



The Lawyers' Committee has prepared this manual to help you and your family begin your road to recovery after Hurricane Harvey. This disaster relief manual provides resources that may be available to you, including: emergency benefits, housing needs, employment benefits, access to education, election information, and other support resources.

We are committed to serving as a resource for victims of the hurricane and will work closely with other organizations devoted to the recovery effort. We are independent of FEMA, HUD, or any other government agency. If you have internet access, our website (www.lawyerscommittee.org) has additional disaster relief updates.

The Lawyers' Committee hopes that this information is helpful to you during this difficult time.

Kristen Clarke

President and Executive Director

3 YOU HAVE RIGHTS

DISASTER RECOVERY ASSISTANCE: YOU HAVE THE RIGHT TO BE FREE FROM DISCRIMINATION

5 GETTING STARTED

THINGS YOU WILL NEED TO REGISTER WITH FEMA LOST DOCUMENTS

6 DEADLINES

7 EMERGENCY BENEFITS

DISASTER HOUSING ASSISTANCE

EMERGENCY HOUSING HELP FOR DISPLACED HURRICANE SURVIVORS

SEEKING FEMA ASSISTANCE

STATE GOVERNMENT

ATTACHMENT A: SAMPLE FEMA APPEAL LETTER

18 HOUSING AND URBAN DEVELOPMENT

19 EDUCATION

ATTACHMENT B: STATE COORDINATORS FOR THE EDUCATION OF CHILDREN AND YOUTH EXPERIENCING HOMELESSNESS

29 EMPLOYEE BENEFITS

HEALTH CARE COVERAGE IRS—TAXES IRS—RETIREMENT

31 SMALL BUSINESS

SBA DISASTER RELIEF LOAN CONTRACTING WORK

33 DISASTER UNEMPLOYMENT/WORKERS' COMPENSATION ASSISTANCE

UNEMPLOYMENT ASSISTANCE—DUA

35 VOTING RIGHTS

TEXAS ELECTION INFORMATION LOUISIANA ELECTION INFORMATION

40 OTHER VALUABLE INFORMATION

TIPS FOR YOUR RETURN HOME
HEALTH AND SAFETY
CONSUMER PROTECTION
STAYING SAFE DURING CLEANUP

46 JOB SEARCH INFORMATION

47 IMPORTANT PHONE NUMBERS



YOU HAVE RIGHTS

DISASTER RECOVERY ASSISTANCE: YOU HAVE THE RIGHT TO BE FREE FROM DISCRIMINATION

IF YOU BELIEVE YOU EXPERIENCED DISCRIMINATION

If you believe you have been denied FEMA services, aid, benefits, or otherwise have been treated differently by FEMA because of of race, color, religion, nationality, sex, age, or economic status, you may **complain to the FEMA Equal Rights Office** by calling 1-800-621-FEMA (1-800-621-3362) (hearing/speech impaired ONLY-call TTY: 1-800-462-7585). You also should consult an attorney. You may also call the **Lawyers' Committee for Civil Rights Under Law** at 1-888-299-5227 or another advocacy organization listed in the "You Have Rights" section of this manual. See below for how to file a housing discrimination complaint.

In addition, federal law prohibits housing discrimination based on your race, color, national origin, religion, sex, familial status, or disability. If you believe you have been discriminated against in your effort to obtain or rent a home or apartment, you can file a fair housing complaint with the Department of Housing and Urban Development (HUD) online by going to https://portal.hud.gov/FHE0903/Form903/Form903Start.action. In addition, if you believe you have been discriminated against in your search for housing, you may complain to the FEMA Equal Rights Office by calling 1-800-621-FEMA (1-800-621-3362) (hearing/speech impaired ONLY-call TTY: 1-800-462-7585).

You may also call the Lawyers' Committee for Civil Rights Under Law at 1-888-299-5227.

You should also be aware that Title VI of the Civil Rights Act of 1964 and its implementing regulations obligate recipients of federal financial assistance to ensure nondiscrimination in federally-assisted emergency preparedness, response, mitigation, and recovery programs and activities. All recipients must comply with Title VI, as well as other antidiscrimination laws, at all times including during emergencies. Title VI provides that "[n]o person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance. The Department of Justice has issued detailed **Guidance to State and Local Governments and Other Federally Assisted Recipients Engaged in Emergency Preparedness, Response, Mitigation, and Recovery Activities on Compliance with Title VI of the Civil Rights Act of 1964.** See www.justice.gov/crt/fcs/EmergenciesGuidance.

WHERE YOU MAY GET HELP

If your questions regarding specific benefits are not answered by the organization providing the benefit, you may want to contact one or more of the following organizations for further assistance. We cannot guarantee that any of the following listed organizations will take your case and/or represent you on a *pro bono* basis. Each organization sets its own policy on whether it will represent clients for free.

