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This child is among the many flood victims left with limited temporary housing options.

## Search is on to find housing

A s Southeast Texans clean up in the wake of Tropical Storm Allison, local, state and federal officials are aggressively pursuing a range of temporary housing options to help displaced residents move close to their flood-ravaged homes. Disaster victims, forced out of their homes, need temporary shelter until repairs or rebuilding are complete.

"Our top priority is to provide a safe place for affected residents to live," said State Coordinating Officer Richard Boltz. "If we can help them return to their homes, that is obviously our first choice. But in many cases, we will have to consider other housing options."

Because of a lack of rental housing, the Federal Emergency Management Agency (FEMA) is working with communities and local leaders to locate more temporary housing. An appeal was issued to owners of apartment complexes to inform FEMA of available units by calling the Helpline at 1-800-525-0321.

Travel trailers were brought in as one temporary housing option, especially for people in shelters or unsafe damaged homes, the elderly, people with medical conditions and families living in overcrowded conditions.

FEMA generally provides two types of disaster housing aid: grants for emergency repairs to make homes livable or rental assistance for people whose homes are uninhabitable.

"We will be working with individuals and families in the weeks and months ahead to find a living situation that works for them," Federal Coordinating Officer Scott Wells said. "Our overriding goal, though, is to help them find their way back home."

#### UNDERINSURED? UNINSURED? DON'T RULE YOURSELF OUT

If the recent storms and flooding did more damage to your personal or business property than your insurance will cover, or if you had no insurance at all, you may still be eligible for some state and federal disaster programs.

As recovery continues, victims are discovering that the cost of cleanup and repairs may be more than they originally estimated. Homeowners insurance doesn't cover floods. Insurance settlements may not cover all the costs or disaster victims may have had no insurance at all.

Anyone in the declared areas who has lost personal property, real property or income may be eligible for grants for temporary housing, minor home repairs and serious disaster-related expenses. U.S. Small Business Administration low-interest loans also may be available to cover losses not covered by insurance.

If you are in doubt about your eligibility, register now by calling FEMA's toll-free number listed in the box below.

Apply by Phone 800-462-9029 (TTY: 800-462-7585) TOLL FREE 7 a.m. to 10 p.m.



A message from

## FEDERAL COORDINATING OFFICER Scott Wells

A fter Tropical Storm Allison devastated Southeast Texas, people needed help fast — and help came quickly. President Bush declared a major federal disaster for the area June 9, as torrential rains were causing widespread, deadly flooding.

Since then, we have made tremendous progress. Federal, state and local officials— plus countless volunteers — have mobilized to help people get back on their feet as quickly as possible. In the first two weeks after the disaster, the Federal Emergency Management Agency (FEMA) and the state of Texas delivered nearly \$100 million in assistance to individuals and families. That was more money to more people in less time than in any disaster in the agency's history.

But our work is far from finished. Many are still struggling to clean up mud, mold and flood debris from their homes, and many have lost everything. We are committed to doing everything we can as fast as we can to help people get back on their feet.

We urge those who suffered flood damages to call our teleregistration number at **1-800-462-9029**. If you have already registered and have a question or problem, call our Helpline number at **1-800-525-0321**. We are not perfect, but when we hear about a problem, we will fix it.



# A message from STATE COORDINATING OFFICER Richard Boltz

ropical Storm Allison has been a life-changing event for many of you. Many people lost friends and loved ones in the flooding. Others lost mementos and possessions that can never be replaced.

As we deal with the aftermath of this storm, we commend those heroes — local law enforcement officers, firefighters, state emergency response teams and all others — who evacuated people and lessened the human toll the storm took. We also recognize the hard work of volunteer organizations that have dedicated all of their resources to provide support to those affected by flooding.

We will never know all the people who put forth extraordinary efforts to help their neighbors in this time of need, but they also have our admiration for their efforts.

The state of Texas is working hand in hand with the local and federal governments to help people with the process of putting their lives back together. The state and local governments will continue working with you in the future to help not only with recovery efforts but also to help lessen the impact of future flooding wherever possible.

Our job is to make sure we all work together in these efforts.

## Have you seen an inspector?

Question: I registered two weeks ago, and I haven't seen or heard from an inspector from the Federal Emergency Management Agency (FEMA). What should I do?

