

Hurricane Harvey Resources

Updated: September 5, 2017

Three methods for registering with DHS/FEMA for short term shelters, and long term housing needs.

- Online: www.disasterassistance.gov
- Text: Text "shelter" and your zip code to 43362 (4FEMA).
- Phone call: Dial 211(State of Texas only)

To Register for FEMA Disaster Assistance

- Online: www.disasterassistance.gov
- Phone: 800-621-3362, TTY 800-462-7585

Teladoc

Teladoc is offering access to general medical care at no charge for residents of the evacuation zones in Texas and Louisiana. Teladoc is designated to handle non-emergent medical problems. You should NOT use it if you are experiencing a medical emergency. If you are experiencing a medical emergency, please call 911.

To receive care, affected individuals should call the designated hotline below or <https://www.teladoc.com/harvey/> for more information.

*To request a visit, please call the number listed to speak with a member service agent:
Phone Number: 855-220-4585*

Pharmacy and Prescription Information

- **Healthcare Ready**

"Healthcare Ready helps to ensure patient access to healthcare, including medicines, during times of disaster.

If you would like to request assistance from Healthcare Ready email us at Alerts@HealthcareReady.org or call (866-247-2694).

Rx Open helps patients find nearby open pharmacies in areas impacted by disaster. Combining multiple data feeds from the pharmaceutical industry, Rx Open displays the precise location on Google Maps of open pharmacies, closed pharmacies, and those whose status is unknown. This critical information assists government officials in assessing an emergency's impact on public health in a disaster area."

Crisis & Disaster Resources

Please visit their website [here](#)

- **National Community Pharmacists Association**
For helpful Hurricane Harvey Pharmacy Resources please visit their website [here](#)

American Red Cross

- Find open shelters with American Red Cross [here](#).
- Find additional Red Cross Hurricane Harvey response information [here](#).
- Their Safe and Well website provides a central location for people in disaster areas to register their current status, and for their loved ones to access that information. Visit the Safe and Well website [here](#).
- Find any local Red Cross [here](#) or call 1-800-733-2767 for assistance.

Federal Emergency Management Agency (FEMA)

- Visit the FEMA website for information [here](#).
- Find open shelters near you by texting SHELTER and your zip code to 4FEMA (43362).
Example: Shelter 01234. (Standard text message rates apply.)
- To Register for FEMA Disaster Assistance
 - Online: www.disasterassistance.gov
 - Phone: 800-621-3362, TTY 800-462-7585
- Visit [here](#) for information on the process after you apply for FEMA assistance

If you are eligible for Transitional Sheltering Assistance, FEMA will pay for the cost to stay in certain hotels or motels for a limited period of time. Costs covered are for the cost of the room and taxes, and any other expenses are not included. Since room availability changes quickly, please call the hotel prior to travelling to be sure the hotel can accommodate your need. Search [here](#) for participating locations to see if they have availability in the area you have selected.

FEMA website lists the following Key Tips:

Crisis & Disaster Resources

Returning home after a flood can be the most trying time. There is a lot to be aware of when getting back into your home, to ensure you are mitigating all potential issues. You can use the resources on this page [here](#) to help you get back to normal.

Please: do not attempt to return home until local officials say it is safe to do so.

Don't drive on flooded roadways. Remember - Turn Around, Don't Drown!

Only call 911 if you have an immediate need for medical attention or evacuation assistance.

If you can't get through to 911 on first try, keep calling.

Another option is to place a call to one of five numbers for the Houston Command Center of the United States Coast Guard. The numbers are:

281-464-4851

281-464-4852

281-464-4853

281-464-4854

281-464-4855

Disaster Assistance.gov

To find help for your immediate needs, visit the website [here](#) and enter an address to get a list of the closest FEMA Disaster Recovery Centers (DRCs). If no resource is close to you, contact your [state's emergency management agency](#) to ask about other resources, or to get your county's contacts.

Food and Clothing

- If you are in need of food and clothing please contact your local DRC or Shelter or 211. They may provide or can assist you with finding food and clothing and other basic necessities nearest to you.

