



## INDIVIDUAL ASSISTANCE PROGRAM

When a local, state, territorial, or Indian Tribal Government determines that an incident exceeds their capabilities to respond, the mayor, governor or Indian Tribal Chief Executive must request a declaration from the President. The President may authorize Individual Assistance programs and services based upon whether the resulting damage and its effects are of such severity and magnitude as to be beyond the response capabilities of the state, affected local governments, and other potential recipients of supplementary Federal assistance.

The Individual Assistance mission ensure disaster survivors have timely access to a full range of authorized programs and services to maximize recovery, through partnered coordination of local, state, territorial, and Indian Tribal governments, as well as other Federal Agencies, nongovernmental organizations and the private sector.

### **Individual Assistance Programs**

FEMA assists individuals and households through the coordination and delivery of Individual Assistance programs, including:

- **Mass Care and Emergency Assistance:** Mass Care activities include congregate sheltering; feeding and hydration; distribution of emergency supplies; and reunification of children and adults with their families. Emergency Assistance activities include voluntary agency coordination; donations management; non-congregate and transitional sheltering; support to individuals with access and functional needs in shelters; support to children in disasters; support for mass evacuations; and support for household pets and service animals.
- **Crisis Counseling Assistance and Training Program (CCP):** CCP assists individuals and communities recovering from the effects of a natural or human caused disaster through the provision of community based outreach and psycho-educational services.
- **Disaster Unemployment Assistance (DUA):** DUA provides unemployment benefits and re-employment services to individuals who have become unemployed as a result of a major disaster and who are not eligible for regular State unemployment insurance.
- **Disaster Legal Services (DLS):** DLS provides legal assistance to low income individuals who, prior to or as a result of the disaster, are unable to secure legal services adequate to meet their disaster related needs. FEMA, through an agreement with the Young Lawyers Division of the American Bar Association, provides free legal help for disaster survivors.
- **Disaster Case Management (DCM):** DCM is a program that involves a partnership between a disaster case manager and a survivor to develop and carry out a Disaster Recovery Plan. The process involves an assessment of the survivor's verified disaster caused unmet needs, development of a plan that outlines the steps necessary to achieve recovery, organization and coordination of information on available resources that match the disaster caused unmet needs, monitoring of progress towards the recovery plan goals and, when necessary, client advocacy.
- **Individuals and Households Program (IHP):** IHP has two provisions: Housing Assistance and Other Needs Assistance. Housing Assistance provides financial and direct assistance or both to eligible disaster survivors who have necessary expenses and serious needs that they are unable to

meet through other means, such as insurance. This help may be in the form of Temporary Housing, Repair, Replacement, and Semi-Permanent or Permanent Housing Construction. Other Needs Assistance provides financial assistance to individuals and households who have other disaster-related necessary expenses or serious needs such as medical, dental, child care, funeral, personal property, and transportation costs.

## **Individual Assistance Service Delivery Channels**

FEMA offers disaster survivors multiple options to access Individual Assistance. Survivors may receive information and services through:

- **Internet or Smartphone Application:** Disaster survivors may apply for assistance or check their application status online at <https://www.disasterassistance.gov>. Disaster survivors may also access Individual Assistance via smartphone by downloading the FEMA application from <https://www.fema.gov> or through their mobile provider's application store.
- **FEMA Toll-Free Helpline:** Disaster survivors may call FEMA toll-free at 800-621-3362 to register for assistance or check their application status. Disaster survivors who are deaf, hard of hearing or have a speech disability and use a TTY may call 800-462-7585. Disaster survivors who use 711 or VRS (Video Relay Service), may call 800-621-3362.
- **Disaster Recovery Centers (DRCs):** Disaster survivors may apply for assistance in person at DRCs in or near their communities. DRCs are usually open quickly following a disaster for a limited period of time. They are accessible and equipped with tools to accommodate disaster survivors who need disability related communication aids. FEMA staff can assist with completing registrations or checking their application status. FEMA coordinates with the State, Territory, or Indian Tribal Government to establish fixed and mobile DRC locations.
- **Disaster Survivor Assistance (DSA)** - FEMA may send staff into the affected communities to help disaster survivors apply for IHP assistance. FEMA may also coordinate with the State, Territory, or Indian Tribal Government to send staff into emergency shelters to assist survivors. FEMA staff are equipped with computers or similar devices to assist survivors with registering for IHP Assistance or provide them referrals to other resources.