Answer: Call the FEMA Helpline at **800-525-0321 (TTY 800-462-7585).** 

- It is important to keep emergency management personnel informed of your current correct address and phone number. Do this by calling the Helpline.
- Find out if your case has been issued for inspection.
- Ask if your case has been withdrawn because the inspector was not able to contact you. During a period of three to four days, the inspector will

make a minimum of three attempts to contact the applicant.

- You will receive a certified letter giving you seven days to contact the inspector and make an appointment for an inspection. The inspector's name and contact number will be in the letter.
- If there is no response to the certified letter, FEMA will send the applicant a letter with notification of withdrawal.
- If you receive the notification of withdrawal and you still need assistance, call the FEMA Helpline or go to one of the Disaster Recovery Centers to give your new contact information.

Make sure disaster aid goes to those who deserve it.

FEMA Fraud Hotline. **800-323-8603** 

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, contact the **FEMA Helpline 800-525-0321 (TTY: 800-462-7585)** or

the state equal rights officer.



This mother and child have endured the emotional toll of cleaning a flooded home.

### Help children cope with stress

Stress. It's a common problem that goes hand-in-hand with a disaster. And why not?

Raging floodwaters may have just reduced your world to ruins.

Everywhere you turn there is dirt and stench. In some cases, basic survival is a challenge.

The road to recovery involves more than cleaning up physical debris. It also involves working to get your emotional house in order.

The Federal Emergency Management Agency offers these suggestions to relieve disaster-induced tensions:

#### **Keep the family together.**

Togetherness provides mutual support for everyone. Make an effort to establish normal routines. Include children in clean-up activities.

**Discuss your problems.** Don't be afraid to share your anxieties with family and friends. Let others talk to you. Crying is a natural response to a disaster and a good way to relieve pent-up emotions.

**Set a manageable schedule.** Make a list and do jobs one at a time. Establish a schedule to clean up and rebuild. Try to return to your pre-flood routine as soon as possible; it pro-

vides something predictable to depend on.

**Take care of yourself.** Rest often and eat well. Remember that your children reflect your fears and worries. If they see you striving to adjust to the loss, they can learn from and imitate your efforts, enabling them to cope better.

#### Listen to what children say.

Encourage them to talk or otherwise express their feelings. Teens may need to talk with other teens.

**Explain the disaster factually.** Children have vivid imaginations. Things they don't understand can make them afraid. When they know the facts they may deal better with the disaster.

**Reassure children.** Show them through words and actions that life will return to normal. Touching and holding are important. Hugs help. Try to find or replace pets or favorite toys.

**Be understanding.** Try not to scold children for things they do that might be related to the disaster such as bed-wetting, thumb sucking or clinging to you. They also are going through a tough time.

Remember, the recovery period can be long, hard and confusing. If others notice problems before you do, listen to them and let them help you fight the hidden enemy of stress.

## CRISIS COUNSELING AVAILABLE TO FLOOD VICTIMS

Flood victims don't have to face their anxieties alone. Crisis counselors are available to help them weather the emotional storm.

"People affected by a disaster can be seriously stressed and confused by the sudden adversity in their lives," State Coordinating Officer Richard Boltz said. "We try to keep them from being overwhelmed and empower them to regain control of their lives."

Federal Coordinating Officer Scott Wells said that stress is normal and common, appearing in many forms. "It may include despair, anger, alcohol or substance abuse, sleeplessness or loss of appetite, nightmares, depression and concentration problems," Wells added.

To receive help or information on crisis counseling, visit the Disaster Recovery Center in your area (see page 7).

You can call any crisis hotline number 24 hours a day:

- Anderson and Cherokee counties . . . . . 1-800-621-1693
- Smith County .. 1-800-374-6058
- Grimes, Leon, Madison counties . . . . 1-800-282-6467
- Angelina, Houston, Jasper, Nacogdoches, Newton, Polk, Sabine, San Augustine, San Jacinto, Shelby, Trinity, Tyler counties . . . . 1-800-392-8343
- Brazoria and Galveston counties . . . . 1-800-643-0967
- Harris County . . 1-713-970-7070
- Chambers, Hardin, Jefferson,Orange counties . . . . 1-409-838-1818
- Fort Bend County . . . . 1-800-633-5686
- Liberty, Montgomery, Walker counties . . . . 1-800-659-6994
- Harrison County 1-800-832-1009

## Federal, state, local agencies team up to help

A fter Tropical Storm Allison dumped up to 3 feet of rain on Southeast Texas and caused massive flooding, federal, state, local and voluntary agencies came together to help people in the affected areas recover from the severe damage.