On the [website](#) you can also find and apply for financial assistance that may be available for your area. There is an address look-up tool to see if your area has been declared for individual assistance.

Please call directly for more information: 800-621-3362, TTY Callers: 800-462-7585

AirB&B

Accommodations may be available for free for evacuees. Visit the website [here](#).

Crisis & Disaster Resources

Apartment Locating Services in the Houston Area:

A1 Apartments (281-556-1421)

Smart City Apartments (713-482-1323)

Bamboo Leasing (713-589-9935)

In the Loop Leasing (713-521-7368)

Rent XYZ (214-699-1635)

Substance Abuse and Mental Health Services Administration (SAMHSA)

Phone: (800) 985-5990

This national Disaster Distress Helpline is available 24/7 to individuals who have been affected by a human or naturally caused disaster and are in need of crisis counseling. Services are multilingual. Call or visit the website [here](#).

National Voluntary Organizations Active in Disaster (NVOAD)

To donate or volunteer with a member organization in response to this disaster, visit the website [here](#).

Texas Resources

KHOU News reports: Debris CleanUp Underway: What you need to Know (as of 9/4/17 4:08pm)

Click [here](#) for information.

KHOU News reports: Houston area locations to seek shelter: (as of 3:00 Central Time 8/31/17)

Visit the website [here](#) for more information

HOUSTON

NRG Center at Loop 610 & Kirby will open at 10 p.m. Tuesday. Holds 10,000 people.

Lakewood Church: 3700 Southwest Fwy, Houston, TX 77027

George R. Brown Convention Center downtown

Toyota Center downtown

Crisis & Disaster Resources

Alief Taylor High School: 7555 Howell Sugar Land Rd, Houston, TX 77083

Trini Mendenhall Community Center: 1414 Wirt Road Houston, TX 77055

Christ The Incarnate Word Catholic Church: 8503 S Kirkwood Houston TX 77099

Calvary Community Church: 7550 Cherry Park Dr, Houston, TX 77095

Primrose School of Kelliwood: 2402 Westgreen Blvd, Katy, TX 77450 - It is a shelter for families and also a staging place for first responders in the area ([Click here for more](#))

The MET Church: 13000 Jones Road, Houston TX 77070

Lien Hoa Temple: 6709 Sugarland Howell Rd, Houston, TX 77083

Lifepath Church: 17703 W Little York Rd, Houston, TX 77084

Houston Skyline Junior Volleyball Facility: 10510 Westview Drive Houston TX 77043

Red Cross Shelter at M.O. Campbell Ed Center: 1865 Aldine Bender Rd, Houston, TX

Islamic Center/Masjid Al-Mustafa: 17250 Coventry Park Dr, Houston, TX

Islamic Center/Masjid Al-Sabireen: 610 Brand Lane, Stafford TX

Islamic Center/Masjid Abu-Bakr: 8830 Old Galveston Rd, Houston TX

Iglesia Bautista del Redentor: 4218 Lang Road Houston Tx 77092

George R. Brown Convention Center: 1001 Avenida De Las Americas, Houston, TX ([Click here for more.](#))

A temporary shelter has been set up at the Sagemont Park Community Center at 11507 Hughes Road

Vietnamese Martyrs Church: 10610 Kingspoint Road, Houston, TX

St. Maximilian Kolbe Catholic Community 10135 West Rd, Houston, TX 77064

St. Christopher Catholic Church: 8150 Park Pl Blvd, Houston, TX 77017

St. Thomas Presbyterian Church: 14100 Memorial Drive, near Memorial and Kirkwood

Beyond Walls Outreach Center: 11214 Plainsfields Street, Houston, TX

Crisis & Disaster Resources

North Shore High School: 13501 Hollypark Drive (closed)

M.O. Campbell Center: 1865 Aldine Bender Road

Pasadena High School

Golden Acres Baptist Church: 2812 Pansy St, Pasadena, TX

Dobie High School: 10220 Blackhawk Boulevard (at capacity and closed to new guests)

