

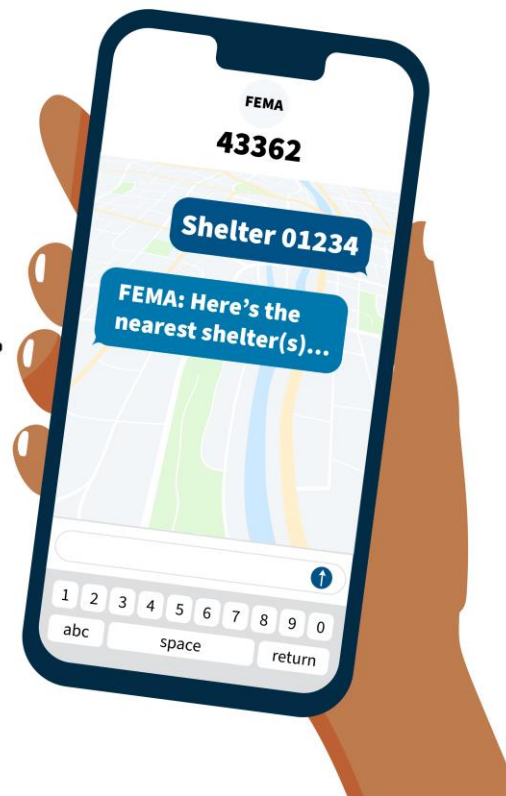


FEMA

SEARCH FOR  
**SHELTERS**  
NEAR YOU

Text  
**SHELTER**  
and your  
**ZIP CODE**  
to **43362**

Example: Shelter 01234



# CORE VALUES

FEMA's core values of **Compassion, Fairness, Integrity, and Respect** are at the heart of what the agency and its employees stand for and represent. These values form the solid foundation of who FEMA is, what the agency believes, and how it approaches serving the nation. These core values apply to FEMA's interactions with survivors, colleagues, and stakeholders every single day.