TEXAS			
NAME OF ORGANIZATION	PHONE NUMBER	WEB ADDRESS	
American Bar Association Young Lawyers Division (Texas residents)	1-800-504-7030	https://www.americanbar.org/groups/ young_lawyers.html	
Houston Bar Association	For Harris county residents from 3:00-5:00 PM, Monday-Friday, Sept. 5-25, 2017 1-866-959-1133	www.hba.org	
Houston Volunteer Lawyers	1-713-228-0732	www.makejusticehappen.org	
Lone Star Legal Aid	1-800-733-8394	www.lonestarlegal.org	
Legal Aid of North West Texas	1-855-548-8457	www.lanwt.com	
San Antonio Bar Association	1-210-227-8822	www.sanantoniobar.org	
State Bar of Texas	1-800-504-7030	www.texasbar.com/disasters	
Texas Access to Justice Foundation	1-512-320-0099	www.teajf.org	
Texas Legal Services Center		www.tlsc.org	
	1-800-622-2520	Apply online	
		https://tlsc.formstack.com/forms/ general_intake	
Texas RioGrande Legal Aid	1-866-757-1570	www.trla.org	
Texas Young Lawyers Association	800-204-2222 ext. 1529	www.tyla.org	

	LOUISIANA		
NAME OF ORGANIZATION	PHONE NUMBER	WEB ADDRESS	
American Bar Association Young Law- yers Division (Louisiana residents)	1-800-310-7029	https://www.americanbar.org/groups/ young_lawyers.html	
Southeast Louisiana Legal Services	Baton Rouge: 225-448-0331		
	Covington: 800-891-0076		
	Hammond: 800-349-0886	www.slls.org Apply online: https://apply.lanonprof- itjustice.org/server/shared/a2jviewer.	
	Harvey: 800-624-4771		
	Houma: 800-256-1660	htm	
	New Orleans: 877-521-6242		
	Westbank Jefferson (Marrero): 800-624-4771		
Louisiana State Bar Associatioon	800-421-LSBA (5722)		
	504-566-1600	www.lsba.org	
Justia Lawyers	N/A	https://www.justia.com/lawyers/ louisiana/gretna/legal-aid-and-pro- bono-services	



GETTING STARTED

THINGS YOU WILL NEED TO REGISTER WITH FEMA

INFORMATION AND DOCUMENTS YOU NEED TO REGISTER WITH FEMA

There are several ways to register with FEMA:

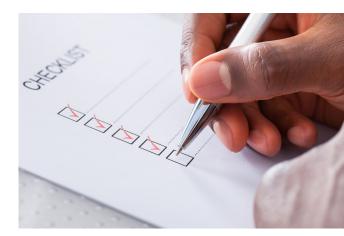
- 1. Online at https://www.disasterassistance.gov/
- 2. The FEMA Mobile App If you have a smartphone, download the FEMA app at https://www.fema.gov/mobile-app.
- **3. By phone** at 1-800-621-3362 (Telecommunication Device for the Deaf (TDD)/TTY: 1-800-462-7585)

Complete information and tips for completing your application are in the Emergency Benefits section of this manual.

LOST DOCUMENTS

To demonstrate ownership of your property, you will need documents proving you are the rightful owner. You can obtain documents from the following:

- Deeds and recorded real estate documents—County's Recorder of Deeds
- Mortgages and other credit—Lender or financial company
- Leases—Landlord or financial company
- Insurance policies—Insurance company/agent
- Utility Bill—Utility company
- Tax Records—State departments that handle taxes



You may also obtain copies of cancelled checks from your bank to demonstrate proof of payments of mortgages or rent.

For information on your options post-Harvey, visit the <u>Hurricane Harvey profile</u> on the FEMA website.



DEADLINES

NOTE: All deadlines are subject to change. Contact the appropriate federal body if you believe the deadline may have changed.

SUMMARY OF DEADLINES

Program	Deadline
FEMA Assistance	For Texas residents: November 24, 2017
Loans for physical damage to your property through Small Business Administration	For Texas, November 24 , 2017 for physical damage resulting from Hurricane Harvey. For Louisiana, October 24 , 2017 for physical damage resulting from Hurricane Harvey. For Texas and Louisiana, May 25 , 2018 for economic damage resulting from Hurricane Harvey.
	See Small Business section for more information.
Disaster Unemployment Assistance (DUA)	In Texas, October 31, 2017 for those directly affected by Hurricane Harvey.
	See Unemployment Information section for more information.
Medical Coverage	To potentially extend your medical coverage under HIPAA, you must request special enrollment within 30 days of the loss of other coverage.
	See Health Care Coverage subsection for more information.
IRS	Hurricane Harvey victims who lived or worked in any of the areas designated by FEMA as qualifying for individual assistance have an extension until January 31, 2018 to file tax returns, to pay any taxes, or make any deposits due.