The Community of Faith Church: 1024 Pinemont Drive

Lindale Assembly of God: 503 Reid Street

3534 Dixie Street -- families only

Trinity Klein Lutheran Church: 5201 Spring Cypress Rd, Spring, TX 77379

Red Cross Shelter at Forge For Families: 3435 Dixie Drive

First Baptist Church of Porter: 24570 FM 1314 Porter, TX 77365, (281) 354-3339

HARRIS COUNTY

MO Campbell Center Shelter: 1865 Aldine Bender in District 2

Morton Ranch High School, 21000 Franz Rd., Katy, TX 77449

Richard E. Berry Educational Support Center: 8877 Barker Cypress Road, Cypress, TX 77433

Klein ISD Multi-Purpose Center: 7500 FM 2920, Spring, TX 77379

Lone Star College–CyFair: 9191 Barker Cypress Rd, Cypress, TX 77433

Humble Civic Center: 8233 Will Clayton Pkwy, Humble, TX 77338

Community of Faith 16124 Becker Road, Hockley

Good Sheperd GMC 20155 Cypresswood Drive, Cypress, (281) 377-8313

Lake Houston Church 5616 FM 1960 East, Humble ("dry staging area" open for people to charge devices and assist in finding overnight shelter in the area, 9:30 a.m. until 6:00 p.m. Wednesday)

Crisis & Disaster Resources

FORT BEND COUNTY

City of Arcola Community Center (City Hall): 13222 Highway 6, Arcola, TX

Fulshear High School: 9302 Bois D'Arc Lane, Fulshear, TX

Beyond Walls Outreach Center: 11214 Plainfields Street, Houston, TX

Morton Ranch High School: 21000 Franz Road, Katy, TX

The Fellowship Church: 22765 Westheimer Pkwy., Katy, TX

Cinco Ranch High School: 23440 Cinco Ranch Blvd., Katy, TX

Cinco Ranch Junior High School: 23420 Cinco Ranch Blvd., Katy, TX

Kendleton Church of God: 619 FM 2919, Kendleton, TX

Eagle Heights Church, 16718 West Belfort Blvd., Richmond, TX

Marshall High School emergency shelter: 1220 Buffalo Run, Missouri City, TX 77489 (at capacity and closed to new guests)

Red Cross shelter at B.F. Terry High School: 5500 Avenue N., Rosenberg

Kempner High School 14777 Voss Rd, Sugar Land, TX (Opens 11 a.m. Tuesday)

Stafford High School: 1625 Staffordshire Road, Stafford, TX

Phat Giac Temple: 10022 Gaines Road, Sugar land, TX

St. Theresa Catholic Church: 705 St. Theresa Blvd., Sugar Land, TX

Christ United Methodist Church: 3300 Austin Pkwy., Sugar land, TX

Creekside Christian Fellowship: 16628 TX-36, Needville, TX

George Junior High School: 4601 Airport Avenue, Rosenberg, TX

Morton Ranch High School: 21000 Franz Road, Katy, TX

MONTGOMERY COUNTY

Crisis & Disaster Resources

Bull Salas Park: 21679 McCleskey Road, New Caney, TX 77357

College Park High: 3701 College Park Drive, The Woodlands, TX

Lone Star Convention Center: 9055 Airport Rd., Conroe, TX 77303

St. Simon and Jude: 26777 Glen Loch Road, Spring, TX 77381

Underover Fellowship: 600 South Frasier Street, Conroe, TX 77301

KATY

Katy ISD opened Morton Ranch HS and Cinco Ranch HS as shelters.

