Please select the state in which your disaster occurred.

Business and farm loans are available to people who have suffered damage to business property or economic injury. These low-interest loans are available through the [Small Business Administration](#) and the [Farm Service Agency \(FSA\)](#), to repair or replace damaged property not covered by insurance, and to provide working capital.

You can obtain information at the [Disaster Recovery Center \(DRC\)](#) that may be set up after the President declares a major disaster. You can also call 1-800-621-FEMA (TTY: 1-800-462-7585) for information. You can visit the County FSA office or one of the SBA workshops set up in disaster areas.

In addition, the U.S. Department of Agriculture's Extension Service provides information and materials to farmers, ranchers, and others on what they can do to protect themselves and their property against the hazards associated with disasters. Information is available on such topics as: cleanup of damaged property, sanitation precautions, insect control, food preparation in an emergency, recovery actions on damaged farms, and renovations of damaged equipment and property.

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Removing Mold From Your Home

This page provides information about Disaster related mold and mildew. Links are included for the U.S. Environmental Protection Agency and Centers for Disease Control and Prevention.

Dealing With Mold and Mildew in Your Flood-Damaged Home

After natural disasters such as hurricanes, tornadoes, and floods, excess moisture and standing water contribute to the growth of mold in homes and other buildings.

Be aware that mold may be present and may be a health risk for your family, if your home has water damage due to:

- Flooding,
- Sewage back-up,
- Plumbing or roof leaks,
- Damp basements or crawl space.
- Overflows from sinks or bathtub, or
- High humidity: steam cooking, dryer vents, humidifiers.

The [U.S. Environmental Protection Agency](#) website contains information on mold cleanup and remediation in homes, schools and other large commercial buildings.

The [Centers for Disease Control and Prevention](#) website includes general background information about mold health hazards and mold safety recommendations.

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Coping with Disaster

This page contains information on how to cope after a disaster and is intended for people directed impacted by disasters and for their friends and family to assist them as a support network.

Understand Disaster Events

The emotional toll that disaster brings can sometimes be even more devastating than the financial strains of damage and loss of home, business, or personal property.

- Everyone who sees or experiences a disaster is affected by it in some way.
- It is normal to feel anxious about your own safety and that of your family and close friends.
- Profound sadness, grief, and anger are normal reactions to an abnormal event.
- Acknowledging your feelings helps you recover.
- Focusing on your strengths and abilities helps you heal.
- Accepting help from community programs and resources is healthy.
- Everyone has different needs and different ways of coping.
- It is common to want to strike back at people who have caused great pain.

Children and older adults are of special concern in the aftermath of disasters. Even individuals who experience a disaster "second hand" through exposure to extensive media coverage can be affected.

Contact local faith-based organizations, voluntary agencies, or professional counselors for counseling. Additionally, FEMA and state and local governments of the affected area may provide crisis counseling assistance.

As you recover, it is a good idea to make sure that you have updated your family disaster plan and replenished essential disaster supplies just in case a disaster happens again. You will always feel better knowing that you are prepared and ready for anything.

Recognize Signs of Disaster-Related Stress

Seek counseling if you or a family member are experiencing disaster-related stress

When adults have the following signs, they might need crisis counseling or stress management assistance:

- Difficulty communicating thoughts.
- Difficulty sleeping.
- Difficulty maintaining balance in their lives.
- Low threshold of frustration.
- Increased use of drugs/alcohol.
- Limited attention span.
- Poor work performance.
- Headaches/stomach problems.
- Tunnel vision/muffled hearing.
- Colds or flu-like symptoms.
- Disorientation or confusion.
- Difficulty concentrating.
- Reluctance to leave home.
- Depression, sadness.
- Feelings of hopelessness.
- Mood-swings and easy bouts of crying.
- Overwhelming guilt and self-doubt.
- Fear of crowds, strangers, or being alone.

