

DR-4586-TX: TEXAS SEVERE WINTER STORMS

ESF 15 - EXTERNAL AFFAIRS

DAILY FACT SHEET 12

MONDAY, MARCH 8, 2021

NAVIGATING THE ROAD TO RECOVERY

<https://www.fema.gov/disaster/4586>

Key Messages

- FEMA is offering free webinars on recovery, rebuilding and mitigation as Texans repair their homes and mitigate to reduce future risk. Homeowners, renters and business owners may benefit by attending webinars on a variety of subjects including disaster cleanup, using water-resistant building materials and selecting and working with contractors.
 - To register for a webinar visit [FEMA Connect Solutions](#).
- Texans impacted by severe winter storms can find free resources from FEMA for repairing safer, stronger and more resilient online at <https://fema.connectsolutions.com/txmit> or in Spanish at <https://fema.connectsolutions.com/tx-es-mit>. Mitigation specialists are also available 8 a.m. – 6 p.m., Monday-Saturday CST by email at FEMA-TXMit@fema.dhs.gov or by phone at 833-FEMA-4-US (833-336-2487).
- To help Texans [Navigate Recovery After Severe Winter Storms](#), FEMA's Individual Assistance Program (IA) provides financial assistance and direct services to eligible individuals and households who have uninsured and underinsured necessary expenses and serious needs. IA is not a substitute for insurance and cannot pay for all losses caused by a disaster, but rather is intended to meet basic needs and help survivors get back on their feet. For more information about last month's winter storms, visit www.fema.gov/disaster/4586.
- Homeowners insurance is designed to protect your major investments and your home. For the winter storms, insurance typically will cover repairs and damage associated with burst pipes.
- Scams are reportedly on the rise in Texas since the February winter storms. [State and federal recovery officials urge disaster survivors to watch for and report any suspicious activity or potential fraud](#). Scam attempts can be made over the phone, by mail, email, through the internet or in person. Remember:
 - Don't wire money or pay with reloadable debit cards or gift cards.
 - Don't offer personal financial information over the phone. Know who you are dealing with and always ask for identification.
 - In Texas, contractors are required to provide a Notice of Cancellation – which gives you the right to change your mind within three business days – if the transaction occurs in your home.
 - Get the agreement in writing. Read the contract carefully, and never sign a contract with blank spaces to be filled.
- Potential fraud should be reported to your local law enforcement agency. You may also call the [Texas Office of the Attorney General](#) at **800-621-0508** or the free **FEMA Disaster Fraud Hotline** at **866-720-5721**, 24 hours a day.
- [FEMA will conduct virtual home inspections](#) for applicants who reported damage from February's winter storms. Inspectors will call applicants to initiate the inspection, which in many cases can be offered via video streaming using Apple's FaceTime or Zoom Video Communications. FEMA inspectors are trained to assist applicants with downloading and/or signing up for Zoom if necessary. For more information on the process visit: [FEMA Uses Technology to Conduct Inspections for Disaster Survivors - YouTube](#).
 - Applicants who do not have the ability to participate with video through FaceTime or Zoom will

Speak with inspectors by phone. Inspectors will guide you through a series of questions to help evaluate the damage.

- Survivors who incurred uninsured lodging expenses due to utility outages **only** and did not have disaster-related damage to their home may now be eligible for reimbursement. The standard period is Feb. 11- 28. Learn more online about [what FEMA assistance may cover](#).
- Texans with uninsured losses may apply for FEMA Individual Assistance as soon as possible. Residents whose homes are insured should file their insurance claims prior to applying with FEMA. By law, FEMA cannot duplicate benefits for losses covered by insurance. If insurance does not cover all your damage, you may be eligible for federal assistance.
- The fastest and easiest way to apply is www.disasterassistance.gov and then selecting “Apply Online.” During the application process, please be sure to select the cause of damage as snow/ice.
- FEMA is committed to helping all Texas residents affected by February storms. That includes anyone requiring specialized assistance. FEMA’s guidance is intended to ensure that individuals who have access and functional needs receive lawful and equal assistance before, during and after a disaster.
- When applying for federal assistance, please pay special attention to question number 24 about people with disabilities and others with access and functional needs. Answer “yes” to this question if you have a disability, special needs, or another health or medical condition.
- This is the best way to note any additional disability-related losses and/or needs such as medical support assistance, durable medical equipment repairs, or replacement of assistive technology that was lost or damaged because of the disaster. (Examples include wheelchair, scooter, walker, CPAP machine, hearing aids, eyeglasses and screen reader.)
- This question will also help to identify other services for which applicants may be eligible to receive reimbursement. Here is a link to assist with question 24: [Answering Yes to the Disability Question When Registering for Assistance](#).
- If you need a reasonable accommodation or assistance filling out your FEMA application, please call 800-621-3362 or TTY 800-462-7585. Those who use a relay service such as a videophone, InnoCaption or CapTel should alert FEMA as to the specific number assigned to that service.