Following is a summary of some activities from federal, state and local agencies contributing to the disaster recovery effort in Texas.

#### **Federal Agencies**

**Federal Emergency Management Agency (FEMA).** During the first three weeks after President Bush signed a major disaster declaration for 30 counties in Texas, FEMA approved more than \$94 million for disaster assistance to individuals and communities. The agency brought in more than 500 employees, who worked with about 1,000 employees from other agencies, to administer a variety of programs.

As of June 29, 76,262 renters, homeowners and non-farm business owners had applied for disaster assistance. Applicants had been issued 39,872 assistance checks totaling \$94 million.

Human Services has a total of 126 applicant assistance representatives working in direct contact with flood victims.

A web site with comprehensive information on recovery efforts was established at <a href="www.fema.gov/reg-viii/texas.htm">www.fema.gov/reg-viii/texas.htm</a>.

**U.S. Small Business Administration (SBA).** As of the end of June, SBA had approved more than \$21.5 million in disaster loans to homeowners, renters and businesses in the disaster area.

U.S. Army Corps of Engineers.

Power teams completed installation of generators and provided technical assistance to several hospitals in critical medical facilities in Houston. The Corps has installed utilities for travel trailers at private residences and provides debris monitoring oversight.

**Health and Medical.** The Disaster Medical Assistance Team provided primary emergency care to 1,620 people. More than 100 critical care and emergency room personnel set up two freestanding critical care units. Ventilators, monitors and critical care equipment were provided. Close to 500 medical personnel and specialists provided critical care needs for residents of the City of

Houston. An Air Force hospital set up at the Astrodome complex saw more than 1,530 patients and provided medical and surgical services.

#### **State and Local Agencies**

**Texas Workforce Commission** offers Disaster Unemployment Assistance to certain people who no longer have a job or could not get to work because of the flood. Nearly 550 people have applied for disaster unemployment assistance.

The State Comptroller's Office has offered tax breaks to residents and business owners whose property was damaged. Businesses will, upon request, be granted a 90-day extension to file June and July sales tax returns. Homeowners do not have to pay sales taxes on services to repair storm-damaged property, such as dry cleaning, carpet cleaning and appliance repairs.

The Texas Department of Mental Health and Mental Retardation offers crisis counseling to those affected by the natural disaster. At the Disaster Recovery Centers in Harris County, counselors were seeing about 250 people each day.

**The Texas Department of Human Services** already has approved applications for \$43.8 million. They have provided individual and family grants for more than 7,000 individuals and fami-

lies. DHS also has provided 90,000 gallons of water and 70,000 pounds of ice to towns and shelters and is providing USDA commodities to Salvation Army and Red Cross shelters.

**The Texas National Guard** activated 502 guardsmen. They rescued about 3,500 people, transported nearly 200,000 gallons of water and hand-delivered approximately 30,000 information packets to area homes.

**Harris County**. The Harris County Office of Emergency Management web site, www.hcoem.org, gives the public and media updates on recovery in Harris County.

**City of Houston**. The City of Houston Department of Health and Human Services (HDHHS) offered tetanus vaccinations at four health centers across the city at no fee.

#### **Voluntary Agencies**

Close to 7,000 Red Cross personnel helped at the disaster. They provided more than 2 million meals and snacks and distributed 19,000 clean-up kits. Among the active organizations assisting with the disaster recoveries have been, the Salvation Army, Texas Baptist Men, Seventh Day Adventists Community Services and the United Methodist Committee on Relief.

### Protect your home from future damage

There are a number of measures to prevent or lessen the effects of future storms. Following are some cost-effective steps to take.

Elevate or relocate water heaters, heating systems, washers and dryers to a higher floor at least 12 inches above the safe flood height, known as the "base flood elevation." The washer and dryer can be put on a pressure-treated wooden platform.

Elevate the main electrical panel or relocate it to a higher floor, and elevate electrical outlets.

Install a floating floor-drain plug at the lowest point of the lowest finished floor. This allows drainage during normal times, but when water backs up in the drain, the float rises and plugs it. Landscape the yard so that surface water flows away from the house.

