

Navigating Disasters in Texas



Use This Guide If:

You want to learn more about Disaster Recovery

You are a case manager, or someone working directly with those affected by a disaster

You want to understand how your institution can better operate in a disaster

Disaster Recovery in Texas

Texas is ranked number one, in the U.S. in the frequency and variety of natural disasters, with at least one major disaster event declared each year. Due to the scale and frequency of recent disasters, it is not uncommon to be recovering from a disaster event, while also preparing for the next disaster. Making it imperative that every Texan understand what is involved with responding and recovering from a disaster, and more importantly their role in preparing and mitigating disasters.

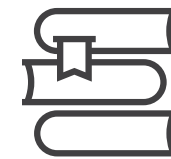
Disasters are large-scale events that cross geographic and political boundaries. Federal disasters require a level of response and recovery greater than local or state governments can provide. When this occurs, local, state, and federal resources activate to support communities and individual survivors. This guide provides an overview of the elements of the recovery process. Understanding who and what is involved will better prepare you for the recovery process.



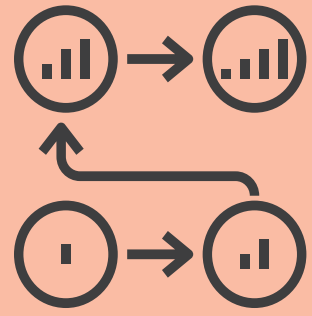
Phases of a Disaster



Applying for Assistance

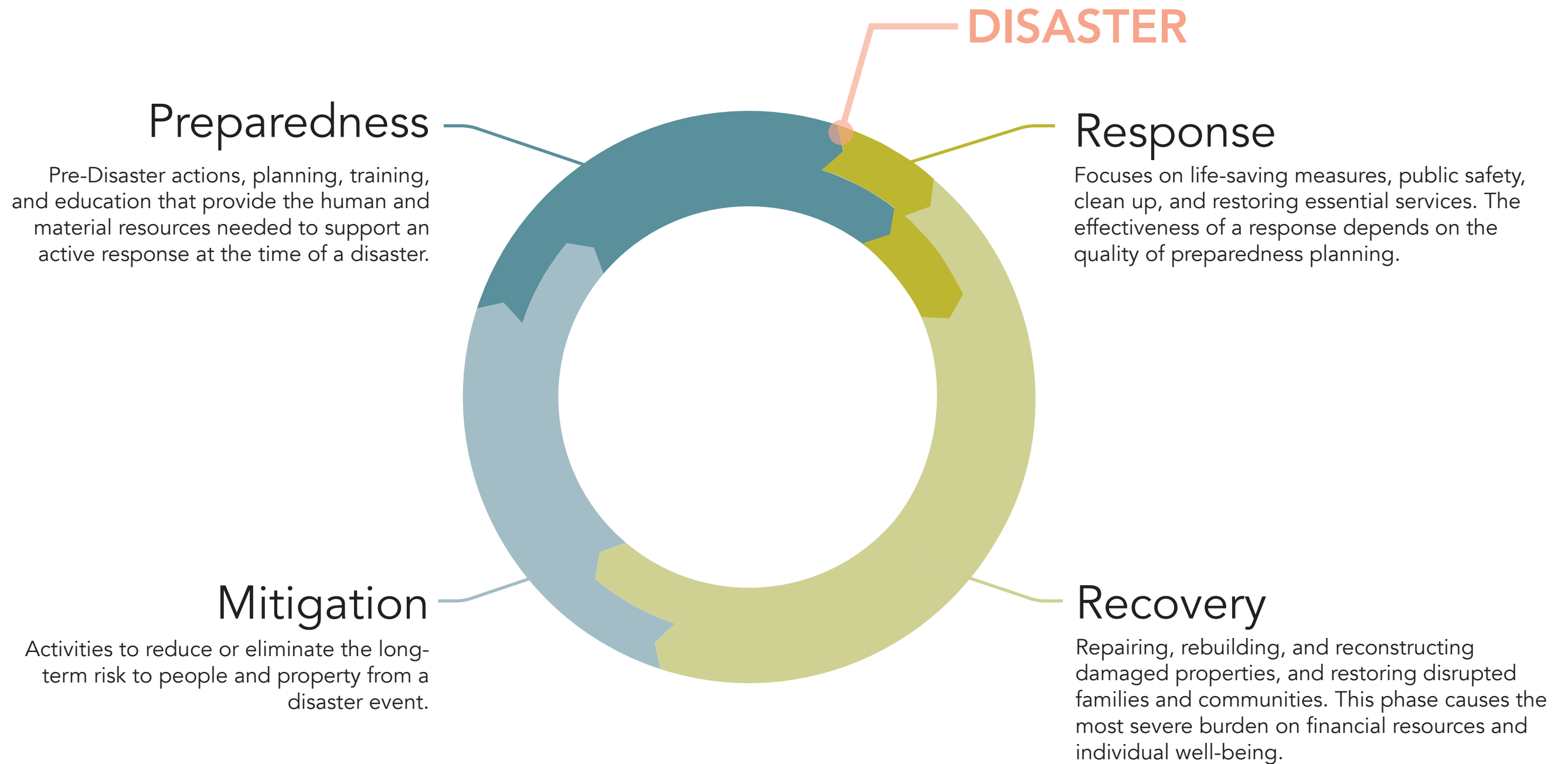


Additional Disaster Resources



Phases of a Disaster

We should think of disasters as recurring events. There are four phases of disaster management. They include Mitigation, Preparedness, Response, and Recovery. Each stage overlaps, and there are actions that individuals, organizations, and governments can take to support a more complete recovery when disaster strikes.





Disaster Preparedness

A short-term plan to evacuate can save your family's life, while long-term thinking can create stability during the overwhelming and uncertain recovery period. Rebuilding homes and community infrastructure is a lengthy process; depending on the scale of the disaster it can take years to return home safely. Having a plan and access to important documents makes it easier to quickly take advantage of recovery resources as they become available.

Create a Disaster Plan

Having a Disaster Plan can help keep you and your household safe in the event of a disaster, particularly if you need to evacuate or become displaced for an indefinite period of time.

Gather Documents

Storing personal information as part of your preparedness strategy becomes a lifeline following a disaster. It is easier to apply for assistance and receive financial help when you can verify damages to your property or livelihood. Keep all documents in a safe location, stored in a waterproof container, ready to grab if you need to evacuate.