Because FEMA's programs are not designed to make a survivor whole, we encourage a whole community approach disaster recovery by engaging the full capacity of nongovernmental organizations and the private sector, including businesses, faith-based and disability organizations, and the general public, in conjunction with the participation of State, Territorial, Indian Tribal Government, or local government, as well as other Federal Agency partners.

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*FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.*

May 2017



## Individuals and Households Program

FEMA's Individuals and Households Program (IHP) provides financial and direct services to eligible individuals and households affected by a disasters who have uninsured or underinsured necessary expenses and serious needs. IHP is not a substitute for insurance and cannot compensate for all losses caused by a disaster; it is intended to meet the survivor's basic needs and supplement disaster recovery efforts.

### **IHP Eligibility**

These general conditions must be met for an applicant to be eligible to receive IHP Assistance:

- The applicant must be a U.S. citizen, non-citizen national, or qualified alien.
- FEMA must be able to verify the applicant's identity.
- The applicant's insurance, or other forms of disaster assistance received, cannot meet their disaster-caused needs.
- The applicant's necessary expenses and serious needs are a directly result of a declared disaster.

### **IHP Housing Assistance Provision**

FEMA determines the appropriate types of Housing Assistance for which an individual or household may be eligible based on disaster-caused loss, access to life-sustaining services, cost-effectiveness, and other factors. Individuals and households may receive more than one type of Housing Assistance, including a combination of financial assistance and direct services for disaster damage to a disaster survivor's primary residence.

***Financial Housing Assistance*** - FEMA provides funds paid directly to eligible individuals and households and may include the following types of assistance:

- **Rental Assistance**: To secure temporary housing while repairs are being made to the pre-disaster primary residence or while transitioning to permanent housing. Rental Assistance may be used to rent a house, apartment, manufactured home, recreational vehicle, or other readily fabricated dwelling.
- **Lodging Expense Reimbursement**: Reimbursement for hotels, motels, or other short-term lodging while an applicant is displaced from their primary residence.
- **Home Repair Assistance**: To help repair an owner-occupied primary residence, utilities, and residential structure, including privately-owned access routes (driveways, roads, or bridges) to a safe and sanitary living or functioning condition.
- **Home Replacement Assistance**: To help homeowners replace their uninsured or under-insured primary residence, destroyed by a disaster.

***Direct Housing Assistance*** - FEMA may provide direct housing services to eligible individuals and households, when disaster survivors are unable to use Rental Assistance due to a lack of available housing resources. The impacted state, territorial, or tribal government must request Direct

Temporary Housing Assistance and FEMA must approve this assistance prior to implementation. Direct Temporary Housing Assistance is not counted toward the IHP maximum award amount and may include:

- Manufactured Housing Units: Manufactured homes provided by FEMA and made available to use as temporary housing.
- Multi-Family Lease and Repair: This assistance allows FEMA to enter into lease agreements with owners of multi-family rental properties located in disaster areas and make repairs or improvements to provide temporary housing to disaster survivors.
- Permanent or Semi-Permanent Housing Construction: Home repair and/or construction services provided in insular (limited) areas outside the continental United States and other locations where no alternative housing resources are available; and where other types of FEMA Housing Assistance are unavailable, infeasible, or not cost-effective.