Improve drainage systems. In some cases, burying gravel and perforated drainpipes beneath the lowest floor and along foundation walls can significantly reduce uplift pressure on the floor from groundwater. This sort of drainage system also may be used to direct seepage to a sump pump, dry well or street drain.

**Install a sump pump to collect and carry away groundwater.** A battery back-up system can keep the pump working if there is a power outage.

Before any repairs or alterations are made, contact your local building officials to obtain necessary permits.

#### MESSAGE FROM THE EDITOR

Nearly 1.3 million copies of the first issue of *Recovery* were distributed in the 30 declared Texas counties. We are grateful to all those who helped distribute the initial issue, including congressional and state legislative offices, local emergency management agencies, the American Red Cross and other community organizations.

We offer a special thanks to the newspapers that distributed the newsletter to their readers: Bayshore Sun, Baytown Sun, Beaumont Enterprise, Beaumont Leader, Bullard Weekly News, Centerville News, Cleveland Advocate, Conroe Courier, Deer Park Broadcaster/Progress, Diboll Free Press, East Montgomery County Observer Sun, Fort Bend Sun, Friendswood Journal, Garrison in the News, Houston Chronicle, Houston County Courier, Houston Sun, Humble Observer Sun, Huntsville Item, Jacksonville Daily Progress, Jewish Herald - Voice, Kingswood Observer Sun, Lake Houston Sun, Leader/North Freeway Leader, Liberty Vindicator, Lufkin Daily News, Marshall News Messenger, Mercado Latino, Mid-County Chronicle, Nacogdoches Daily Sentinel, Normangee Star, North Channel Sun, Northeast News, Orange Leader, Pasadena Citizen, Pearland Journal, Polk County Enterprise, Que Onda, San Jacinto News Times, Semana, Trinity Standard, Tyler Morning Telegraph, Winnie Hometown Press and Woodlands Villager.



Recovery is published by the Federal Emergency Management Agency and the Texas Division of Emergency Management with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about Recovery may be directed to 800-525-0321.

Internet/World Wide Web http://www.fema.gov DR 1379

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DON JACKS FEMA, Office of Public Affairs

AILEEN COOPER FEMA, Managing Editor



FEMA Director Joe Allbaugh toured the disaster-stricken areas of Houston and greeted some of the residents whose neighborhoods were hit by the storm.

### Think about flood insurance

aintaining a flood insurance policy is one of the most effective ways to protect yourself against the cost of flood damage. As many residents found out in the aftermath of Tropical Storm Allison, homeowner policies do not cover damage from rising waters. But those who do not have flood insurance can take steps now to protect themselves against future flood losses.

Flood insurance backed by the federal government is available to any homeowner, renter or business owner who property is in a community that participates in the National Flood Insurance Program (NFIP). In order to participate, the community must adopt and enforce local floodplain management ordinances designed to reduce the risk of future flood losses.

If you live in such a community, you can purchase flood insurance from any licensed insurance agent or company – the same one, for example, that handles your homeowner or automobile insurance.

Premiums may vary according to the flood risk your property is exposed to, the amount of coverage you purchase, the deductible you select and the type of building you are insuring. On a single-family home, you may purchase flood insurance coverage up to a maximum of \$250,000 on the structure and up to \$100,000 on the contents. If you are a business owner, the maximum is \$500,000 on the building and another \$500,000 on contents. If you are a renter, you can purchase up to \$100,000 coverage for personal belongings.

Federal disaster assistance is available only is a disaster is so large and widespread it warrants a major disaster declaration from the president.

More than 90 percent of disasters are not presidentially declared. In the majority of floods, victims are on their own –unless they have flood insurance. And even for floods that are declared major disasters, most assistance is in the form of loans that must be repaid, with interest.

Even if your neighborhood is not in a high-risk flood zone, flood insurance is advisable. Floods can —and do—occur almost anywhere. Nearly 25 percent of NFIP claims come from properties considered to be of low or moderate risk.

For more information, contact your local insurance company or agent or call the NFIP toll-free number, 1-800-720-1090.

# Complete your disaster loan application now

I registered with FEMA, then received a disaster loan application from SBA. Why?