Create a Disaster Kit

Along with all the supplies you and your household like water, food, and medications, make sure your disaster kits also include your disaster plan and important documents.

Estate Plan

A lot can happen during and after a disaster, make sure you have the legal rights to make the decisions you need for you and your household. This may mean preparing documents like living wills, powers of attorney, Transfer on Death Deeds, or a will. Store them in a safe location with other important documents.

DISASTER



Disaster Response

Once a disaster strikes, local and federal disaster response plans are activated. Initial disaster response focuses on clearing debris, restoring utilities, and making sure people are safe.

Those affected by the disaster will begin their own disaster response by returning home, documenting damage, gathering what can be saved, and cleaning up the damage. The help offered during this time may not repair all that is damaged, but it will often provide a household with extra hands to clear what was damage, a place to stay, and extra support to get you into the recovery stage.

DISASTER

Immediate Clean Up

Property owners are responsible for property clean up after a disaster. Your local Emergency Management Agency, Volunteer Disaster Groups (VOAD), and FEMA may be able to provide assistance in your clean up efforts, muck & gut, and recovering personal property.

Apply for Assistance

Once it is safe to return home, clean up and repairs will begin. **Everyone affected by a disaster should apply for FEMA Assistance!** Get help with minor damage & clean up, food, employment, emotional well-being, temporary housing, and other expenses.

Find Safe Housing

If it is not safe to return home, you will need to find temporary housing that will work for your household while your home is repaired. FEMA temporary housing assistance may be able to help with the cost of temporary housing.

File an Insurance Claim

Following a disaster, Individual insurance provides the majority of assistance to households. File a claim with your agent as soon possible after a disaster. Provide an inventory of your home's contents, and work with your adjuster on a final offer.



Disaster Recovery

Disaster recovery is a long, frustrating phase. While repairing the physical damage caused by the disaster (homes, buildings, infrastructure) is a primary focus, recovery is more than just

rebuilding where you live, it includes employment, emotional well being, and rebuilding social ties.

For individuals, recovery will be about getting the help your household needs to get back to your life, and adjust to a new normal. Everyone's recovery will look different.