### **IHP Other Needs Assistance Provision**

Individuals and households may receive financial assistance for other disaster-caused expenses and serious needs. Eligibility for some types of Other Needs Assistance are dependent on eligibility with the U.S. Small Business Administration's (SBA) disaster loan program. The SBA provides low-interest, long-term loans to help individuals and households with personal property, transportation, and expenses for moving and storage incurred due to a declared disaster. FEMA IHP Other Needs Assistance is divided into two categories that are either *dependent* or *non-dependent* on the individual's or household's ability to qualify for a SBA disaster loan.

***SBA Dependent Types of Other Needs Assistance*** – Only individuals or households who do not qualify for a loan from the SBA may be eligible for the following types of assistance:

- Personal Property Assistance: To repair or replace essential household items including, but not limited to, furnishings and appliances, accessibility items defined within the Americans with Disabilities Act, and specialized tools and protective clothing required by an employer.
- Transportation Assistance: To repair or replace a vehicle damaged by a disaster and other transportation-related costs.
- Moving and Storage Assistance: To relocate and store personal property from the damaged primary residence to prevent further disaster damage, such as ongoing repairs, and returning the property to the primary residence.

***Non-SBA Dependent Types of Other Needs Assistance*** – May be awarded regardless of the individual's or household's SBA disaster loan status and may include:

- Funeral Assistance: To assist with funeral expenses incurred as a direct result of a declared disaster, which may include reallocation or reburial of unearthed remains and replacement of burial vessels and markers.
- Medical and Dental Assistance: To assist with medical or dental expenses caused by a disaster, which may include injury, illness, loss of prescribed medication and equipment, or insurance co-payments.
- Child Care Assistance: A one-time payment, covering up to eight cumulative weeks of child care expenses, for a household's increased financial burden to care for children aged 13 and under; and/or children aged 14 to 18 with a disability as defined by federal law.

- **Miscellaneous or Other Items Assistance:** To reimburse for eligible items purchased or rented after a disaster incident for an individual or household's recovery, such as gaining access to the property or assisting with cleaning efforts. Eligible items are identified by the state, territorial, or tribal government and may include items such as a chainsaw, air purifier or dehumidifier.

### **IHP Limitations and Requirements**

**Assistance Limit:** Financial assistance is limited to an annually adjusted amount based on the Department of Labor Consumer Price Index. Direct Housing Assistance is not subject to the assistance limit.

**Flood Insurance Requirement:** Applicants whose homes are located in a Special Flood Hazard Area and who receive assistance for home repair, replacement, permanent housing construction, and/or personal property as a result of a flood-caused disaster must obtain and maintain flood insurance as a condition of accepting disaster assistance.

**Payment of Assistance:** Financial assistance is provided to disaster survivors by a U.S. Treasury check or through an electronic funds transfer into the recipient's bank account.

**Supplemental Assistance:** IHP is not intended to replace private recovery efforts but to complement those efforts when needed. FEMA's assistance is limited and is not intended to return a home to its pre-disaster condition. If a homeowner wishes to return their home to its pre-disaster condition, they may apply for a home disaster loan with the SBA.

**Proper Use of Assistance:** Failure to use assistance appropriately may result in ineligibility for additional assistance, and the applicant may be required to return the misused funds.

**Taxation of Assistance:** FEMA's assistance is not taxable and is not counted as income or a resource when determining eligibility for income assistance or income-tested benefit programs such as Social Security benefits or disability income.

**Documentation:** Disaster survivors may need to provide documentation to help FEMA evaluate their eligibility, such as documents pertaining to proof of occupancy, ownership, income loss, and/or information concerning an applicant's housing situation prior to the disaster.

**Duration of Assistance:** Assistance is limited to 18 months following the disaster declaration and may be extended, if needed.

**Appeal Rights:** Applicants, who disagree with FEMA's determination of eligibility or the form of assistance provided, have the right to appeal within 60 days of the date on the award or denial letter from FEMA. For more information on appealing, contact the FEMA Disaster Helpline at 1-800-621-3362. Applicants who have a speech disability or hearing loss and use a TTY can call 1-800-462-7585 directly. Those using 711 or Video Relay Services (VRS) can call 1-800-621-3362.