# How a Disaster gets declared.



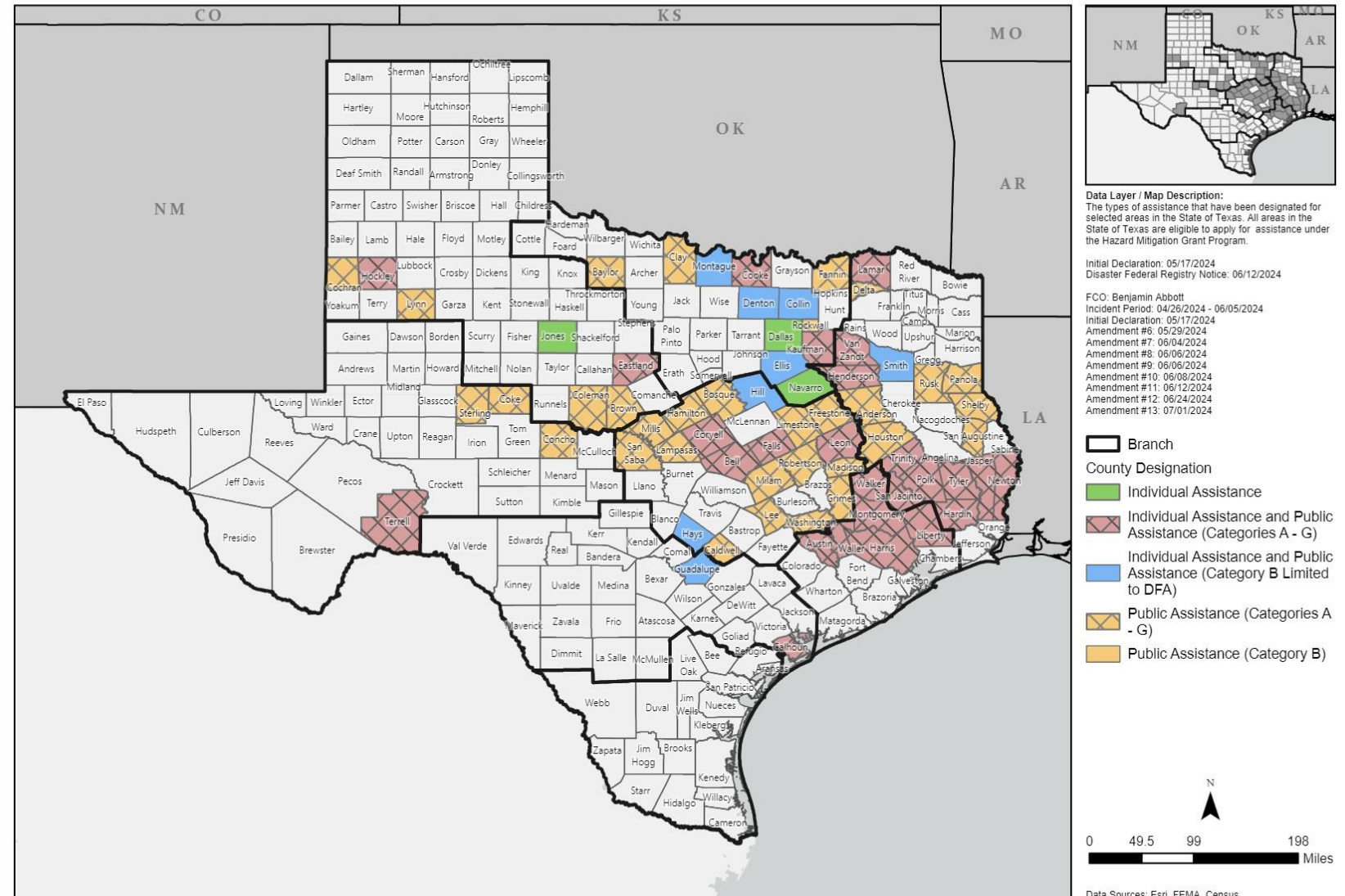
**FEMA**

## Federal Disaster Declaration (DR-4781 TEXAS)

- Gov. Abbott's [request for a Federal Major Disaster Declaration](#) was [approved by President Biden](#).
- FEMA is operating multiple [Disaster Recovery Centers \(DRCs\)](#). DRCs provide disaster survivors with information from FEMA and the U.S. Small Business Administration. Disaster survivors can get help applying for federal assistance, learn about the types of assistance available, learn about the appeals process and get updates on applications.
- Small Business Administration (SBA) disaster loans may be available to homeowners, renters, and businesses of all sizes in areas covered by the [SBA disaster declaration](#). Please note that the [SBA coverage area \(PDF\)](#) includes many more counties than the 35 counties that are eligible for FEMA's Individual Assistance. **The deadline for Physical Damage filing is August 15, 2024. The deadline for Economic Injury filing is February 18, 2025.**
- The Texas Workforce Commission (TWC) is now accepting applications for [Disaster Unemployment Assistance \(DUA\)](#) as a result of the severe storms, straight-line winds, tornadoes, and flooding that began on April 26. **The deadline to apply for DUA is August 15, 2024.**
- If your durable medical equipment (DME) or assistive technology (AT), sometimes called an adaptive aid (AA), was lost or damaged in the severe weather event, see the Governor's Committee on People with Disabilities' [Replacing Durable Medical Equipment and Assistive Technology Lost in Disasters](#).
- The United States Department of Agriculture's (USDA) Farm Service Agency (FSA) makes [low-interest physical loss loans](#) available to help producers repair or replace damaged or destroyed physical property essential to the success of the agricultural operation, including livestock losses. Examples of property commonly affected include essential farm buildings, fixtures to real estate, equipment, livestock, perennial crops, fruit and nut bearing trees, and harvested or stored crops and hay. **The deadline to apply is February 10, 2025.**

[Individual Assistance](#) is available in the following counties: Austin, Bell, Calhoun, Collin, Cooke, Coryell, Dallas, Denton, Eastland, Ellis, Falls, Guadalupe, Hardin, Harris, Henderson, Hockley, Jasper, Jones, Kaufman, Lamar, Leon, Liberty, Montague, Montgomery, Navarro, Newton, Polk, San Jacinto, Smith, Terrell, Trinity, Tyler, Van Zandt, Walker, and Waller. **The deadline to apply for Individual Assistance is July 16, 2024.**

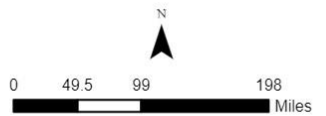
## FEMA-4781-DR-TX Declaration Map



**Data Layer / Map Description:**  
The types of assistance that have been designated for selected areas in the State of Texas. All areas in the State of Texas are eligible to apply for assistance under the Hazard Mitigation Grant Program.

