

## FEMA Assistance for Texans Affected by Hurricane Ike

Counties included in Hurricane Ike disaster declaration: Angelina, Austin, Brazoria, Chambers, Cherokee, Fort Bend, Galveston, Grimes, Hardin, Harris, Houston, Jasper, Jefferson, Liberty, Madison, Matagorda, Montgomery, Nacogdoches, Newton, Orange, Polk, Sabine, San Augustine, San Jacinto, Trinity, Tyler, Walker, Waller, and Washington

- Consumers who suffered a loss from the hurricane winds, tornadoes or flooding should contact their insurance companies or agents as soon as possible to begin filing a claim.
- Consumers who have uninsured losses due to Hurricane Ike should register with the Federal Emergency Management Agency (FEMA):

Register by phone: **1-800-621-FEMA (3362)**

Register online: <http://www.fema.gov/assistance/register.shtm>.

- FEMA disaster assistance is money or direct assistance to individuals, families and businesses in an area whose property has been damaged or destroyed and whose losses are not covered by insurance. It is meant to help you with critical expenses that cannot be covered in other ways. This assistance is not intended to restore your damaged property to its condition before the disaster.
- FEMA disaster assistance for “Housing Needs” can be used for:
  - **Temporary Housing** (a place to live for a limited period of time): Money is available to rent a different place to live, or a government provided housing unit when rental properties are not available.
  - **Repair**: Money is available to homeowners to repair damage from the disaster to their primary residence that is not covered by insurance. The goal is to make the damaged home safe, sanitary, and functional and funds may be used to repair any of the following:
    - Structural parts of your home (foundation, outside walls, roof).
    - Windows, doors, floors, walls, ceilings, cabinetry.
    - Septic or sewage system.
    - Well or other water system.
    - Heating, ventilating, and air conditioning system.
    - Utilities (electrical, plumbing, and gas systems).
    - Entrance and exit ways from your home, including privately owned access roads.
    - Blocking, leveling, and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical, fuel lines, and tanks.
  - **Replacement**: Money is available to homeowners to replace their home destroyed in the disaster that is not covered by insurance. The goal is to help the homeowner with the cost of replacing their destroyed home.

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- To receive money or help for "Housing Needs" that are the result of a disaster, all of the following must be true:
  - You have losses in an area that has been declared a disaster by the president.
  - You have filed for insurance benefits and the damage to your property is not covered by your insurance or your insurance settlement is insufficient to meet your losses.
  - You or someone who lives with you is a citizen of the United States, a non-citizen national, or a qualified alien.
  - The home in the disaster area is where you usually live and where you were living at the time of the disaster.
  - You are not able to live in your home now, you cannot get to your home due to the disaster, or your home requires repairs because of damage from the disaster.

You may not be eligible for "Housing Needs" assistance if:

- You have other, adequate rent-free housing that you can use (for example, rental property that is not occupied).
- Your home that was damaged is your secondary or vacation residence.
- Your expenses resulted only from leaving your home as a precaution and you were able to return to your home immediately after the incident.
- You have refused assistance from your insurance provider(s).
- Your only losses are business losses (including farm business other than the farmhouse and self-employment) or items not covered by this program.
- The damaged home where you live is located in a designated flood hazard area and your community is not participating in the National Flood Insurance Program. In this case, the flood damage to your home would not be covered, but you may qualify for rental assistance or items not covered by flood insurance, such as water wells, septic systems, medical, dental, or funeral expenses.