The Best Way to Send Disaster Documents to FEMA

Uploading your documents online is the fastest and easiest way to send them to us. After you apply for FEMA assistance, you can create an online account and upload documentation. Your online account will have a record of what documents were sent and when they were sent. Download the FEMA app or access the site directly by visiting DisasterAssistance.gov.

Online steps to upload documents

- Step 1
Visit DisasterAssistance.gov
- Step 2
Select check status
- Step 3
Login or create your online account
- Step 4
Select the correspondence tab
- Step 5
Select upload center
- Step 6
Follow the online instructions

Four things to include on all documents

- Name
- Last four digits of your social security number
- FEMA Application Number: XXX-XXXX-XX
- FEMA Disaster Number: DR-4586-TX

Other ways to provide FEMA documents

Standard Mail:
P.O. Box 50055 Attn: FEMA
Hyattsville, MD 20782-8055
Fax
1-800-827-8112 (Cover sheet required)

For more information visit: fema.gov/twointerstorms



- To make the most of your contributions, [consider these tips for donating and volunteering responsibly](#).
- Visit [National Voluntary Organizations Active in Disaster](#) for voluntary organizations with considerable experience in disaster relief in areas such as needs assessment, clean-up, mass feeding, mass sheltering, first aid, crisis counseling, home repair and many other areas.

- FEMA may need additional information from you to continue processing your application. If you have insurance and are applying for federal assistance, you must file a claim with your insurance provider. If applicable, you will need to provide a copy of your insurance settlement approval or denial letter.
- [There are rumors about what FEMA is doing.](#) For more information on rumors and scams visit: [Texas Winter Storms \(DR-4586\) Rumor Control | FEMA.gov.](#)

START YOUR RECOVERY PROCESS

1 Take photos of your damaged home and belongings.	2 Make a list of damaged or lost items.
3 Save yourself time. If you have insurance, you must file a claim with your insurance company. If you do not have insurance, skip to step 4.	4 3 Ways To Apply • Online DisasterAssistance.gov • Through the FEMA app • Call: (800) 621-3362 TTY: (800) 242-7585

Documents You Need To Provide to FEMA

- Proof of identification
- Insurance determination letter
- Proof of occupancy or ownership

Special Note: FEMA cannot provide assistance for losses that are covered by insurance.



Individual Assistance Program

- Since the Feb. 19 federal disaster declaration, **more than \$64.4 million in assistance has been approved** for survivors in Texas. (Source [www.fema.gov](#) March 8)
- FEMA's Individual Assistance (IA) program provides financial assistance to eligible individuals and households who have uninsured and underinsured necessary expenses and serious needs for their primary residence.
- Disaster assistance may include grants to help pay for:
 - Emergency home repairs for disaster-related damage to the primary residence.
 - Uninsured and underinsured personal property losses.
 - Lodging expenses reimbursement, for individuals whose home was inaccessible or uninhabitable during the disaster, if not covered by insurance or any other program.
 - Medical expenses incurred from the disaster.
 - Other serious disaster-related expenses.
- It is important to note that FEMA does not provide assistance for energy price spikes or to address utility bills. FEMA cannot reimburse for food lost due to a power failure. Voluntary organizations in your communities may be able to assist. Residents are encouraged to call 211 for assistance.
- FEMA External Civil Rights Advisors deploy to disasters to ensure nondiscrimination on the basis of race, color, religion, national origin, sex, age, disability, English proficiency and economic status, in the delivery of FEMA programs and activities and those conducted by recipients of FEMA financial assistance. For more information, visit <https://www.fema.gov/about/offices/equal-rights/civil-rights>.
- FEMA's Civil Rights Division launched a Civil Rights Resource Line to ensure survivors and members of the public can easily access Civil Rights Advisors to address their civil rights questions, file or check on the status of a civil rights complaint and process requests for reasonable accommodations when receiving FEMA services. The Civil Rights Resource Line number is 833-285-7448.