Initial Declaration: 05/17/2024  
Disaster Federal Registry Notice: 06/12/2024  
FCO: Benjamin Abbott  
Incident Period: 04/26/2024 - 06/05/2024  
Initial Declaration: 05/17/2024  
Amendment #6: 05/29/2024  
Amendment #7: 06/04/2024  
Amendment #8: 06/09/2024  
Amendment #9: 06/09/2024  
Amendment #10: 06/08/2024  
Amendment #11: 06/12/2024  
Amendment #12: 06/24/2024  
Amendment #13: 07/01/2024

- Branch
- County Designation**
- Individual Assistance
- Individual Assistance and Public Assistance (Categories A - G)
- Individual Assistance and Public Assistance (Category B Limited to DFA)
- Public Assistance (Categories A - G)
- Public Assistance (Category B)



Data Sources: Esri, FEMA, Census

# Disaster Recovery Centers



**FEMA**

Federal Emergency Management Agency

# Survivor's Road to Recovery

\*FOR DISASTERS DECLARED ON OR AFTER MARCH 22, 2024

## Another Source of Funding Is U.S Small Business Administration Loan

An SBA Loan is a low-interest loan to help you cover disaster-caused damage or for mitigation to help prevent future disaster damage that FEMA assistance can't cover. You have the option to apply for an SBA loan at various points during the recovery process, including when you first apply for FEMA assistance.

You don't have to accept a SBA loan offer, but loans must be paid back.

1

### File Your Insurance Claim

If you have insurance, please file a claim as soon as possible (flood, homeowner's, renter's, auto, etc.).

2

### Apply to FEMA

Assistance may include money for temporary housing, home repair and other disaster-related needs.

#### Ways to Apply

**Online:** [disasterassistance.gov](https://disasterassistance.gov)

**Call:** 800-621-3362 (711/VRS)

**In-Person:** Visit your nearest Disaster Recovery Center. You can find a DRC near you by visiting: [fema.gov/drc](https://fema.gov/drc)

Survivors can always call FEMA at 800-621-3362 if they have questions or need more information.

3

### FEMA Home Inspection Completed

Some types of FEMA assistance do not require an inspection. If an inspection is needed, you will be contacted by phone to schedule an appointment. FEMA will contact you if more information or documentation is needed.

4

### Receive FEMA Decision

FEMA will contact you with an **eligibility decision** and provide you with a direct deposit or treasury check for eligible funds, along with instructions on how to appeal if you disagree with FEMA's decision or amount provided.

5

### Return Home

Return to repaired home or find new housing solution.



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# FEMA Updates the Individual Assistance Program

FEMA implemented the most significant update to disaster assistance in the last 20 years.

These updates apply to Presidentially declared disasters on or after March 22, 2024 and include:



## New Benefits

### ■ Serious Needs Assistance

Money to help you pay for essential items like food, water, baby formula, medication and other emergency supplies.

### ■ Displacement Assistance

Money to help with immediate housing needs if you cannot return to your home because of the disaster. The money can be used to stay in a hotel, with family and friends, or other options while you look for a rental unit.

# FEMA Updates the Individual Assistance Program

FEMA implemented the most significant update to disaster assistance in the last 20 years. These updates apply to Presidentially declared disasters on or after March 22, 2024 and include:



## Expanded Eligibility

- **Simplified Other Needs Assistance**  
FEMA **no longer requires** survivors to apply for a U.S. Small Business Administration (SBA) loan before being considered for certain types of assistance. Survivors now have the option to apply for a low-interest SBA loan at the same time they apply for FEMA assistance.
- **Help Underinsured People**  
If you received an insurance payout that did not cover the cost of damage to your home or property, you may still be eligible to receive money from FEMA. Keep in mind, FEMA assistance is not a replacement for home, renters or flood insurance, and will not cover all losses from a disaster.
- **Expanded Criteria for Home Repair Assistance**  
You may receive money to repair the parts of your home damaged by the disaster regardless of pre-existing conditions. You can also make repairs that prevent similar damage from future disasters.
- **Make Accessibility Improvements**  
Money to help you make accessibility repairs to your home (such as exterior ramp, grab bars, and paved path to the home entrance) if you have a disability. Repairs can be made when these items are damaged during a disaster. Improvements to the home can be made when these features were not present before the disaster but are needed due to a pre-existing disability or a disability caused by the disaster.
- **Simplified Assistance for Self-employed Applicants**  
If you are self-employed, FEMA may offer money to repair or replace the disaster-damaged tools and equipment needed to do your job.
- **Expanded Assistance for Computing Devices**  
You may now receive money for a personal or family computer that is damaged by a disaster. You may also receive money for additional computers required for work, school or access and functional needs.



FEMA

# FEMA Updates the Individual Assistance Program

FEMA implemented the most significant update to disaster assistance in the last 20 years.

These updates apply to Presidentially declared disasters on or after March 22, 2024 and include:



## A Simplified Application Process

### ■ Streamlined Temporary Housing Assistance Applications

Reduced documentation requirements if you are seeking continued temporary housing assistance. Individual caseworkers will engage closely with you to offer support and increase transparency.

### ■ Removed Barriers for Late Applicants

If you are requesting approval for a late application, you no longer have to provide documentation supporting the reason for your late application.

### ■ Simplify the Process for Appeals

If you disagree with a FEMA decision and wish to appeal, you will no longer need to provide a signed, written appeal letter to accompany the supporting documentation.



FEMA

# 4 Ways to Apply for Disaster Assistance



ONLINE

[DisasterAssistance.gov](https://DisasterAssistance.gov)



FEMA APP

Download the  
FEMA APP



IN PERSON

At one of our  
Disaster Recovery Centers  
[fema.gov/drc](https://fema.gov/drc)



CALL

800-621-3362



FEMA

# Three ways to Register for FEMA Assistance



**FEMA**



**FEMA**

# How to Prove Ownership

**You only need to provide one of the documents listed below.**

- Deed or Official Record
- Mortgage documentation
- Homeowners insurance documentation
- Property tax receipt or bill
- Manufactured home certificate or title
- Home purchase contracts (e.g. Bill of Sale, Bond for Title, Land Installment Contract, etc.)
- Will or Affidavit or heirship (with death certificate) naming you heir to the property
- Receipts for major repairs or maintenance dated within 5 years prior to the disaster
- Court documents
- Letter prepared after the disaster from a mobile home park owner or manager or public official that meets FEMA requirements



# Proof of Occupancy

You only need to provide one of the documents listed below as proof you lived in your home before the declared disaster.

- Lease or housing agreement
- Rent receipts
- Utility bill (electric, water/sewer, etc.)
- Employer's statement (e.g. pay stub)
- Pay stub
- Bank or credit card statement
- Driver's license, state issued identification card, or voter registration card
- Public official's document (Police Chief, Mayor, Postmaster, etc.)
- Medical provider's bill
- Social service organization documents (e.g. Meals on Wheels)
- Motor vehicle registration
- Affidavits of Residency or other court documentation
- Local school documents (must include the child's disaster-damaged residence and name of the applicant or co-applicant)
- Letter prepared after the disaster by a mobile home park or manager confirming your occupancy at the time of the disaster



**FEMA**



# **Renters With Damage May Apply For Assistance**



**FEMA**





U.S. Small Business  
Administration

## DISASTER RECOVERY & RESILIENCE

**Businesses ■ Homeowners ■ Renters ■ Nonprofits**

# SBA's Disaster Loan Programs

**SBA offers low-interest loans to businesses of all sizes, nonprofits, homeowners and renters not covered by insurance or other recovery funds**