Find New Housing

Renters and some homeowners will choose not to return to where they lived before a disaster. Make sure you verify that the housing was not damaged or was fully repaired. If you are terminating your lease, do it in writing and request your deposit. Review your new lease's provisions regarding disasters.

Get Help with Unmet Needs

If you do not qualify for any available services or programs, or you still have needs even after receiving assistance, there is still help available. Contact your long-term recovery groups about applying for Unmet Need Assistance, and getting connected to local organizations that can help with your remaining needs.

Connect with Caseworker

Once you apply for assistance a disaster case worker should reach out to you. They will help you file your application, answer your questions, and explore options that best fit your household's needs. **Your caseworker can connect you to a range of social services, and nonprofit and government assistance programs.**

Begin Home Rebuilding

Common avenues for covering home reconstruction costs include:

- ▶ Insurance pay-outs; SBA loans (available for those without insurance or who need more than their insurance will cover)
- ▶ HUD CDBG-DR funds (help low-income households reconstruct or replace their homes)
- ▶ Nonprofit rebuild or repair assistance

Build Back Stronger

After a disaster we should be thinking about how to reduce damage caused by the next disaster. This can be done by improving the quality and condition of all structures repaired, renovated, or rebuilt after a disaster. This can include:

- ▶ Using the latest building codes and standards
- ▶ Building on properties with less risk of flooding
- ▶ Using high quality materials
- ▶ Elevating homes in flood prone areas



Disaster Mitigation

Mitigating future disaster damage is often integrated into disaster recovery activities. When we use stronger materials and higher building standards to repair what was damaged,

individual structures and whole communities are better able to withstand the next disaster.

Depending on the type and size of the disaster, this phase will often include funding for local or regional infrastructure projects aimed at reducing the impact of future disasters. It is important for residents to be a part of these projects, and future disaster mitigation plans.

Provide Input on Infrastructure & Public Investments

When public infrastructure projects or investments are proposed to address future disasters, or their impacts, all residents should participate and provide their input. Projects may include improvements to warning systems, investments in housing or vulnerable neighborhoods, infrastructure improvements, and economic development investments.

Disaster Planning for Vulnerable Neighborhoods

Many of Texas' cities are experiencing regular disaster events. To stop the cycle of repeat damage, displacement and recovery, areas vulnerable to disaster damage need to be targeted for disaster planning and investment.

Explore Home Relocation

If your home is located in a flood prone area, or has been affected by multiple disaster events, you may want to relocate to another area of your city. You may be able to take advantage of a local or state home buy-out program.

Determine Your Risks & Prepare

Texas experiences hurricanes, flooding, wildfires, tornados, hail storms, sinkholes, erosion, and drought, along with man-made disasters. Identifying what disasters are most likely in your area will help you determine your risk level, how you can reduce your risk, and how to prepare for a disaster event. Reach out the long-term recovery group or emergency management agency in your area for help.



Applying for Assistance

The path from disaster to recovery may not be a straight line but applying for FEMA assistance should be the first step for any household. Other recovery resources such as insurance, low-interest loans, and financial or rebuild assistance rely on FEMA letters to determine eligibility for their programs.

Phases of the Application Process

Intake

Starting the Application Process

Register with FEMA

- ▶ Register Online or by Phone
- ▶ Through an Outreach Worker [they will visit temporary shelters, go door-to-door in affected areas, etc]
- ▶ In Person at a Disaster Recovery Center

Complete and Submit an Application

- ▶ If you need help with completing your application you can visit a Disaster Recovery Center or talk to your caseworker

Eligibility

Determine if You Qualify

Review of Documents

- ▶ Your support documents will confirm if you qualify for assistance
- ▶ Provide Proof of Income [keep a couple recent pay stubs on hand]
- ▶ Income eligibility will be determined by comparing your income to the Area's Median Income [the midpoint of a region's income]

Inspection

- ▶ When your reported damages require an on-site FEMA inspection
 - ▶ FEMA will contact you within 10 days to schedule an appointment
 - ▶ After catastrophic disasters it may take longer for an inspector to visit you
- ▶ If your damages are insured, you need to submit your insurance settlement or denial before a FEMA home inspection can be scheduled

Approval

Processing Your Application

Assessment of Disaster Damages Letter

- ▶ FEMA will assess disaster damages. Disaster assessment letters can unlock or block other disaster resources.
- ▶ This will inform you what level of damage FEMA thinks is disaster related
- ▶ You can accept the assessment, or you can appeal

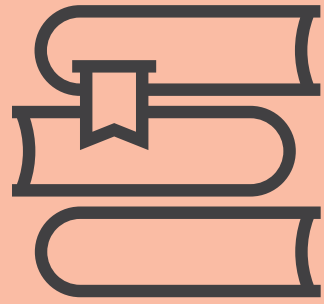
Appeal

- ▶ If you are denied assistance you should appeal!