FRIENDSWOOD

The City Activities Building: 416 Morningside Drive, Friendswood, TX

BASTROP COUNTY

First United Methodist Church Shelter: 1201 Main St., Bastrop City, TX

BRAZORIA COUNTY

Angleton ISD: 1900 N. Downing, Angleton, TX

Red Cross Shelter at Living Stone Church: 1401 Victory Lane, Alvin, TX

City of Arcola Community Center: 13222 Highway 6, Rosharon, TX

Living Stones Church: 1407 Victory Lane Alvin, TX, 281-331-9517

SAN JACINTO COUNTY

Coldspring I.S.D Jones Campus: 125 FM 1514, Coldspring, Tx 77331

Shepherd Community Center: 1025 FM 150 East, Sherpherd, Tx 7737

AUSTIN

LB Johnson High School: 7309 Lazy Creek Dr, Austin, TX 78724, 956-473-5100

Tony Burger Activity Center: 3200 Jones Rd, Austin, TX 78745, 512-414-1050

Crisis & Disaster Resources

PORT ARTHUR

Carl Parker Center: 1800 Lakeshore Dr, Port Arthur, TX 77640 (409) 984-6297

WHARTON

Holy Family Catholic Church: 2011 Briar Ln, Wharton TX 77488, (979) 532-3593

Lamar State College: 1500 Proctor St, Port Arthur, TX 77640, (409) 983-4921

Shelter Information and Donation Drop Off In and Around Houston

From ABC 13 Eyewitness News:

Visit [this link](#) for the most updated information.

The Office of Emergency Management has created a [website](#) to help with donations drop off locations.

School Closings:

From ABC 13 Eyewitness news: <http://abc13.com/community/schoolclosings/>

Transportation

UBER

UBER reports (as of 8/29/2017)

To support displaced families throughout Texas, Uber is donating free rides to or from shelters (up to \$50 each) in multiple cities. No action is required to receive a free ride to or from these locations—the full discount will automatically be applied and reflected in the app when you request uberX.

Do you or one of your loved ones need a ride to or from a shelter that's not on the list below? Please let us know [here](#).

****Update: We are now extending free rides to and from shelters (up to \$50 each) through September 8.****

Please visit [here](#) for information.

METRO-Houston Area Public Transportation System

All METRORail in service, most bus routes resume normal operations. Please visit the website [here](#) for up to date METRO service information.

Office of the Texas Governor: Texas Hurricane Center

<https://gov.texas.gov/hurricane> : for a list of cities with voluntary evacuations, shelters, road closures, and more.

9/1/17: Governor Greg Abbott today added three Texas counties to the Federal Disaster Declaration previously granted by the Federal Emergency Management Agency (FEMA). This addition will bring the total number of counties receiving assistance to 36. The three newly added counties will now be eligible to receive Individual Assistance, Public Assistance (Categories A and B including Direct Federal Assistance) and Hazard Mitigation from FEMA in response to the damage caused by Hurricane Harvey. Additional counties will be added as they meet federal requirements...

Counties added to the Presidential Disaster Declaration for Individual Assistance and Public Assistance (Categories A and B including Direct Federal Assistance) include:

*Polk
Tyler
Walker*

The additional counties were immediately granted approval by FEMA.

***Governor Abbott has already issued a State Disaster** Declaration for 58 Texas counties in response to the storm*

Austin / Travis County

Delco Center

4601 Pecan Brook Dr.
Austin, TX 78724

State Shelter Reception Centers

San Antonio Shelter Hub

201 Gembler St.
San Antonio, TX 78219

Mesquite Reception Center (Dallas)

15515 Interstate Highway 20
Mesquite, TX 75181

San Antonio/Bexar County

1734 Centennial Blvd.
San Antonio, TX 78211

Bruni/Webb County

Crisis & Disaster Resources

Bruni High School
619 F. Ave.
Bruni, TX 78344

Roadside Assistance:
(800) 525-5555

TxDOT Statewide Road Closures:
(800) 452-9292

[Texas Department of Insurance Consumer Help Line](#)
1-800-252-3439

Texas Hotels and Lodging

KHOU News reports: Move-in ready apartments

(As of 3:37PM August 31, 2017)

There are move-in apartments ready for those seeking housing that haven't been impacted by the flood waters. Please visit [here](#) for more information

Mega Shelters

Louisiana opened a 2,000-bed shelter Wednesday (Aug. 30) at the LSU AgCenter facility in Alexandria, La., for Texans who were put out of their homes by Harvey.