**Business and Home Loans for disaster losses**



# SBA Disaster Loan Limits

<b>Types of Loans</b>	<b>Borrowers</b>	<b>Purpose</b>	<b>Max. Amount</b>
<b>Business Loans</b>	<b>Businesses and private nonprofits</b>	<b>Repair or replace real estate, inventory, equipment, etc.</b>	<b>\$2 million *</b>
<b>Economic Injury Loans</b>	<b>Small businesses and private nonprofits</b>	<b>Working capital loans</b>	<b>\$2 million *</b>
<b>Home Loans</b>	<b>Homeowners</b>	<b>Repair or replace primary residence</b>	<b>\$500,000</b>
<b>Home Loans</b>	<b>Homeowners and renters</b>	<b>Repair or replace personal property</b>	<b>\$100,000</b>
<b>Mitigation</b>	<b>Businesses, private nonprofits and homeowners.</b>	<b>Mitigate / prevent future loss of the same type</b>	<b>20% of verified physical damage. Homeowners limited to \$500,000.</b>

**\*The maximum business loan is \$2 million, unless the business qualifies as a Major Source of Employment (MSE).**



**FEMA**

# Severe Storms, Straight-Line Winds, Tornadoes & Flooding

*Application Filing Deadlines:*

Physical Damage: **August 15, 2024**

Economic Injury: **February 18, 2025**

Interest rates:

- **Homeowners - Renters** - As low as **2.688%**
- **Businesses** - As low as **4.00 %**
- **Nonprofit organizations** - **3.25%**

**No** cost to apply, **No** Pre-Payment Penalty, **No** Obligation to borrow

Interest does not begin to accrue until 12 months from the date of the first disaster loan disbursement.  
SBA disaster loan repayment begins 12 months from the date of the first disbursement



**FEMA**

Federal Emergency Management Agency

# SBA Business – Disaster Recovery Center

**SBA Customer Service Representatives (CSRs) are staffed in all Disaster Recovery Centers alongside FEMA operating under the same hours**

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## **CSRs are available to:**

- Answer all loan program questions
- Explain the application process and assist with completion of your application
- Assist with loan reconsideration or reacceptance



**CSRs are currently staffed throughout the Disaster Recovery Centers & Business Recovery Centers**

# **SBA Office of Disaster Recovery & Resilience**

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To apply online:

<https://lending.sba.gov/>

For more information email:  
[disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov)

[SBA.gov/disaster](https://SBA.gov/disaster)

SBA's Customer Service Center at:  
1-800-659-2955

# Questions



# Civil Rights Resources



# FEMA Civil Rights Highly Visual Flyer

## Civil Rights


Ensuring Equal Access to ALL FEMA Programs, Services, and Benefits.

 **Contact FEMA Civil Rights Division**  
If you feel you have been discriminated against based on:

 <b>Race</b>	 <b>Religion</b>
 <b>Color</b>	 <b>Age</b>
 <b>National Origin</b>	 <b>Disability</b>
 <b>Sex</b>	 <b>English Proficiency</b>
 <b>Sexual Orientation</b>	 <b>Economic Status</b>

**Civil Rights Resource Line:**

 833-285-7448  
711 or Video Relay Service (VRS): 1-800-621-3362


 [fema.gov/civil-rights](http://fema.gov/civil-rights)











 [FEMA-CivilRightsOffice@fema.dhs.gov](mailto:FEMA-CivilRightsOffice@fema.dhs.gov)





## Derechos Civiles


Garantizan la igualdad de acceso a TODOS los programas, servicios y beneficios de FEMA.


 Comuníquese con la División de Derechos Civiles de FEMA si entiende que ha sido objeto de discriminación en base a su:



 <b>Raza</b>	 <b>Religión</b>
 <b>Color</b>	 <b>Edad</b>
 <b>Nación de origen</b>	 <b>Discapacidad</b>
 <b>Sexo</b>	 <b>Dominio del inglés</b>
 <b>Orientación sexual</b>	 <b>Situación económica</b>

**Línea de asistencia sobre Derechos civiles:**

 833-285-7448  
711 or Video Relay Service (VRS): 1-800-621-3362

 [fema.gov/es/civil-rights](http://fema.gov/es/civil-rights)

 [FEMA-CivilRightsOffice@fema.dhs.gov](mailto:FEMA-CivilRightsOffice@fema.dhs.gov)