Federal and State Agency Resources

- The Small Business Administration's Virtual Disaster Loan Outreach Center is open 7 a.m. to 7 p.m. CST weekdays. Contact an SBA customer service representative by email at FOCWAssistance@sba.gov, by phone at 800-659-2955 (TTY: 800-877-8339) or go online for more information and to apply at <https://disasterloanassistance.sba.gov>. SBA loans available:
 - *For Individuals and Families:* for **homeowners**, up to \$200,000 to repair or replace real estate damage and up to \$40,000 to replace personal property; and for **renters**, up to \$40,000 to repair or replace personal property.
 - *For Businesses:* Property Damage: up to \$2 million to repair or replace real estate, machinery and equipment, inventory and other assets that were damaged or destroyed (available to all businesses and private, non-profit organizations).
 - *Economic Injury:* only for small businesses and most private non-profit organizations suffering

adverse financial impacts of the disaster (with or without property loss), up to \$2 million for working capital to help pay obligations until normal operations resume.

- SBA application filing deadline for physical damage is April 20; economic injury is Nov. 19.
- The Texas Health and Human Services Commission (HHSC) is allowing Supplemental Nutrition Assistance Program (SNAP) recipients to use their food benefits to purchase hot foods and ready-to-eat meals due to impacts from the severe winter storm. [Foods such as rotisserie chicken or grocery store deli foods can be purchased at retailers that accept SNAP](#) anywhere in the state, using the Lone Star Card, through the end of March.
- [SNAP recipients can also apply for replacement benefits for food lost or destroyed](#) due to the severe winter weather by dialing 2-1-1 (choose option 2). Recipients need to apply for replacement food benefits for regular SNAP allotments and SNAP emergency allotments that were provided in response to COVID-19.
- The U.S. Department of Housing and Urban Development (HUD) announced [federal disaster assistance programs to provide support to Texas homeowners and homebuyers](#). Programs include: foreclosure protections in place for homeowners in presidentially declared major disaster areas; and providing FHA insurance to disaster victims whose homes were destroyed or damaged to such an extent that reconstruction or replacement is necessary.
 - [Find a HUD-approved counseling agency](#) to talk with a counselor who can assist those who are affected by natural disasters to determine assistance needs and available resources.
- The [IRS is giving Texans until June 15, 2021](#), to file various individual and business tax returns and make tax payments.
- Texas residents who lost their jobs, along with self-employed individuals who have been unable to work due to damage sustained from the recent winter storms, can now apply for [Disaster Unemployment Assistance \(DUA\)](#). The Texas Workforce Commission (TWC) is accepting applications until [March 26, 2021 for 126 counties](#) and until [April 1, 2021 for 18 counties](#). To apply go to [Disaster Unemployment Assistance](#).

FEMA Online

- **Follow FEMA on social media** at [FEMA online](#), on Twitter [@FEMA](#) or [@FEMAEspanol](#), on [FEMA Facebook page](#) or [FEMA Espanol page](#) and at [FEMA YouTube channel](#).
- To download the **FEMA Mobile App**:
 - On an Android device: Text **2637643 (ANDROID)** to **43362 (4FEMA)**
 - On an Apple Device: Text **27753 (APPLE)** to **43362 (4FEMA)**

*Designated Counties

Anderson, Angelina, Aransas, Atascosa, Austin, Bandera, Bastrop, Bee, Bell, Bexar, Bosque, Bowie, Blanco, Brazoria, Brazos, Brooks, Brown, Burlison, Burnet, Caldwell, Calhoun, Cameron, Chambers, Cherokee, Collin, Colorado, Comal, Comanche, Cooke, Coryell, Dallas, Denton, DeWitt, Deval, Eastland, Ector, Ellis, Erath, Falls, Fannin, Fort Bend, Freestone, Galveston, Gillespie, Goliad, Gonzalez, Grayson, Gregg, Grimes, Guadalupe, Hardin, Harris, Harrison, Hays, Henderson, Hidalgo, Hill, Hood, Houston, Howard, Hunt, Jackson, Jasper, Jefferson, Jim Hogg, Jim Wells, Johnson, Jones, Karnes, Kaufman, Kendall, Kleberg, Lavaca, Leon, Liberty, Limestone, Llano, Lubbock, Medina, Madison, Matagorda, Maverick, McLennan, Milam, Montague, Montgomery, Nacogdoches, Navarro, Newton, Nueces, Orange, Palo Pinto, Panola, Parker, Polk, Robertson, Rockwall, Rusk, Sabine, San Jacinto, San Patricio, Scurry, Shelby, Smith, Stephens, Tarrant, Taylor, Tom Green, Travis, Trinity, Tyler, Upshur, Val Verde, Van Zandt, Victoria, Walker, Waller, Washington, Webb, Wharton, Wichita, Willacy, Williamson, Wilson, Wise and Wood.

For concerns and allegations of discrimination, please contact the Office of Equal Rights at headquarters at **202-212-3535** or FEMA-Civil-Rights-Program-OER@fema.dhs.gov.