Houston Area

- **George R. Brown Convention Center (has exceeded its capacity; Officials are moving some of those people to the Toyota Center. The Red Cross is also coordinating volunteers)**
1001 Avenida De Las Americas, Houston, TX 77010
- **Toyota Center**
1510 Polk St. Houston, TX 77002
- **NRG Stadium (Astrodome)**
8400 Kirby Dr. Houston, TX 77054

Dallas Area

- **Dallas Convention Center**

Crisis & Disaster Resources

650 S. Griffin St. Dallas, TX 75202

Austin Area

- [7000 Metropolis Drive Austin, TX 78744](#)

Capital METRO- Austin Area Public Transportation

Reports as of (9/1/2007)

Please visit [here](#) for more information

Capital Metro, Austin's public transportation provider, will add increased service to and from the mega shelter for Hurricane Harvey evacuees. The agency installed a temporary bus stop at the MetCenter in Southeast Austin, and will increase frequency of Route 228 to serve the shelter location.

Recognizing Hurricane Harvey evacuees' need for public transportation options, Capital Metro made plans to redirect Route 228 Burluson and installed a temporary bus stop at the shelter. The agency will also add weekend service to Route 228 starting on Saturday, Sept. 2, with a frequency of every 35 minutes from 5.30 a.m. until 10.30 p.m.

Beginning Monday, Sept. 4, Capital Metro will increase weekday service to and from the mega shelter, doubling frequency on Route 228. The bus will arrive at the shelter every 17 minutes between 5.30 a.m. and 10.30 p.m.

Over the next few days, Capital Metro employees will visit the shelter to distribute free 7-Day Passes, specialized maps and travel directions to stores and services. Customer Service representatives will also be available at the shelters to help people plan their trips.

Capital Metro will also provide four months of free paratransit services to Hurricane Harvey evacuees with a disability that prevents them from riding the bus. Those requiring paratransit transportation service are encouraged call the MetroAccess eligibility department at 512-389-7501. You can find more information on CapMetro's website or by calling the Go Line at 512-474-1200.

Texas.gov

For Hurricane Harvey information, visit the website [here](#).

211 Texas

Dial "2-1-1" or 877-541-7905

Crisis & Disaster Resources

2-1-1 connects callers to health and human services information and is available 24 hours a day, seven days a week, even during disasters. Information and resources may be provided for a variety of needs including shelter, basic needs, and disaster assistance. Dial 211 from your phone to speak with a trained information and referral specialist. Calls are routed to service centers based on your geographic location. You may also search online for resources or find the local number for your local 211 service center by clicking on the link for: [211Texas](#)

Texas State Parks

Texas State Park camping is free to hurricane evacuees. Please call parks to check availability. You may also visit the website [here](#).

Texas Division of Emergency Management

Hurricane awareness resources are available on the website, including tips, evacuation questions, emergency planning and links to additional resources such as Red Cross, The National Hurricane Center and Texas Department of Transportation.

Visit the Texas Division of Emergency Management website here: [Division of Emergency Management](#)

DriveTexas.org

For information on road flooding and conditions, visit the website [here](#).

Gas/Fuel Availability

Gas Buddy (app may work better than the website): <http://tracker.gasbuddy.com/>

In Dallas/Fort Worth: <https://www.quiktrip.com/>

Ready.Gov

This website provides emergency updates, disaster preparedness tips and resources. You can sign up to receive emergency updates on your cell phone or download an app for updates. The Ready.Gov Texas site also provides links to local city and county Emergency Management Departments. For more information, please visit their website here: [Ready.GovTexas](#)

State Bar of Texas

Phone: (800) 504-7030. Visit the website [here](#).

The State Bar of Texas legal hotline may answer basic questions and connect callers with local legal aid providers following declared disasters. The toll-free hotline is answered in English, Spanish, and

Crisis & Disaster Resources

Vietnamese. It is designed to connect low-income people affected by a disaster with legal aid providers in their area who may help with such issues as replacing lost documents, insurance questions, landlord-tenant problems, and consumer protection issues. Callers can leave a message any time. People who qualify for assistance will be matched with Texas lawyers who have volunteered to provide free, limited legal help.