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# Disaster Survivor's Checklist

- 1 Call my insurance agent (Homeowner & Flood)**   
To file a claim for damage to my home.
- 2 Register with FEMA**   
Go to [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) or call FEMA.
- 3 Schedule a FEMA inspection**   
If an inspector has not called within 14 days of my registration, check the status of my case by calling FEMA.
- 4 Read my FEMA determination letter carefully**   
It will explain if I'm ineligible; and the reason why may be easily fixed.
- 5 Use my FEMA grant wisely**   
Budgeting is important—recovery may take longer than expected.
- 6 Save receipts and maintain good records**   
Save receipts for all repairs, cleanup, and disaster-related costs. FEMA may audit the way the money is spent.
- 7 Stay in touch with FEMA**   
Keep my contact information current with FEMA and check back often.
- 8 Visit a Disaster Recovery Center**   
For help and expertise, and to talk to someone in person.
- 9 Visit a FEMA Hazard Mitigation display**   
Available at participating home improvement stores; look for public announcements.

**Stay in touch  
with FEMA**

**800-621-3362**  
(711/Video Relay Service)  
**800-462-7585** (TTY)

**[www.DisasterAssistance.gov](http://www.DisasterAssistance.gov)**

- Check application status
- Find a Disaster Recovery Center



## Steps Toward Recovery: The Inspection Process

### What Happens After An Applicant Applies for Assistance?

FEMA's programs are designed to help applicants take the first steps toward recovery. They are not intended to return homes or belongings to their pre-disaster condition. Anyone seeking federal disaster assistance must first register with FEMA. Once registered, individuals will receive a personal application number that is used when communicating with FEMA. Each application is reviewed to determine if an inspection will be issued. If FEMA determines that the applicant has no insurance or that the insurance coverage will not meet an applicant's needs, an inspection will be issued to verify disaster-caused damage. In instances where the disaster impacted areas are inaccessible or too hazardous to fully perform onsite inspections, FEMA may use geospatial inspections to verify losses.

In most cases, the inspector calls within a few days after registering and usually no later than 10 days. However, in some cases an applicant may be contacted the same day they applied. FEMA uses contract inspectors with construction and/or appraisal expertise. Every inspector receives disaster-specific training, including identifying the difference between disaster-caused damage and normal wear and tear that occurs as a home ages. Every inspector has passed an FBI background check and is required to display official government-issued photo identification. There is no fee for the inspection.

### TO BEGIN THE INSPECTION

- Someone 18 years of age or older who lived in the household prior to the disaster must be present for the scheduled appointment.
- Applicants must provide photo ID and proof of occupancy such as a valid driver's license or utility bill.
- Owners must also show proof of ownership such as a deed or mortgage statement.
- The applicant will be asked to electronically sign a document stating the applicant or the applicant's child is a lawful resident in the U.S. at the time of the disaster, and the information provided must be truthful.

### DURING THE INSPECTION PROCESS

- The inspection generally takes 20-40 minutes to complete.
- In situations where the home is inaccessible, the inspector will meet with the applicant at the obstruction or a neutral location to obtain the applicant's signature and verify occupancy.
- The FEMA inspector is there to document disaster-caused damage, **not** to determine whether an applicant is eligible for assistance.

potential applicants (i.e. state, local, tribal, territorial, and PNP officials) of the assistance available and how to apply. Applicants must then file a Request for Public Assistance within 30 days of the date their respective area is designated by the federal declaration.

Following the approved request, FEMA and the applicants will conduct additional meetings to discuss disaster damage and project formulation. Applicants must identify and report damages to FEMA within the 60-day regulatory timeframe. FEMA, the recipient, or the applicant will then prepare project worksheets for eligible work and eligible facilities based on actual or estimated project costs.