The deadline for registering with FEMA is 60 days following the date that the President declares an emergency unless an extension is issued. Check with FEMA for the most recent deadline. If the deadline for your area ends, you may be able to register late with the appropriate documents for an additional 60 days from the deadline. Check with FEMA on the late registration process and the documents you need to provide.



EMERGENCY BENEFITS

DISASTER HOUSING ASSISTANCE

In the wake of a disaster, financial assistance and services are available to help those in need. If you have been affected by a disaster, it is important that you apply for assistance with the Federal Emergency Management Agency (FEMA) on time. In addition to applying with FEMA, you also can seek assistance from the American Red Cross, other charitable organizations, and the state where you lived before the disaster.

The primary agency for providing housing disaster relief is FEMA. Below, in addition to providing information about how to obtain assistance from FEMA, we also discuss assistance from the American Red Cross and state governments.

IMPORTANT RESOURCES

FEMA		
FEMA Disaster Helpline (active 24 hours a day)	1-800-621-FEMA (3362)	
TDD/TTY	1-800-462-7585	
FEMA Technical Helpdesk (Active 24 hours/day)	1-800-FED-INFO (333-4636)	
Information on federal hurricane assistance (referrals for housing, Medicaid, and food stamps)	1-800-FED-INFO (333-4636)	
National Flood Insurance Program Hotline	1-800-427-4661	
AMERICAN RED CROSS	1-800-RED-CROSS (733-2767)	
Assistance for Military Families	1-877-272-7337	

AMERICAN RED CROSS	1-800-RED-CROSS (733-2767)	
Assistance for Military Families	1-877-272-7337	
Financial Assistance	1-866-GET-INFO (438-4636) https://harveyhelp.redcross.org/index.html	
Response Center (referrals for food, clothing, medical care)	1-866-GET-INFO (438-4636)	
Find open shelters	http://www.redcross.org/get-help/disaster-relief-and- recovery-services/find-an-open-shelter	
Initiate an Emergency Information Request for a missing loved one who has a preexisting health or mental health condition (contact your local chapter)	http://www.redcross.org/find-your-local-chapter	

The primary agency for providing housing disaster relief is FEMA. Below, in addition to providing information about how to obtain assistance from FEMA, we also discuss assistance from the American Red Cross and state governments.

1. EMERGENCY HOUSING HELP FOR DISPLACED HURRICANE SURVIVORS

FEMA may provide temporary housing at some hotels, military bases, public housing projects, on cruise ships, and in mobile homes. To apply for FEMA assistance, visit https://www.disasterassistance.gov/ and click 'Apply Online', call 800-621- 3362 (TDD/TTY 800-462-7585) between the hours of 7 AM and 11 PM Eastern Time 7 days a week, or download their mobile app: https://www.fema.gov/mobile-app.

For survivors who have registered, the following short-term housing assistance and other immediate funding is available:

- Transitional Sheltering Assistance (TSA) was approved in Texas for eligible disaster survivors who have a continuing need for shelter because they are unable to return to their homes for an extended period of time. This initiative is intended to provide short-term lodging for eligible disaster survivors whose communities are either uninhabitable or inaccessible due to disaster-related damage. Costs covered are for the cost of the room and taxes, but any other expenses are not included. If you are eligible for the program, FEMA will contact you. A listing of available properties under this program can be found at www.femaevachotels.com. The deadline for consideration is the same deadline to register for FEMA.
- Two Months of Expedited Rental Assistance was also approved in Texas for eligible disaster survivors who can't return to
 their homes. Due to the size of the disaster, FEMA is using coastal depth and riverine flooding data to identify damaged homes,
 so survivors can get funds quickly and begin making decisions regarding their temporary housing solutions. You can start your
 application for Two Months of Expedited Rental Assistance here https://www.disasterassistance.gov/. The deadline for consideration
 is the same deadline to register for FEMA.
- National Flood Insurance Program (NFIP) Advance Payments. If a survivor has NFIP flood insurance and suffered damage during the recent floods related to Hurricane Harvey, they may be eligible to receive up to \$5,000 for building and contents damages prior to the adjuster's inspection with a signed advance payment request agreement. If a policyholder has photos and receipts that validate out-of-pocket expense, they may receive an advance payment up to \$10,000. If the flood insurance adjuster has inspected a loss, and the policyholder's property has significant damage, and a copy of a contractor's estimate, they may receive a larger advance payment of the estimated covered loss. Any advance payments are deducted from a final claims payment. For more information, call 1-800-621-3362 (TDD/TTY 1-800-462-7585) or your insurance company.
- Critical Needs Assistance (CNA) may now be available to individuals and households who, as a result of the disaster, have immediate or critical needs because they are displaced from their primary home. Immediate or critical needs include, but aren't limited to, water, food, first aid, prescriptions, infant formula, diapers, consumable medical supplies, durable medical equipment, personal hygiene items, and fuel for transportation. CNA is a one-time, limited payment per household for eligible applicants who register for FEMA assistance. To apply for CNA, individuals and households must meet the following requirements:
 - o Complete a registration with FEMA (apply here: https://www.disasterassistance.gov/)
 - o Pass identity verification
 - o At registration, assert that you have critical needs and request financial assistance for those needs and expenses
 - o Your pre-disaster primary residence must be located in a county that is designated for CNA
 - o You must be displaced from your pre-disaster primary residence as a result of the disaster.