Animal Care and Rescue

[SPCA of Texas](#)

[Austin Pets Alive](#)

[The Humane Society of the United States](#)

[VCA Hospitals](#)

Houston Food Bank

Helpline (832) 369-9390

The Houston Food Bank was able to open again. They are also taking volunteers to assist. To find food resources, call the Helpline to determine which agencies are operating. Visit the website [here](#).

H-E-B Stores

Visit this link to find which food stores are open. Click on "Learn More" under the Hurricane Harvey section at the top:

<https://www.heb.com>

Houston ISD

<http://www.houstonisd.org/>

Houston ISD announced all HISD students will eat all school meals for free during the 2017-2018 school year.

Harris County Recovery Network

Find updated information around Harris County on: Housing, Debris Removal, FEMA Information, Shelters, Home Repair and Legal, Health and Safety. Please visit their website [here](#)

Finding Available Units to Rent Option

Crisis & Disaster Resources

In the weeks to come, Harris County will be advising on plans for identifying available rental units in the aftermath of Harvey. However, there are traditional search options available under normal circumstances. One is the Harris County Housing and Community Resource Center, <http://www.housingandcommunityresources.net/> where you can conduct a customized search.

For direct assistance please call 877-428-8844, TTY users call 711

Looking For Your Towed Car?

Go to <http://www.findmytowedcar.com/>. This is a link that will ask you to insert your license plate number and the place it is towed is supposed to appear.

For Clean Up Assistance Contact CrisisCleanUP.org.

Due to the high volume of need following Hurricane Harvey, Crisis Clean up is providing a phone number to call and leave a message relating to your need. Call 1-800-451-1954 to report your need. This number will be available through September 15th. This is not a line for urgent needs. It is likely going to take some time to get to your need. For urgent needs call 2-1-1.

HomeAway

Free or discounted rental homes for anyone displaced by Hurricane Harvey. Visit the website [here](#) for information. HomeAway customer support personnel are available to assist with the reservation process to those families and groups in need of housing. The phone number **1-888-336-7713** is dedicated as a direct line for those in need of assistance.

Property owners and managers who wish to make their homes available can do so here: <http://hmwy.co/HelpWithHarvey>. Any HomeAway vacation rental owners and managers requiring assistance with their property listing may contact customer support through a separate dedicated phone number: **1-888-337-0843**.

Houston Public Media

Visit the website [here](#) for a list of various resources. Click on "Click here for resources" at the top.

Texas Workforce Commission

<http://www.twc.state.tx.us/jobseekers/disaster-unemployment-assistance>

Crisis & Disaster Resources

Texas Diaper Bank

<https://www.today.com/parents/texas-diaper-bank-dire-need-due-hurricane-harvey-t115603>

<http://www.texasdiaperbank.org/>

Help Locating Open Stores

<https://www.houstonpublicmedia.org/articles/news/2017/08/31/234248/find-open-stores-in-your-area-after-harvey/>

Phone Line Set up for Texas Families Trying to Locate Harvey Survivors in Louisiana's State Shelters

Click [here](#) for information.

The City of Houston Emergency Information

The City of Houston Emergency Information Center provides real-time information to Houston residents, businesses and visitors when emergencies occur. The center provides information on shelter locations, evacuation information, school closures, and power outages. You can also sign up for emergency alerts through the City of Houston's notification system. AlertHouston provides Houston residents with timely information about current conditions, expected impacts and tips for keeping residents safe. You can visit the website [here](#).

The City of Corpus Christi

The City of Corpus Christi provides resources for residents to stay informed during a Hurricane or other emergencies. They offer information on hurricane preparedness, power outages, official updates, alerts and evacuation information. Visit the website [here](#).

The City of Corpus Christi and Nueces County have partnered to provide an emergency alert program for citizens called ReverseAlert. You can visit their website to sign up for alerts [here](#).