Easing Disaster-Related Stress

Talk to someone and seek professional help for disaster-related stress. The following are ways to ease disaster-related stress:

- Talk with someone about your feelings - anger, sorrow, and other emotions - even though it may be difficult.
- Seek help from professional counselors who deal with post-disaster stress.
- Do not hold yourself responsible for the disastrous event or be frustrated because you feel you cannot help directly in the rescue work.
- Take steps to promote your own physical and emotional healing by healthy eating, rest, exercise, relaxation, and meditation.
- Maintain a normal family and daily routine, limiting demanding responsibilities on yourself and your family.
- Spend time with family and friends.
- Participate in memorials.
- Use existing support groups of family, friends, and religious institutions.

Ensure you are ready for future events by restocking your [disaster supplies kits](#) and updating your family

disaster plan. Doing these positive actions can be comforting.

Helping Kids Cope with Disaster

Disasters can leave children feeling frightened, confused, and insecure. Whether a child has personally experienced trauma, has merely seen the event on television or has heard it discussed by adults, it is important for parents and teachers to be informed and ready to help if reactions to stress begin to occur.

Children may respond to disaster by demonstrating fears, sadness or behavioral problems. Younger children may return to earlier behavior patterns, such as bedwetting, sleep problems and separation anxiety. Older children may also display anger, aggression, school problems or withdrawal. Some children who have only indirect contact with the disaster but witness it on television may develop distress.

Recognize Risk Factors

For many children, reactions to disasters are brief and represent normal reactions to "abnormal events." A smaller number of children can be at risk for more enduring psychological distress as a function of three major risk factors:

- Direct exposure to the disaster, such as being evacuated, observing injuries or death of others, or experiencing injury along with fearing one's life is in danger.
- Loss/grief: This relates to the death or serious injury of family or friends.
- On-going stress from the secondary effects of disaster, such as temporarily living elsewhere, loss of friends and social networks, loss of personal property, parental unemployment, and costs incurred during recovery to return the family to pre-disaster life and living conditions.

Vulnerabilities in Children

In most cases, depending on the risk factors above, distressing responses are temporary. In the absence of severe threat to life, injury, loss of loved ones, or secondary problems such as loss of home, moves, etc., symptoms usually diminish over time. For those that were directly exposed to the disaster, reminders of the disaster such as high winds, smoke, cloudy skies, sirens, or other reminders of the disaster may cause upsetting feelings to return. Having a prior history of some type of traumatic event or severe stress may contribute to these feelings.

Children's coping with disaster or emergencies is often tied to the way parents cope. They can detect adults' fears and sadness. Parents and adults can make disasters less traumatic for children by taking steps to manage their own feelings and plans for coping. Parents are almost always the best source of support for children in disasters. One way to establish a sense of control and to build confidence in children before a disaster is to engage and involve them in preparing a family disaster plan. After a disaster, children can contribute to a family recovery plan.

Meeting the Child's Emotional Needs

Children's reactions are influenced by the behavior, thoughts, and feelings of adults. Adults should encourage children and adolescents to share their thoughts and feelings about the incident. Clarify

misunderstandings about risk and danger by listening to children's concerns and answering questions. Maintain a sense of calm by validating children's concerns and perceptions and with discussion of concrete plans for safety.

Listen to what the child is saying. If a young child is asking questions about the event, answer them simply without the elaboration needed for an older child or adult. Some children are comforted by knowing more or less information than others; decide what level of information your particular child needs. If a child has difficulty expressing feelings, allow the child to draw a picture or tell a story of what happened.

Try to understand what is causing anxieties and fears. Be aware that following a disaster, children are most afraid that:

- The event will happen again.
- Someone close to them will be killed or injured.
- They will be left alone or separated from the family.