### **Grant Administration**

The federal share of assistance will not be less than 75 percent of the eligible cost for emergency measures and permanent restoration. The recipient determines how the non-federal share of 25 percent will be dispersed to its applicants.

Recipients are responsible for managing the funds obligated to them by FEMA, including disbursement to applicants. FEMA will continue to monitor the recovery progress to ensure the timely delivery of eligible assistance, and compliance with federal laws and regulations.

### **Recent Updates**

In the fall of 2016, FEMA introduced a new program delivery model to increase simplicity, accuracy, efficiency, and to improve accessibility and timeliness. Applicants will benefit from the changes through the creation of a standardized process. Improvements in the quality of project worksheets will more accurately describe the eligible work and grant conditions.

The new model changes procedures, roles and responsibilities, tools, and information technology systems. The PA Grants Manager and PA Grants Portal are online platforms designed to better manage the engagement between FEMA and applicants from grant application to award.

While FEMA is improving its processes and tools, the new program delivery model does not change the PA program's eligibility authorities, regulations or policies.

The new model is currently being executed in stages until it reaches full operating capacity projected for early 2018.

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U.S. Small Business  
Administration

## U.S. SMALL BUSINESS ADMINISTRATION FACT SHEET - DISASTER LOANS

### TEXAS Declaration #16876 & #16877

(Disaster: TX-00591)

Incident: **SEVERE WINTER STORMS**

occurring: **February 11, 2021 & continuing**

in the **Texas** counties of: **Angelina, Aransas, Bastrop, Bee, Bell, Bexar, Blanco, Brazoria, Brazos, Brown, Burleson, Caldwell, Calhoun, Cameron, Chambers, Collin, Comal, Comanche, Cooke, Coryell, Dallas, Denton, DeWitt, Ellis, Falls, Fort Bend, Galveston, Gillespie, Grimes, Guadalupe, Hardin, Harris, Hays, Henderson, Hidalgo, Hood, Jasper, Jefferson, Johnson, Kaufman, Kendall, Lavaca, Liberty, Madison, Matagorda, Maverick, McLennan, Montague, Montgomery, Nacogdoches, Nueces, Orange, Palo Pinto, Panola, Parker, Polk, Rockwall, Sabine, San Jacinto, San Patricio, Scurry, Shelby, Smith, Stephens, Tarrant, Travis, Tyler, Upshur, Van Zandt, Victoria, Walker, Waller, Wharton, Wichita, Williamson, Wilson & Wise;**

for economic injury only in the contiguous **Texas** counties of: **Anderson, Archer, Atascosa, Austin, Bandera, Baylor, Borden, Bosque, Brooks, Burnet, Callahan, Camp, Cherokee, Clay, Coleman, Colorado, Dimmit, Eastland, Erath, Fannin, Fayette, Fisher, Freestone, Garza, Goliad, Gonzales, Grayson, Gregg, Hamilton, Harrison, Hill, Houston, Howard, Hunt, Jack, Jackson, Jim Wells, Karnes, Kenedy, Kent, Kerr, Kimble, Kinney, Kleberg, Lampasas, Lee, Leon, Limestone, Live Oak, Llano, Marion, Mason, McCulloch, Medina, Milam, Mills, Mitchell, Morris, Navarro, Newton, Nolan, Rains, Refugio, Robertson, Rusk, San Augustine, San Saba, Shackelford, Somervell, Starr, Throckmorton, Trinity, Uvalde, Washington, Webb, Wilbarger, Willacy, Wood, Young & Zavala;**

for economic injury only in the contiguous **Louisiana** counties of: **Caddo, Calcasieu, Cameron, De Soto & Sabine;**  
and for economic injury only in the contiguous **Oklahoma** counties of: **Cotton, Jefferson, Love & Tillman**

#### Application Filing Deadlines:

Physical Damage: **April 20, 2021**

Economic Injury: **November 20, 2021**

If you are located in a declared disaster area, you may be eligible for financial assistance from the U.S. Small Business Administration (SBA).