Additional Specific Texas Area Information

To find additional information for your specific area of Texas, try searching online for that area's website. For example search "website for Harris County, TX" or "website for San Antonio, TX". These will often be ".gov" websites. Then click on the website for the town or the county to review for any Hurricane Harvey information.

Louisiana Resources

Louisiana.gov

Visit the state's website [here](#) for information related to Hurricane Harvey.

Emergency.Louisiana.Gov

Visit the website [here](#) for shelter information, press releases, Parish declarations, road closures, disaster resources, and emergency parish contacts.

Louisiana Office of the Governor Flood Recovery Information

Click [here](#).

Travel Information

Travelers can access travel/road closure information by visiting the 511 Traveler Information Web site at www.511la.org. Also, motorists can access the latest updates on real-time traffic and road conditions using the 511 Traveler Information System by dialing 511 from their telephone and saying the route or region on which they are seeking information. Out-of-state travelers can call 1-888-ROAD-511 (1-888-762-3511).

Louisiana 211

Visit the Louisiana 211 website [here](#) to search for assistance including food, shelter, and other basic needs.

Additional Helpful Information

Steps to Take After A Disaster

From CLC Incorporated:

We have attempted to address a number of issues that hurricane victims may face:

Federal Ongoing General Support and Financial Aid

Government Made Easy – For Hurricane Harvey relief, check the website <https://www.usa.gov/hurricane-harvey> for information regarding recovery assistance.

FEMA (Federal Emergency Management Agency) has many resources. Individuals in shelters and those who have returned home can look to available federal assistance through FEMA to aid them in their

Crisis & Disaster Resources

recovery. FEMA coordinated assistance can include grants to help pay for temporary housing, home repairs and other serious disaster-related expenses. Federal programs available provide basic shelter and personal property needs. They are not intended as a substitute for insurance. Vacation and secondary homes are not eligible for this assistance.

After calling their insurance companies and filing a claim, if necessary, residents who were displaced or whose homes sustained damage are being urged to apply for aid by calling (800) 621-FEMA (3362) or by registering online at www.disasterassistance.gov.

Applicants for federal aid should be prepared to provide basic information about themselves (name, permanent address, and phone number), insurance coverage and any other information to help substantiate losses.

According to the www.fema.gov website, assistance for affected individuals and families may include as required:

Rental payments for temporary housing if your home is uninhabitable. Initial assistance may be provided for up to three months for homeowners and at least one month for renters. Assistance may be extended if requested after the initial period based on a review of individual applicant requirements. (Source: FEMA funded and administered.)

Grants for home repairs and replacement of essential household items not covered by insurance to make damaged dwellings safe, sanitary and functional. (Source: FEMA funded and administered.)

Grants to replace personal property and help meet medical, dental, funeral, transportation and other serious disaster-related needs not covered by insurance or other federal, state and charitable aid programs. (Source: FEMA funded at 75 percent of total eligible costs; 25 percent funded by the state.)

Unemployment payments up to 26 weeks for workers who temporarily lost jobs because of the disaster and who do not qualify for state benefits, such as self-employed individuals. (Source: FEMA funded; state administered.)

Low-interest loans to cover residential losses not fully compensated by insurance, including personal property and renter losses.

Other relief programs: Crisis counseling for those traumatized by the disaster; income tax assistance for filing casualty losses; advisory assistance for legal, veterans' benefits and social security matters.

Federal Disaster Assistance for Businesses

Crisis & Disaster Resources

According to the U.S. Small Business Administration website, www.sba.gov, even the most prepared business and business owner can be adversely impacted if a natural disaster occurs. If your business has been impacted by a disaster, the SBA can help by providing disaster assistance.

Disaster assistance is money provided to individuals, families and businesses in an area whose property has been damaged or destroyed following a Presidentially-declared disaster, and whose losses are not covered by insurance.

Loans may be available to businesses that have suffered an economic loss as a result of the disaster. Assistance is available from the Federal Emergency Management Agency (FEMA), the Small Business Administration (SBA), the Farm Services Agency (FSA) and state governments. To find out more, check this website, <https://www.sba.gov/business-guide/manage/prepare-emergencies-disaster-assistance>.