A. The U.S. Small Business
Administration (SBA) is the primary
source of federal funds for long-term
recovery assistance for disaster victims. For disaster damage to private
property owned by individuals, families and businesses which is not fully
covered by insurance, the basic form
of federal assistance is a low-interest disaster loan from SBA.

Q. How can I get help filling out my application for a disaster loan from SBA?

A. SBA has loan officers in every disaster field office or recovery center to provide one-on-one service to disaster victims. You may visit SBA at any of these locations, and you do not need an appointment. To find out the nearest location, call the SBA toll-free number 1-800-659-2955.

Q. I did not have flood insurance. Am I eligible for an SBA disaster loan?

A. Yes. If your property is located within a high-risk flood area, you will be required to purchase flood insurance as a condition of any SBA, FEMA or other federal assistance. If you presently have an SBA loan or other federal assistance requiring you to maintain flood insurance, and if you dropped that coverage, you will not b eligible.

Q. I received a check from FEMA to pay for repairs to my home so I could live in it, but it wasn't enough to fix all the disaster damage. Can I get more help?

A. The temporary housing assistance check you received from FEMA pays for essential, immediate repairs so you can live in your house. It is not intended to cover the full costs of repairing all disaster damages. Low-interest disaster loans from the SBA are the primary

source of federal assistance to pay for uninsured damages to your home and furniture, clothing, vehicles and other belongings.

Q. I have some insurance coverage, but it won't be enough to pay for all the repairs. Can SBA help me?

A. Yes. SBA disaster loans cover costs to repair or replace disaster-damaged property, less any amounts received from insurance or other sources. Many property owners have some insurance coverage, but it doesn't cover the full cost of making disaster repairs. SBA loans can cover these shortfalls, including the insurance deductibles and other amounts which a policy does not cover.

Q. I already have a mortgage on my home. I can't afford a disaster loan in addition to my mortgage payment. Can SBA help me?

A. In some cases, SBA can refinance your existing mortgage. By refinancing a prior mortgage, SBA can often make a loan with a monthly payment for both the repairs and the refinancing which is about the same as the mortgage payment before the disaster.

Q. What happens if I cannot afford a loan?

A. If SBA determines you are unable to repay a loan, SBA will automatically refer you to the staterun Individual and Family Grant Program. The grant provides a safety net for individuals and is available only when you have serious needs that cannot be met with insurance, loans or help from any other source. Uncompensated needs such as medical, dental and funeral expenses are referred directly to the state-run grant program. Even if you believe you cannot afford a loan, you must submit your completed loan application to SBA or you will not be considered for other forms of aid.

#### CHECK FOR FRAUD

Flood victims need to beware of scam artists, price gougers and fraudulent contractors.

According to FEMA and the Texas Attorney General's Office, people in the declared counties of Southeast Texas are particularly vulnerable because their needs are immediate and their alternatives are limited.

Reports of price gouging are on the rise. In these cases, suppliers mark up the price of products more than is justified. Some flood victims were asked to pay exorbitant rates to cash their disaster assistance checks.

People who believe they were asked to pay too much for goods or services may call the Consumer Protection Office of the Texas Attorney General's Office at 1-800-337-3928. FEMA's fraud hotline is 1-800-323-8603.

## To help you, FEMA will....

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and caring.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.



Volunteers cleaning up the Friendswood area of Houston are helped by the Red Cross.

## Rebuilding or Repairing?

Common sense is the watchword when hiring a contractor to repair or rebuild your storm-damaged home.

"If you were satisfied with past work done by local licensed contractors, try them first. If they cannot help you, ask for recommendations," State Coordinating Officer Richard Boltz said. "If you must hire a contractor you don't know, talk to several before signing anything."

To help the process go as smoothly as possible, follow these suggestions:

#### Check the contractor's reputation.

The local Better Business Bureau, home builders association or building trades council are sources of information. Ask if the contractor you are thinking of using has unanswered complaints filed against him.

**Ask for references.** Contractors should be willing to provide names of previous customers. Call some of the customers and ask if they would hire the contractor again.

**Ask for proof of insurance.** Be sure the contractor has disability and workers' compensation insurance. If not, you may be liable for accidents on your property.

**Ask for a written estimate.** Make sure it includes everything you expect the contractor to do. Some contractors charge a fee for an estimate.

**Ask for a contract.** The contract should clearly state all work, costs and the payment schedule. Never sign a blank contract or one with blank spaces. It may be worthwhile to have a lawyer look at the contract before signing it.

