



ARMANDO L. WALLE

STATE REPRESENTATIVE

HOUSE DISTRICT 140

HURRICANE HARVEY – STEPS TO RECOVERY: FEMA & INSURANCE

FEMA ASSISTANCE

The federal disaster declaration for Harris County will make assistance through FEMA (Federal Emergency Management Agency) available to help in the rebuilding and recovery process. If your home is flooded and you are unable to return to it, you can still apply for assistance from FEMA.

FEMA has many forms of assistance for individuals available, all of which you can register for at www.disasterassistance.gov, via the FEMA mobile app (available on Android or Apple, in English and Spanish), or by calling 1-800-621-3362.

For those with a speech disability or hearing loss, please call 1-800-462-3362 (TTY) or 1-800-621-3362 (711/VRS).

When registering for FEMA disaster assistance, you will need the following to complete your application:

- Social Security number
- Address of the location where the damage occurred (pre-disaster address)
- Current mailing address
- Current telephone number
- Insurance information
- Total household annual income
- Routing and account number for your checking or savings account (this allows FEMA to directly transfer disaster assistance funds into your bank account).
- A description of your disaster-caused damage and losses

Your information is confidential. FEMA shares that information only with the state and designated agencies that provide disaster assistance, with your permission only.

FEMA's Programs for Individuals and Families

- **Individual Assistance (IA)** provides survivors with access to a full range of authorized programs and services to maximize recovery, through partnered coordination of local and state governments, as well as other federal agencies, nongovernmental organizations and the private sector. IA includes programs such as housing assistance, disaster case management, crisis counseling, disaster unemployment and more.
- **Transitional Shelter Assistance (TSA)** provides disaster survivors who are unable to return to their primary residence with short-term accommodations through direct payments to lodging providers. TSA is the bridge between sheltering and longer-term housing solutions. TSA is intended to reduce the number of disaster survivors in shelters and does not count toward an applicant's maximum amount of assistance. This is a short-term program that typically lasts 30 days from the original declaration date, which was August 25, 2017.
- **Critical Needs Assistance (CNA)** provides assistance to individuals and households who are displaced from their primary dwelling for at least seven days. CNA is a fixed amount of \$500 in assistance to be used for life-saving and/or life-sustaining items such as: water, food, first aid, prescription medication, infant formula, diapers, fuel and personal hygiene items.

FILING HARVEY-RELATED INSURANCE CLAIMS

You may have seen news reports and social media posts urging people who suffered damages to file their insurance claims for property damage before the law takes effect September 1, 2017. Though the new law may diminish policyholders' leverage in disputed valid claims, **you will still be able and should make claims with any applicable property insurance companies that provided you coverage as soon as possible, even if you were not able to submit an initial property damage claim prior to that September 1.**

Inspecting Property and Determining where to File Claims

- If you have water damage from floodwaters entering your home, your claim will most likely be governed by the National Flood Insurance Program. This program has strict proof requirements, and any lawsuits must be filed in federal court. These claims are not affected by the new laws passed by the Texas Legislature. [The steps to file a flood claim are online at http://goo.gl/4ThK1b.](http://goo.gl/4ThK1b)

- If you have water damage in your home that appears to be coming from a leak in the roof or other opening and not from flooding, that is most likely a wind damage claim that should be filed under your homeowner's insurance policy.
- Any other damage to your property, other than flood damage, will most likely fall under your homeowner's insurance policy.

How and when should I file my insurance claim?

Make your damage claims with your insurer (or insurers) for damage done by Hurricane Harvey or the Houston Flood as soon as possible by providing written notice, even if you are unable to return to your home.

- Requirements for written notice vary between insurance policies, and we recommend consulting your specific policy if possible. Many insurance companies allow electronic submission of this written notice email or on their website, in addition to physically mailing notice or delivering it to an agent.
- At the minimum, ensure your notice tells the insurance company that your home or business suffered damage as a result of Hurricane Harvey and that this communication is intended to serve as notice of your claim.
- In the notice, make sure this information is prominently displayed on your written notice to your insurance company: date, full name, address, and insurance policy number (if you have it with you). Also, keep a copy of this notice for your records.
- Once this process is started with your insurer, it will allow a claims adjuster to contact you.

Document the damage (if able).

- Take photographs and video of all damaged property, including structural damage, floodwater levels, and discarded objects. Make a list of damaged or lost items, including their date of purchase, value and receipts, if possible. Because officials may require disposal of damaged items, place them outside your home, if possible.

Complete a "Proof of Loss" to support your claim.

- The insurance claims adjuster will help you prepare a Proof of Loss, which is a sworn statement of the amount of loss you are claiming, along with supporting documentation so that you can make an official claim for damages. Proof of Loss must be filed with your insurance company within 60 days of the flood. It is required before the National Flood Insurance Program or an insurance company can make payment. Please note that the NFIP has very strict Proof of Loss procedures.

What Precautions should I take before I inspect my property?

If you've been displaced, please do not return to your property until local authorities have declared the area safe. Dangers include downed power lines, broken gas lines, hidden debris, structural damage, electrical issues, standing water, and shifting earth. If you smell gas in the air, leave the area immediately and report it to authorities. If you have suffered water damage or other damage in your roof, walls, or foundation, contact an electrician before flipping any switches.

- **Do not enter a home that still has standing water in it without making sure that the electricity is turned off. If you cannot turn off the main power without entering water then wait until the water recedes or contact an electrician.**
- Be aware that floodwaters may be contaminated with sewage or other contaminants, and presume that mold is already present.
 - Open windows and doors for at least 30 minutes before spending substantial time inside the home.
 - Additional precautions: wear eye protection, a mask, heavy duty gloves, and sturdy, water-tight shoes you can discard later.
 - For additional information about mold safety, check out this resource guide from the CDC at <https://goo.gl/JvUsS9>
- Those with compromised immune systems, asthma, or other health considerations should not enter the home or take part in the cleanup.

Additional Cleaning Tips:

- Remove all wet items such as furniture, rugs, bedding, toys, carpeting, ceiling tiles, drywall and wood by-products.
- Remove soaked wall-board to a foot (12") above the water mark and discard.
- Drain walls by removing the baseboards and drilling holes near the floor.
- Dry out a panel-type wall by pulling the bottom edge out from studs. Check the interior of the wall for hidden mold.
- Remove all wet insulation. Rigid insulation can potentially be reinstalled after disinfecting and drying. Discard all other insulation.
- Clean all other items first with soap and warm water to remove dirt and debris. Sanitize surfaces with one cup of bleach per every 5 gallons of water.
- Maintain all receipts for purchases related to Hurricane Harvey and the floods.
- Beware of people posing as contractors. Ensure all insurance and FEMA claims are in order and fully question a company or person before hiring them.
- For more information on debris removal, call 3-1-1 if you're inside Houston's city limits or call Harris County's Residential Debris and Damage Assessment Hotline at 713-274-3880 if you live in unincorporated Harris County.