



# FEMA

# Texas Hurricane Harvey Recovery Guide

## *Information for Communities and Survivors Recovering from Hurricane Harvey*

### **SBA Opens Additional Disaster Loan Outreach Centers (DLOCs)**

Survivors can still meet face to face with experts who can answer their questions about U.S. Small Business Administration (SBA) disaster loan programs.

A DLOC opened **Dec. 11, 2017**, at the Jasper County Annex in the city of Jasper. Center hours are Monday to Saturday from 9 a.m. to 6 p.m., until further notice.

Another DLOC will open on **Friday, Dec. 15** at the American Legion Hall in the city of Anahuac. Hours will be Monday to Friday from 9 a.m. to 6 p.m., and Sunday from noon to 5 p.m.

For a list of SBA centers and their hours, go to <https://go.usa.gov/xnXSj>.

For more information, go to [www.sba.gov/disaster](http://www.sba.gov/disaster), email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov), or call 800-659-2955 or 800-877-8339 (TTY)

### **Determination Letters and Appeals**

Survivors must read their determination letters from FEMA carefully to understand the reasons for the decision, and have the right to appeal.

If they decide to appeal, survivors need to do so **within 60 days from the date of their determination letter**. Applicants can submit additional documentation supporting their appeal by mail or by dropping it off at a Disaster Recovery Center.

For more information on determination letters and appeals, go to [go.usa.gov/xnRYy](http://go.usa.gov/xnRYy).

### **SBA Offers Help to Survivors**

The U.S. Small Business Administration (SBA) offers low-interest, long-term disaster loans to businesses of all sizes, private nonprofit organizations, homeowners and renters to repair or replace uninsured / uncompensated disaster-damaged property. SBA disaster loans offer an affordable way for individuals and businesses to recover from disasters.



Watch an interview with SBA Public Information Officer Kevin Wynne at [facebook.com/FEMAHarvey/videos](https://facebook.com/FEMAHarvey/videos).

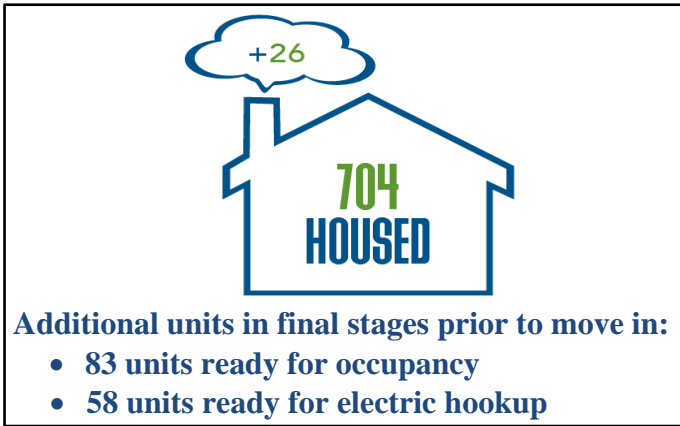
### **Tips on Rebuilding Stronger and Safer**

FEMA mitigation specialists will be at hardware and home improvement stores through Dec. 16, 2017. Hours: Mon.-Fri. 8 a.m.-6 p.m. and Sat. 8 a.m.-5 p.m.

- In Chambers County: McCoy's Building Supply, 330 Ward St., Baytown, TX 77520
- In Galveston County: McCoy's Building Supply, 1302 Highway 3 South, League City, TX 77573

For more information and resources on mitigation issues, visit the FEMA mitigation website at [fema.gov/texas-disaster-mitigation](http://fema.gov/texas-disaster-mitigation).

## State of Texas Leads Harvey Direct Housing Effort



*Graphic showing the number of Hurricane Harvey survivors who have moved into direct housing units.*

The Texas General Land Office (GLO) and FEMA are working to make housing a reality for thousands of Texans recovering from Hurricane Harvey.

*For updates on the GLO/FEMA Harvey Direct Housing mission visit: [facebook.com/FEMAHarvey/](https://facebook.com/FEMAHarvey/)*

### What is “Substantial Damage”?

As survivors in Texas rebuild after Hurricane Harvey, some homeowners will face the issue of “substantial damage” to their residences.

That decision is made at a local government level, generally by a building official or floodplain manager. In general:

- FEMA does not make a determination of substantial damage and does not notify any owner of a damage determination.
- This information is important for property owners deciding whether to –or how to– repair or replace a damaged dwelling, and if additional work such as elevating the structure is needed to comply with local codes and ordinances.

*For more on substantial damage, go to [go.usa.gov/xnR4N](https://go.usa.gov/xnR4N). For information on NFIP, visit [FloodSmart.gov](https://FloodSmart.gov)*

### In-Person Help at Disaster Recovery Centers (DRCs)

Although DRCs start opening when registration begins, they continue helping survivors even after the registration period has ended.

Applicants who have questions about disaster assistance can visit any Disaster Recovery Center (DRC) in Texas.

*To find DRC locations and hours, go to: [fema.gov/DRC](https://fema.gov/DRC).*

### Notes on Recovery:

#### Disaster Distress Helpline

The holidays can be difficult, especially after a disaster. If you need to talk to someone, call **800-985-5990** or **800-846-8517** (TTY), or text **TalkWithUs** or **Hablanos** (Spanish) to **66746** to connect with a trained counselor. It’s free, confidential and open 24/7.

### Transitional Sheltering Assistance (TSA) Program Extension

Survivors staying in hotels under the TSA program may be eligible to stay longer.

For information on continued TSA eligibility, guests can:

- Call the FEMA Helpline at **800-621-3362** (voice, 711 or VRS) or **800-462-7585** (TTY).
- Log into their account on [DisasterAssistance.gov/](https://DisasterAssistance.gov/).
- Visit a Disaster Recover Center (DRC). For DRC locations and hours go to [www.fema.gov/DRC](https://www.fema.gov/DRC).
- Ask the front desk to check the CLC Lodging web portal to see if they are eligible to stay longer.



*FEMA staffer helping a survivor in Refugio, TX.*

**If you need legal assistance due to Harvey, call the Young Lawyers Division of The American Bar Association at 800-504-7030. Survivors can receive free counseling on insurance claims, landlord-tenant issues, home repair contracts, foreclosures, replacement of legal documents destroyed or damaged by the storm and other legal matters.**



Did You Know



#### Did You Know?

You can find this and other helpful information updated daily at: [facebook.com/FEMAHarvey](https://facebook.com/FEMAHarvey)