

## Housing Solutions for Survivors:

Direct Housing in Texas is locally led, state supported and federally funded.

State and local officials are making decisions about rebuilding in ways that best meet the needs of their communities, with technical assistance and financial support from the federal government. Housing solutions include:

**Direct Leasing** enables local governments to lease a property that would not generally be available to the public, such as corporate lodging. Local governments enter into lease agreements on behalf of individuals or households.

**Manufactured Housing** options place manufactured units and travel trailers/recreational vehicles on private land or commercial pads. Ordinances, permitting and floodplain requirements must be met.

**Multi-family Lease and Repair** provides direct assistance to repair or improve existing multi-family housing, such as apartments, in order to provide more housing for survivors. Properties must have three or more units, with each unit providing complete living facilities for cooking, eating and sanitation. Hotels, motels and extended-stay lodging are not eligible at this time.

**Direct Assistance for Limited Home Repair** provides permanent repairs to homes with moderate damage in areas where alternative housing is not available or is not cost-effective. FEMA will determine eligibility for such permanent housing construction on a case-by-case basis.

*Eligibility will be determined after individuals and households register with FEMA. If emergency sheltering, rental assistance or minor repair money enables you to return to your home, you may not be eligible for further housing assistance.*

For more information, go to [texasrebuilds.com](http://texasrebuilds.com).

## Disaster Survivor Checklist

- 1 Call your insurance agent (Homeowner & Flood)**  
File a claim for damage to your home. Be sure to take photos to document damage. ☐
- 2 Register with FEMA**  
To apply, go online to [DisasterAssistance.gov](http://DisasterAssistance.gov), call FEMA or download the FEMA mobile app. ☐
- 3 Meet with a FEMA inspector**  
If necessary, a FEMA inspector will call to schedule a visit to assess property damage. ☐
- 4 Read your FEMA determination letter carefully**  
The letter should explain FEMA's decision. If you have questions about your case, call FEMA or visit a Disaster Recovery Center. ☐
- 5 Visit a Disaster Recovery Center**  
For locations and hours, call FEMA or go to [fema.gov/DRC](http://fema.gov/DRC). ☐
- 6 Use your FEMA financial assistance for disaster-related purposes**  
The notification letter from FEMA explains how to use your assistance. ☐
- 7 Save receipts and maintain good records**  
Retain records for all repairs and disaster-related expenses for three years in case of a FEMA audit. ☐
- 8 Stay in touch with FEMA**  
Call FEMA or go to [DisasterAssistance.gov](http://DisasterAssistance.gov) to check the status of your case. ☐
- 9 Visit a FEMA Hazard Mitigation Display**  
Talk to a mitigation expert at a Disaster Recovery Center or in your community. ☐

For homeowners to rebuild safer and stronger visit:  
[www.fema.gov/Texas-Disaster-Mitigation](http://www.fema.gov/Texas-Disaster-Mitigation)

# Recovery After Hurricane Harvey



Helping Survivors  
and Communities  
on Their Road to  
Continued Recovery

DR-4332-TX



FEMA



SBA  
U.S. Small Business Administration

## Help for Homeowners and Renters

Disaster assistance may include grants from FEMA for homeowners and renters who have necessary expenses or serious needs not covered by insurance or other sources.

### Housing Assistance may help with:

**Rent:** for temporary housing while disaster repairs are made to a primary residence, or while transitioning to permanent housing.

**Home Repair:** for uninsured damage caused by the disaster. The assistance is intended to repair the home to a safe and sanitary living or functioning condition.

**Home Replacement:** for homeowners who must replace or rebuild their uninsured primary residence as a result of the disaster.

*On this disaster operation, financial assistance averages \$6,800. Total financial assistance from FEMA is limited to \$33,300 for a single household.*

### Other Needs Assistance Grants may help with:

- Personal property replacement
- Medical and dental expenses
- Childcare assistance
- Vehicle repair or replacement
- Moving and storage fees

## How Do I Apply?

- Go online to [DisasterAssistance.gov](https://www.DisasterAssistance.gov).
- Call 800-621-3362 (voice, 711 or VRS) or 800-462-7585 (TTY).
- Visit a Disaster Recovery Center.
- Download the FEMA mobile app.

*Multilingual operators are available on the FEMA Registration/Hotline by choosing Option 2 for Spanish and Option 3 for other languages.*

## Am I Eligible?

To be considered for federal disaster assistance, you must first register with FEMA.

### Applicants must:

- Reside in a county designated for Individual Assistance. (Your damaged home must also be your primary residence.)
- Have necessary expenses or serious needs not covered by insurance or other sources. (You may be asked to provide additional information once FEMA reviews your application.)
- Register for your family or on behalf of any member of your household who is a U.S. citizen, a noncitizen national or a qualified alien.

## Low-Interest Loans Available

The U.S. Small Business Administration (SBA) provides low-interest disaster loans to businesses of all sizes, private nonprofits, homeowners and renters to repair or replace uninsured/underinsured disaster-damaged property.

SBA disaster loans offer an affordable way for you to recover from declared disasters.

For more information, call 800-659-2955 or 800-877-8339 (TTY), or visit [sba.gov/disaster](https://www.sba.gov/disaster).

## National Flood Insurance Program (NFIP)

The NFIP has made it easier to get advanced payments for policyholders whose homes sustained damage. To file a claim, contact your insurance agent.

If your home is located in a special flood hazard area, you are required to purchase and maintain flood insurance on your property as a condition of receiving FEMA disaster assistance.

*For unmet disaster-related needs, call 2-1-1*

## Help for Local Governments

Local governments, state agencies and certain nonprofits seeking reimbursement for Hurricane Harvey expenses must first submit a Request for Public Assistance (RPA) to the Texas Division of Emergency Management.

Eligible Public Assistance applicants may be reimbursed the federal share for eligible and documented expenses, including:

- Emergency protective measures
- Debris removal
- Repair or replacement of disaster-damaged infrastructure

In addition to providing communities with money to help rebuild schools, hospitals and other critical community facilities, the federal government also provides funding to strengthen these structures through mitigation. This investment can save your community an average of four dollars in future disaster rebuilding costs for every one dollar spent today.

*For more information, local governments should contact their district coordinator or go to [fema.gov/public-assistance-policy-and-guidance](https://www.fema.gov/public-assistance-policy-and-guidance).*

The federal disaster declaration also makes hazard mitigation funds available to state and local governments for projects that prevent or reduce long-term risk to life and property from disasters.

*If you suspect fraud, please contact the Disaster Fraud Hotline: 866-720-5721*

*If you need disaster-related legal assistance, call 800-504-7030*