**Ask for guarantees in writing.** If the contractor provides guarantees, he should clearly state what is guaranteed, who is responsible for the guarantee (dealer, contractor or manufacturer) and how long the guarantee is valid.

**Get a copy of the final, signed contract.** Once signed, the contract is binding upon both you and the contractor. Prior to starting work, get all permits.

**Do not sign off before the job is finished.** Do not sign completion papers or make the final payment until the work is completed to your satisfaction. A reputable contractor will not threaten you or pressure you to sign if the job is not finished properly.

#### NEED HELP? VISIT A CENTER

State and federal disaster officials continue to operate Disaster Recovery Centers in areas devastated by Tropical Storm Allison. After people have registered for assistance by telephone, they may visit any Disaster Recovery Center.

The centers operate from 8 a.m. to 6 p.m. Monday through Saturday.

As of July 5, the following centers were open:

Harris County Social Service Center Jensen Annex 9418 Jensen Houston

M. O. Campbell Educational Center 1865 Aldine-Bender Road Houston

Friendswood Junior High School (snack room) 402 Laurel Friendswood

Jacinto City Community Building 1025 Oates Road Jacinto City

Saint Agnes Church 4201 W. Broadway Pearland

St. Pius Church (gymnasium) 824 Main St. Pasadena

St. Peter Claver Catholic Church 6005 North Wayside Houston

Sunnyside Community The B.L.O.C.K. Church 12707 Cullen Blvd. Houston

Scarborough High School (cafeteria) 4141 Costa Rica Houston

Sheldon Intermediate School 17010 Beaumont Highway (Hwy 90) Houston

Deer Park Activity Center 500 W. 13th St. Deer Park

## Safe chemical disposal protects environment

Think twice before you throw flood-damaged household chemicals into the trash or down the drain. These products can harm individuals and the environment if they are carelessly tossed out.

Among other harmful impacts, the chemicals contaminate groundwater and affect sewage treatment plants by destroying organisms critical to the treatment process.

Household chemicals that threaten our safety and well-being include products with several key warning labels – danger, caution, poison, warning, flammable, toxic, keep out of the reach of children and hazardous. The chemicals can be found in most kitchens, bathrooms, utility rooms, sheds and garages.

The products include waste oil, antifreeze, degreasers, gasoline, batteries, caustic cleaning compounds, toilet and sink cleaners, kitchen cleaners, paints, stains, varnishes, solvents, acids, bleaches, ammonia, fertilizers, pesticides and any flammable liquids.

Water-damaged pesticides, too, are potentially harmful. Those in unbroken, waterproof containers can usually be salvaged. Others should be disposed of.



Flood-damaged household chemicals should be taken to a special collection point.

There are programs for collecting flood-damaged household chemicals in areas affected by Tropical Storm Allison. The Texas Natural Resources Conservation Commission and the U.S. Environmental

Protection Agency, in partnership with local officials, operates a collection program. For information, call the Household Hazardous Waste Team at **1-888-468-4445** or **713-985-6728**.

## IMPORTANT phone numbers

#### ■ FEDERAL AGENCIES

- I EDENAL AGENCIES
FEMA Registration 800-462-9029 (TTY for hearing/speech-impaired) 800-462-7585
Disaster Information Helpline 800-525-0321
(TTY for hearing/speech-impaired) 800-462-7585
FEMA Fraud Detection 800-323-8603
National Flood Insurance Program 800-720-1090
Internal Revenue Service 800-829-1040
(TTY for hearing/speech-impaired) 800-829-4059
U.S. Small Business Administration 800-366-6303
Housing and Urban Development Hotline 800-669-9777
Social Security Administration 800-772-1213
Veterans Affairs 800-827-1000

#### ■ STATE AND LOCAL AGENCIES

lexas Workforce Commission 800-939-6631
Comptroller Taxpayer Assistance 800-252-5555
Consumer Protection
(Attorney General) 800-337-3928
Department of Insurance 800-252-3439
Department of Transportation
(Road conditions) 800-452-9292
Harris County Pollution Control 713-920-2831
Crisis Counseling
Governor's Ombudsman 800-843-5789

#### ■ VOLUNTARY AGENCIES

American Red Cross 877-725-0400
Salvation Army
Disaster Legal Services 800-504-7030