#### **What Types of Disaster Loans are Available?**

- **Business Physical Disaster Loans** – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.
- **Economic Injury Disaster Loans (EIDL)** – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.
- **Home Disaster Loans** – Loans to homeowners or renters to repair or replace disaster-damaged real estate and personal property, including automobiles.

#### **What are the Credit Requirements?**

- **Credit History** – Applicants must have a credit history acceptable to SBA.
- **Repayment** – Applicants must show the ability to repay all loans.
- **Collateral** – Collateral is required for physical loss loans over \$25,000 and all EIDL loans over \$25,000. SBA takes real estate as collateral when it is available. SBA will not decline a loan for lack of collateral, but requires you to pledge what is available.

#### **What are the Interest Rates?**

By law, the interest rates depend on whether each applicant has Credit Available Elsewhere. An applicant does not have Credit Available Elsewhere when SBA determines the applicant does not have sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for its own disaster recovery. An applicant, which SBA determines to have the ability to provide for his or her own recovery is deemed to have Credit Available Elsewhere. Interest rates are fixed for the term of the loan. The interest rates applicable for this disaster are:

Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Home Loans	1.250%	2.500%
Business Loans	3.000%	6.000%
Non-Profit Organizations	2.000%	2.000%

#### Economic Injury Loans

Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Businesses & Small Agricultural Cooperatives	3.000%	N/A
Non-Profit Organizations	2.000%	N/A

**What are Loan Terms?**

The law authorizes loan terms up to a maximum of 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 7-year term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay.

**What are the Loan Amount Limits?**

- **Business Loans** – The law limits business loans to \$2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss.
- **Economic Injury Disaster Loans (EIDL)** – The law limits EIDLs to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. EIDL assistance is available only to entities and their owners who cannot provide for their own recovery from non-government sources, as determined by the U.S. Small Business Administration.
- **Business Loan Ceiling** – The \$2,000,000 statutory limit for business loans applies to the combination of physical, economic injury, mitigation and refinancing, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.
- **Home Loans** – SBA regulations limit home loans to \$200,000 for the repair or replacement of real estate and \$40,000 to repair or replace personal property. Subject to these maximums, loan amounts cannot exceed the verified uninsured disaster loss.

**What Restrictions are there on Loan Eligibility?**

- **Uninsured Losses** – Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility.
- **Ineligible Property** – Secondary homes, personal pleasure boats, airplanes, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value. Amounts for landscaping, swimming pools, etc., are limited.
- **Noncompliance** – Applicants who have not complied with the terms of previous SBA loans may not be eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA loans.

**Note:** Loan applicants should check with agencies / organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility.

**Is There Help with Funding Mitigation Improvements?**

If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage. Examples of improvements include retaining walls, seawalls, sump pumps, etc. Mitigation loan money would be in addition to the amount of the approved loan, but may not exceed 20 percent of total amount of physical damage to real property, including leasehold improvements, and personal property as verified by SBA to a maximum of \$200,000 for home loans. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase.

**Is There Help Available for Refinancing?**

- SBA can refinance all or part of prior mortgages that are evidenced by a recorded lien, when the applicant (1) does not have credit available elsewhere, (2) has suffered substantial uncompensated disaster damage (40 percent or more of the value of the property or 50% or more of the value of the structure), and (3) intends to repair the damage.
- **Businesses** – Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery and equipment, up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.
- **Homes** – Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, up to the amount of the loan for real estate repair or replacement.

**What if I Decide to Relocate?**

You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA representative can provide you with more details on your specific situation.

**Are There Insurance Requirements for Loans?**

To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance. SBA requires that flood insurance coverage be the lesser of 1) the total of the disaster loan, 2) the insurable value of the property, or 3) the maximum insurance available.

Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloanassistance.sba.gov/>. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for more information on SBA disaster assistance. Individuals who are deaf or hard-of-hearing may call (800) 877-8339. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

# Incident # 21-0003 February Winter Weather 2021

## Remember to track costs separate from other incidents

### Activation protocols

- Personnel, equipment, supplies, contracts, leases

### All operations associated with the incident

- Warming stations, sheltering, feeding, comfort kits, etc.

### Donated Resources

- Volunteers, Supplies, and Equipment



These costs should be used to complete a Disaster Summary Outline (DSO).

If you need assistance with tracking costs, reach out to your Regional Disaster Finance Coordinator (RDFC).



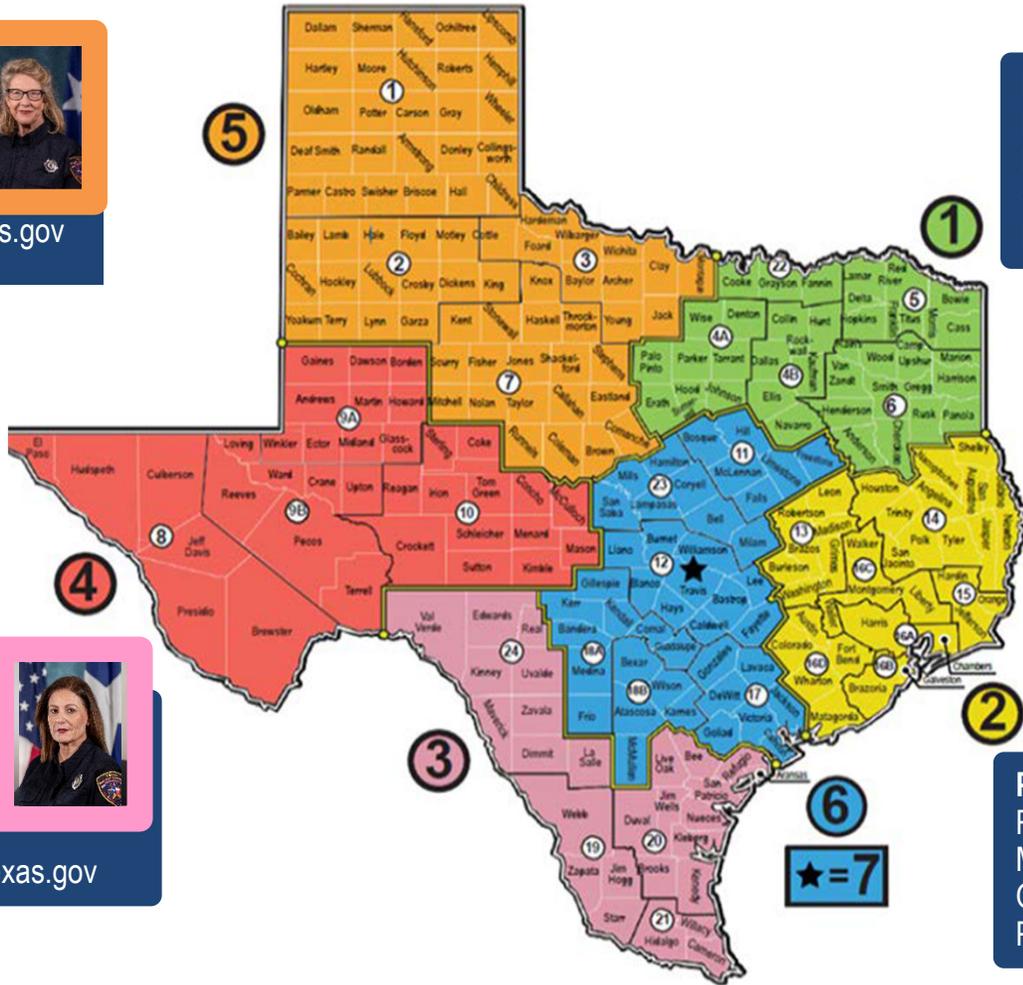
# TDEM

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