The SBA's disaster loan program is often the only salvation for companies without insurance, or whose insurance didn't cover all the damage. To apply for a disaster loan, a business should first register with the Federal Emergency Management Administration. FEMA would then refer the business to the SBA to continue the process. It is suggested that business owners register with FEMA online if possible due to the high volume of phone calls. Look for the link that says "register online".

Before a loan can be granted, there must be an assessment of the damage to the business. Even if the business owner does not have immediate access to their company site to inspect the damage, you can immediately begin the application process for a loan.

Relief groups you may check for local assistance:

United Way: <http://www.unitedway.org> The site will ask for your zip code, and then provide you with a local contact telephone number. In many areas, you can reach the United Way by simply dialing "211".

American Red Cross: (800) HELP-NOW or www.redcross.org

Salvation Army: (800) SAL-ARMY or www.salvationarmyusa.org

Catholic Charities: (800) 919-9338 or www.catholiccharitiesusa.org

National Voluntary Organization Active in Disaster: www.nvoad.org

Humane Society of the United States: www.hsus.org

ICNA Relief: <http://icnarelief.org>

Crisis & Disaster Resources

Personal Finance FAQ's

Here is information to address your personal finance questions if you have been impacted by a hurricane.

Housing: What do I do about the home I own and cannot access; do I still need to pay the mortgage?

You still own the property and there is debt, so you need to research your situation with your lender. Consider contacting FEMA, as they may have general input as to your rights under a declared disaster, as there may be some relief under federal law that is part of the declaration of the disaster.

Contact your lender and review your options and requirements. Your lender may have a loss mitigation department which you can also direct your questions. If your home is funded via, FHA, VA, or HUD, contact the HUD Housing Counseling Center, at (800) 569-4287 or online at <https://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>.

Rental housing: Do I need to pay my rent?

Contact FEMA (Federal Emergency Management Administration) to clarify your rights under a declared disaster. If you are not able to return or use the rental and it is declared a disaster and uninhabitable, you may not need to pay from the period of the declaration on, but you are still responsible for rent up to the declaration.

Contact your landlord, once you know the status/use of the rental and advise of your intent, (document the conversation date, etc.) when the rental is uninhabitable.

Utilities: Do I need to pay?

Assuming that the area was declared a national disaster, then most likely all utilities were shut off. You must contact the utility companies for advice, including; telephone, water, electric, gas, garbage. It is assumed that if the utilities are shut off, that your billing will cease, but they must be verified by contacting the utility companies. You are certainly responsible for all prior billings. Again, FEMA may have information on your rights and responsibilities as it relates to this situation.

Credit Cards - Personal Loans/Car loans/Leases/Student Loans: Do you have to pay?

Crisis & Disaster Resources

All debt related expenses/loans still exist and you are responsible. Contact each card company, financial institution, leasing company and the lender on student loans for direction as to your responsibility.

Most will have programs in place, for either a delay or hardship, but you must contact the program. For car loans/leases you should also contact your car insurance company as in a loss, the carrier may be responsible if the loss is covered by your policy. If your car/truck is still in use, you will need to pay loans/fees, but they may have programs to allow some grace period.

Insurance - Homeowners, renter, car/truck, health, life, and other coverage: Do I need to pay my insurance expense? If my employer provides my health insurance, is it still valid?

Contact FEMA, as they may be able to outline your rights under a declared disaster. You must contact the carrier for each type of insurance that you are carrying for their direction. Again, with a declared disaster there will be specific instructions/programs for your situation. If you have a loss of home, car etc. the carrier will advise of action needed. Again, you are responsible for paying all past due premiums. For health, disability, life, special personal coverage's, you are responsible, but contact the carrier for status of payment.

For Group health coverage, you will need to contact your employer for action they are taking. Also, contact the carrier for your group coverage to confirm coverage or other options, just in case your coverage is terminated for non-payment.

This guide provides referrals to resources. It does not endorse or recommend the resource providers. While every effort is made to maintain current provider information, information may change without notice.