Assistance

Getting Financial Support

Once your application is approved and you accept your assessment of damages, a check will be sent to you



Additional Disaster Resources

Understanding the Acronyms

Groups Active in Disasters

Federal Emergency Management Agency



FEMA provides local support to communities affected by Federally declared disasters, including disaster response efforts, clean up, immediate repairs, temporary housing, etc.

FEMA does not provide housing reconstruction, replacement, or major repair assistance.



FEMA denials do not mean you are ineligible for support. You can appeal decisions. Seek pro-bono legal support if you need help with your appeal.

Voluntary Organizations Active in Disaster



VOAD Groups are groups of volunteer-led organizations that respond to disaster events. They play an important role in helping immediately after a disaster.

Long Term Recovery Group



A group of local organizations providing coordinated services to enable everyone in the community to recover.

The LTRG often coordinates the Unmet Need Roundtables.

Individual Insurance Coverage



Individual insurance is the primary source of housing recovery funding. Review your policy with an insurance agent to ensure you are covered for the most common disasters in your area.



Nation Flood Insurance Program (NFIP) is a federally backed program providing flood insurance. The NFIP is the only source of flood insurance - homeowner's insurance does not cover flooding.

Common Disaster Assistance Programs

HUD Community Development Block Grant-DR



After a large-scale disaster event, Congress may allocate disaster recovery funds. CDBG-DR funds can be used for home repair and replacement for low-income residents, repair or replace infrastructure, build new infrastructure, and a variety of other needs.



Before any CDBG-DR money can be spent, a Recovery Action Plan must be created and approved - this process can take around a year.

Nonprofit Disaster Assistance



Local and National nonprofit organizations provide support after a disaster, and often provide needed financial support for smaller unmet needs.

Small Business Administration Loans



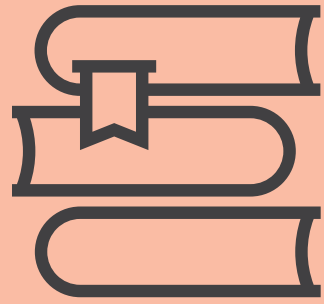
SBA loans are low interest loans available to homeowners after a disaster. They are often used to pay for home repair costs not covered by insurance or for those without insurance.

Unmet Needs Roundtable



"Table of Last Resort" - The Unmet Need Roundtable is a way for individuals, who do not qualify for other assistance, to apply for help. It also gives survivors a way to receive support when their needs are not being met by any other agency.

Assistance could include covering the cost of medical prescriptions lost in the storm, or paying to make a home ADA compliant when other rebuild partners do not have that skill set.



Additional Disaster Resources

After a disaster hits there can be an overwhelming number of groups and assistance programs that may be able to help you. Here are some of the most common organizations and programs, and what they provide.

Other Disaster Guides and Resources

FEMA



FEMA Disaster Preparedness Guide
Find more information at Ready.gov or
www.fema.gov/pdf/areyouready/areyouready_full.pdf



SBP Guides and Videos
Find more information at sbpusa.org

DISASTERS AND FINANCIAL PLANNING
A GUIDE FOR PREPAREDNESS AND RECOVERY



Red Cross Disaster Preparedness Guide
Find more information at
www.redcross.org/get-help/how-to-prepare-for-emergencies/make-a-plan.html



buildingcommunityWORKSHOP DR Guides
Find more information at rapidorecovery.org

About This Project:

buildingcommunityWORKSHOP has developed disaster recovery guides to help support those recovering from a disaster event. The content in this guide was developed with the support of the American Red Cross.

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Disaster Recovery Guides

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- 01 Avoiding Contractor Fraud
- 02 Renter's Rights After a Disaster
- 03 Flood Insurance Guide
- 04 Clearing Title After a Disaster
- 05 Documents You'll Need After a Disaster