# CVR RESOURCE LINE FACTS

- Available to anyone who has a question/concern/complaint regarding Civil Rights
- Is available in English and Spanish
- Operated by Civil Rights Cadre staff
- Staffed Monday through Friday (excluding Federal Holidays), 7:00 a.m. – 5:30 p.m. Eastern Time
- Has a voicemail box for calls that come in after hours
  - All phone calls are returned within 48 hours by the Civil Rights Cadre staff



If you have a question regarding Civil Rights,  
please contact the

**CIVIL RIGHTS RESOURCE LINE:**

**833-CVL-RGHT**

**(833) 285-7448**

FEMA TTY: 800-462-7585

[FEMA-CivilRightsOffice@fema.dhs.gov](mailto:FEMA-CivilRightsOffice@fema.dhs.gov)



**FEMA**

# Read FEMA's decision letter carefully

## You might need to:

Visit [DisasterAssistance.gov](https://DisasterAssistance.gov) and update your personal information or upload documents.

## You can also:

File a written appeal.

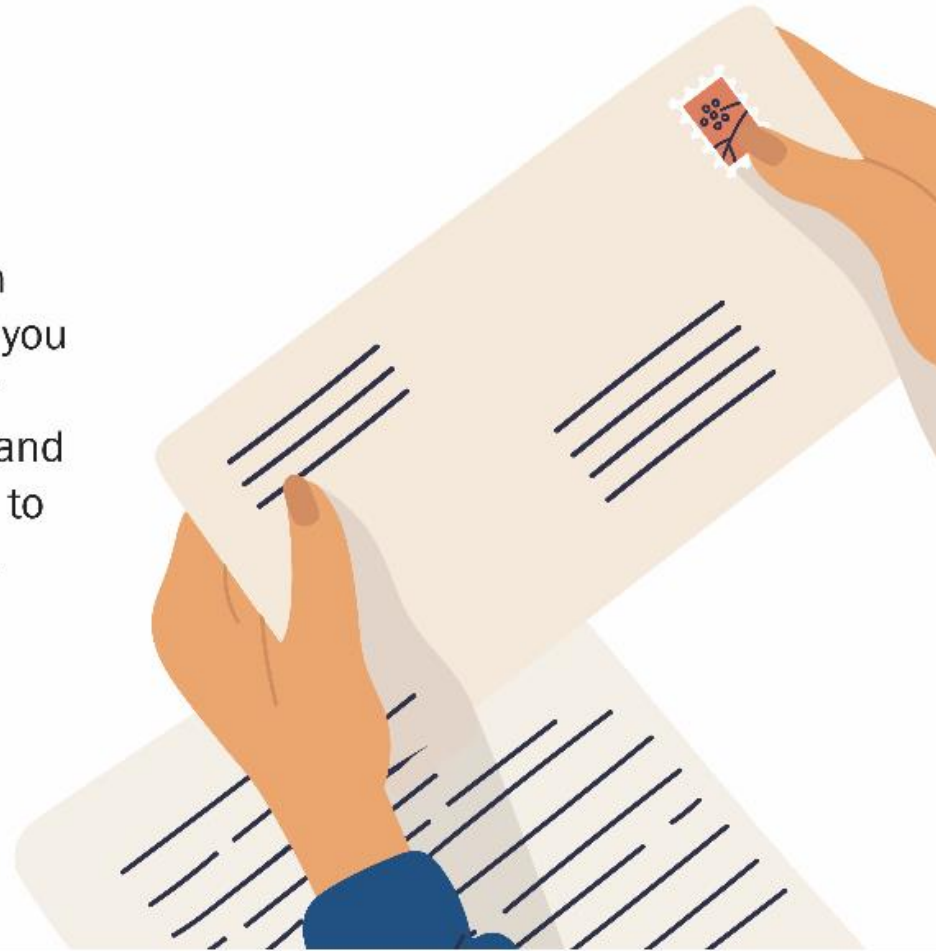


# READ YOUR FEMA DECISION LETTER

FEMA will review your application and inspection information, and a decision letter will be sent to you by mail or through your [DisasterAssistance.gov](https://www.disasterassistance.gov) account. The letter will explain FEMA's decision and notify you of any additional information required to determine your eligibility. The letter also advises you on how to appeal if you disagree with FEMA's decision.



