

DR-4586-TX: TEXAS SEVERE WINTER STORMS

ESF 15 - EXTERNAL AFFAIRS

DAILY FACT SHEET 05

SATURDAY, FEB. 27, 2021

NAVIGATING THE ROAD TO RECOVERY

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

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Key Messages:

- On Feb. 25, the Texas Severe Winter Storm disaster declaration (DR-4586) was amended for a second time to include 18 additional Texas counties for federal funding to recover from recent severe winter storms including **Atascosa, Bandera, Brooks, Duval, Eastland, Ector, Goliad, Howard, Jim Hogg, Karnes, Kleberg, Leon, Llano, Newton, Robertson, Trinity, Webb, and Willacy**. A total of **126 counties*** are now included in the declaration.
- On Friday, President Biden visited Texas to get a firsthand look at damage and federal efforts in the recovery from recent severe winter storms. The trip included a visit to a Houston food bank and to the Harris County Emergency Operations Center where Biden said “Hell of an operation here. It’s probably the best one in the country. You’re saving peoples’ lives. As my mother would say, you’re doing God’s work.” The president also met with Texas Gov. Greg Abbott at the FEMA Community Vaccination Center (CVC) in Houston.
- The best, and fastest way to send disaster documents to FEMA is to upload your documents online. It takes just six easy steps:
 - 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
- Make sure all documents include your full name, the last four digits of your Social Security number, your FEMA application number and the FEMA Disaster number: DR-4586.
- You can also mail or fax your documents to FEMA at:

P.O. Box 10055 Attn: FEMA
Hyattsville, MD 20782-8055
Or
Fax to 800-827-8112.

- Last week’s winter storms wreaked havoc on communities across Texas. To make the most of your contributions, [consider these tips for donating and volunteering responsibly](#).
- The severe cold, snow and ice canceled blood drives across the nation. Officials are encouraging eligible individuals to give blood to help restock the shelves – especially those with type O blood. To find out more about donating blood, visit <https://www.redcrossblood.org/>.
- **Cash is the most efficient method of donating.** Financial contributions to recognized disaster relief organizations are the fastest, most flexible and most effective method of donating. Organizations on

the ground know what items and quantities are needed, often buy in bulk with discounts and, if possible, purchase through businesses local to the disaster, which supports economic recovery.

- Cash donations rather than unsolicited donated goods avoid the complicated, costly and time-consuming process of collecting, sorting, packing, transporting and distributing the goods.
- **Volunteer with a recognized organization.** There are many 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.
- To find a list of trusted organizations that can put your generous contributions of money, donations and time to the best possible use, visit [National Voluntary Organizations Active in Disaster](#).
- [If you received a letter from FEMA that says you're ineligible for help or that there is "no decision," read the letter carefully.](#) 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.
- A few common reasons for being determined ineligible or receiving "no decision" include:
 - You are insured
 - You reported no home damage or minimal damage when you registered with FEMA
 - You were unable to verify proof of occupancy of your primary residence.
 - No initial rental assistance
 - No communication with FEMA, for example, you missed an inspection and did not follow up with FEMA
 - Your home is safe to occupy
- You can submit your appeal and any associated documentation by:
 1. Uploading your documentation online at [disasterassistance.gov](#).
 2. Mailing your documents and letter within 60 days of receiving your determination letter to the address below. **Your letter with accompanying documents must be postmarked within 60 days of the date on your letter from FEMA regarding your eligibility.**

FEMA National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-7055

3. Faxing your information to **800-827-8112**.

- If you live in one of the 126 counties* designated for assistance and your home is not safe, sanitary or livable due to damage from the severe winter storms, here's what you need to know:
 - If uninsured, apply for assistance.
 - If you have insurance, file a claim with them first & then you may apply to FEMA. We can't duplicate benefits if you received insurance from your provider first. FEMA does not cover insurance deductibles.
 - **The fastest way to apply for disaster assistance is at:** <http://www.disasterassistance.gov/>.
 - There's no wait – and it's available 24/7.
 - Apply if you don't have insurance and you suffered damages from the winter storms in one of the designated counties*.
 - If it's not possible to register online, call **800-621-3362 (TTY: 800-462-7585)**. The toll-free telephone lines operate from 6 a.m. to 10 p.m. CDT daily. Those who use a relay service such as a videophone, InnoCaption or CapTel should update FEMA with their specific number assigned to that service.

START YOUR RECOVERY PROCESS



- **There are rumors about what FEMA is doing.** Some survivors are at risk of being scammed. Do your part to stop the spread of rumors and protect yourself and loved ones by doing three easy things:
 1. Find trusted sources of information.
 2. Share information from trusted sources.
 3. Discourage others from sharing information from unverified sources.
- **Don't be scammed! 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 or 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 in.
- Potential fraud should be reported to your local law enforcement agency. You can also contact the [Texas Office of the Attorney General](https://www.texasattorneygeneral.gov/) by calling **800-621-0508** or call the free **FEMA Disaster Fraud Hotline at 866-720-5721** available 24 hours a day.
- **FEMA assistance is not insurance.** Your home may have suffered storm damage, but if it did not affect essential living space, you may not be determined eligible for assistance. FEMA considers the kitchen, living room, bathroom and occupied bedrooms as essential living spaces.

FEMA Individual Assistance Program:

- Since the Feb. 19 declaration, **more than \$23.7 million in assistance has been approved** for survivors in Texas. (Source www.fema.gov Feb. 27)
- 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.
- The program is not a substitute for insurance and cannot pay for all losses caused by a disaster. You can, however, apply for assistance after having filed an insurance claim if you have unmet needs that FEMA may find to be eligible.
- 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.

SBA Helping Survivors:

- **On Feb. 23, the Small Business Administration (SBA) opened a Virtual Disaster Loan Outreach Center.** The center is open Monday – Friday, 7 a.m. to 7 p.m. CST. You can contact an SBA customer service representative via email at FOCWAssistance@sba.gov or by phone at **800-659-2955**. The types of SBA loans available:
 - **For Individuals and Families:**
 - **Homeowners:** up to \$200,000 to repair or replace real estate damage and up to \$40,000 to replace personal property.
 - **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 businesses of any size 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.
- You can also apply online at <https://disasterloanassistance.sba.gov> or call the SBA at **800-659-2955** (TTY: 800-877-8339) or visit www.sba.gov/services/disasterassistance.
- **Application Filing Deadlines** for physical damage is April 20, 2021, and for economic injury is Nov. 19, 2021.

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)**

Federal and State Agency Resources

- 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 impacted 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. To apply go to [Disaster Unemployment Assistance](#).

***Designated Counties:**

Anderson, Angelina, Aransas, Atascosa, Austin, Bandera, Bastrop, Bee, Bell, Bexar, Bosque, Bowie, Blanco, Brazoria, Brazos, Brooks, Brown, Burleson, 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.

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