Reassuring Children After a Disaster

Suggestions to help reassure children include the following:

- Personal contact is reassuring. Hug and touch your children.
- Calmly provide factual information about the recent disaster and current plans for insuring their safety along with recovery plans.
- Encourage your children to talk about their feelings.
- Spend extra time with your children such as at bedtime.
- Re-establish your daily routine for work, school, play, meals, and rest.
- Involve your children by giving them specific chores to help them feel they are helping to restore family and community life.
- Praise and recognize responsible behavior.
- Understand that your children will have a range of reactions to disasters.
- Encourage your children to help update your a family disaster plan.

If you have tried to create a reassuring environment by following the steps above, but your child continues to exhibit stress, if the reactions worsen over time, or if they cause interference with daily behavior at school, at home, or with other relationships, it may be appropriate to talk to a professional. You can get professional help from the child's primary care physician, a mental health provider specializing in children's needs, or a member of the clergy.

Monitor and Limit Exposure to the Media

News coverage related to a disaster may elicit fear and confusion and arouse anxiety in children. This is particularly true for large-scale disasters or a terrorist event where significant property damage and loss of life has occurred. Particularly for younger children, repeated images of an event may cause them to

believe the event is recurring over and over.

If parents allow children to watch television or use the Internet where images or news about the disaster are shown, parents should be with them to encourage communication and provide explanations. This may also include parent's monitoring and appropriately limiting their own exposure to anxiety-provoking information.

Use Support Networks

Parents help their children when they take steps to understand and manage their own feelings and ways of coping. They can do this by building and using social support systems of family, friends, community organizations and agencies, faith-based institutions, or other resources that work for that family. Parents can build their own unique social support systems so that in an emergency situation or when a disaster strikes, they can be supported and helped to manage their reactions. As a result, parents will be more available to their children and better able to support them. Parents are almost always the best source of support for children in difficult times. But to support their children, parents need to attend to their own needs and have a plan for their own support.

Preparing for disaster helps everyone in the family accept the fact that disasters do happen, and provides an opportunity to identify and collect the resources needed to meet basic needs after disaster. Preparation helps; when people feel prepared, they cope better and so do children.

A Child's Reaction to Disaster by Age

Below are common reactions in children after a disaster or traumatic event.

Birth through 2 years. When children are pre-verbal and experience a trauma, they do not have the words to describe the event or their feelings. However, they can retain memories of particular sights, sounds, or smells. Infants may react to trauma by being irritable, crying more than usual, or wanting to be held and cuddled. The biggest influence on children of this age is how their parents cope. As children get older, their play may involve acting out elements of the traumatic event that occurred several years in the past and was seemingly forgotten.

Preschool - 3 through 6 years. Preschool children often feel helpless and powerless in the face of an overwhelming event. Because of their age and small size, they lack the ability to protect themselves or others. As a result, they feel intense fear and insecurity about being separated from caregivers. Preschoolers cannot grasp the concept of permanent loss. They can see consequences as being reversible or permanent. In the weeks following a traumatic event, preschoolers' play activities may reenact the incident or the disaster over and over again.

School age - 7 through 10 years. The school-age child has the ability to understand the permanence of loss. Some children become intensely preoccupied with the details of a traumatic event and want to talk about it continually. This preoccupation can interfere with the child's concentration at school and academic performance may decline. At school, children may hear inaccurate information from peers. They may display a wide range of reactions — sadness, generalized fear, or specific fears of the disaster happening again, guilt over action or inaction during the disaster, anger that the event was not prevented, or fantasies of playing rescuer.

Pre-adolescence to adolescence - 11 through 18 years. As children grow older, they develop a more sophisticated understanding of the disaster event. Their responses are more similar to adults. Teenagers may become involved in dangerous, risk-taking behaviors, such as reckless driving, or alcohol or drug use. Others can become fearful of leaving home and avoid previous levels of activities. Much of adolescence is focused on moving out into the world. After a trauma, the view of the world can seem more dangerous and unsafe. A teenager may feel overwhelmed by intense emotions and yet feel unable to discuss them with others.

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