FEMA



# HOW TO WRITE AN APPEAL

The appeal must be postmarked within 60 days of the date on the award or denial letter from FEMA.

Name  
Current Mailing Address  
Phone #  
XXXX-XXXX-X  
DR-XXXX-STATE

Your FEMA Registration #  
FEMA Disaster Number

Dear FEMA,

On MM/DD/YYYY, I received a letter stating [describe the letter with which you disagree]. I am appealing your decision because [include detailed justification on why you believe you are eligible or should receive more funds]. I have attached the following supporting documentation [ensure you provide documentation supporting your appeal such as receipts, verifiable contractor estimates, or other supporting documentation].

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

*Signature*

I hereby declare under the penalty of perjury that the foregoing is true and correct.

Include This Statement  
\*This is not required but recommended

## Before March 22, 2024

If you were affected by a disaster declared before March 22, 2024, you are required to submit a [signed appeal letter](#) explaining why you think the decision about the amount or type of assistance you received is incorrect.

This letter is in addition to your new or additional information or documents not previously submitted. You, or your co-applicant, must sign the letter. You may also send in the signed appeal form instead of a letter.

## 3 Ways To Submit Your Appeal

**Online** DisasterAssistance.gov (Upload to your account)

**By Fax** 800-827-8112 (Attention FEMA)

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



If you disagree with FEMA's decision, you may appeal. It must be submitted within 60 days of the date of the decision letter.

If you have questions regarding the letter you received or how to file an appeal, call the **FEMA Helpline at 800-621-3362**. If you use video relay service (VRS), captioned telephone service or others, give FEMA your number for that service.

# 3 Ways To Submit Your Appeal

**Online** [DisasterAssistance.gov](https://DisasterAssistance.gov) (Upload to your account)

**By Fax** 800-827-8112 (Attention FEMA)

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



**FEMA**



# Documents to Include in Your Appeal

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The letter sent from FEMA will provide additional information on the types of documents or information that will need to be provided if you choose to appeal FEMA's initial decision. The documents apply specifically to the decision made. For example, if you are appealing for additional assistance to help repair your home, you will want to provide FEMA with any receipts, bills or repair estimates received for the repairs needed to your home as a result of the disaster. If you are affected by a disaster that is declared after March 22, 2024, you are not required to send a signed appeal letter with your documentation for the appeal.



With the letter, FEMA will provide an appeal form that may be used to provide additional information, if you choose to do so. You may also [download the appeal form](#).

When submitting any documentation or information to FEMA, you must include your FEMA application number and disaster number on every page.



**FEMA**



# Transitional Sheltering Assistance

If approved for the disaster, FEMA may provide temporary sheltering using participating hotels for eligible disaster survivors.

## Who may be eligible?

A Disaster Survivor:

- who is displaced and taking refuge in emergency shelter locations
- whose home is unlivable or inaccessible due to the disaster



# Beware of Fraud and Scams

After a disaster, scam artists often attempt to take advantage of disaster survivors. We encourage survivors to watch for and report any suspicious activity.

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## Ways to Report Fraud

Email: [StopFEMAFraud@fema.dhs.gov](mailto:StopFEMAFraud@fema.dhs.gov)

Call: 1-866-223-0814

Fax: 202-212-4926

For more information visit [fema.gov/disaster-fraud](https://www.fema.gov/disaster-fraud)



**FEMA**

## **FEMA resources**

- [Displacement Assistance](#)
- [Help for Survivors with Insurance](#)
- [Help with Home Repair](#)
- [Home Repairs and Improvements for Survivors with Disabilities](#)
- [How FEMA and the U.S. Small Business Administration Help Survivors Recover](#)
- [Serious Needs Assistance](#)
- [What If I Apply for FEMA Assistance Past the Deadline?](#)

# DR-4781 TX Contact Information:

Julie Reese

Disability Integration Advisor

[Julie.Reese@fema.dhs.gov](mailto:Julie.Reese@fema.dhs.gov)

Yasmine Austria

Civil Rights Advisor

[Yasmine.Austria@fema.dhs.gov](mailto:Yasmine.Austria@fema.dhs.gov)

Questions?



FEMA