- Disaster Unemployment Assistance is available for Texas residents whose jobs were affected by Tropical Storm Harvey in Texas, specifically those who live or work in the counties included in the major disaster declaration. This may include people not normally eligible for unemployment benefits, such as self-employed persons and farm-workers. They can apply for unemployment benefits online at https://apps.twc.state.tx.us/UBS/security/logon.do.
- Immediate Foreclosure Relief from the U.S. Department of Housing and Urban Development (HUD) may be available for Texas residents. HUD is granting a 90-day moratorium on foreclosures and forbearance on foreclosures of Federal Housing Administration (FHA)-insured home mortgages. There are approximately 200,000 FHA-insured homeowners living in these impacted counties that may be eligible. HUD is also offering longer-term recovery assistance to survivors and impacted communities. For more information, visit HUD's website.

2. SEEKING FEMA ASSISTANCE

FEMA is the arm of the federal government which provides survivors of a disaster with money and other services. Even if you are uncertain if you are eligible for this assistance, <u>you should apply</u>. **Everyone affected by a disaster has the right to apply**. Keep trying through long wait times on the phone and computer trouble. **You cannot receive money from FEMA if you do not register**.

FEMA may help with costs related to housing, medical care, personal property, funerals, moving, and storage. Some examples of the types of assistance you may receive from FEMA include money for: temporary housing; repair, replace or rebuild homes for homeowners; repair or replace your car; public transportation; clothes (including school uniforms); household belongings and appliances; tools required for your job; medical equipment; moving and storage expenses; medical and dental expenses; and funeral expenses.



If your home was damaged, FEMA will send an inspector to look at your home. You cannot call the inspector, but the inspector should call you three times to arrange an inspection. You can call FEMA if your phone number changes. FEMA inspection is **free**. You may request identification from the inspector and a copy of his or her inspection report.

A. HOW TO APPLY FOR FEMA ASSISTANCE.

You may apply for this assistance through the FEMA disaster assistance website, FEMA disaster helpline, or the app. **FEMA does not accept paper applications**.

• Deadline: The deadline for registering with FEMA is 60 days following the date that the President declares an emergency unless an extension is issued On October 19, FEMA announced that disaster assistance for Hurricane Harvey survivors in Texas has been extended to November 24, 2017. Check with FEMA for the most recent deadline. If the deadline for your area ends, you may be able to register late with the appropriate documents for an additional 60 days from the deadline. Check with FEMA on the late registration process and the documents you need to provide. As of the date of this posting, the deadlines are listed in the "Summary of Deadlines Above":

Applying by Telephone

- It may take a long time to get through by phone and you may have a long wait time. **Do not give up!** You must register with FEMA in order to receive any money from them.
- You may apply for assistance over the telephone between the hours of 7 AM and 11 PM Eastern Time 7 days a week.

○ Applying Online

- No computer access. If you do not have a computer, you may ask someone with a computer to fill in the information for you on his or her computer. Be sure to that they have all the correct information for you and that they answer the questions in the application they way you want them answered.
- Warning. If you take too long to fill out your application online (more than 45 minutes without activity), your application is not saved. If you believe this happened to you, you can check on your application by going to the FEMA website or calling the FEMA Disaster Helpline. If your application was not saved, you will need to apply again.
- An error message may appear when you apply for assistance online. You
 can contact the FEMA Technical Helpdesk if this happens to you.
- Yes or no questions. Some questions in the online application may ask you to answer "yes" or "no" to questions for which you do not yet have an answer. If you are not sure how to answer, you may want to consider applying through the FEMA Disaster Helpline so you can talk to a live person.
- Printing. You cannot print out a copy of your completed online application. You may wish to take notes on important matters, print from your browser before you go on to the next page, or take photos of key sections on your cell phone as you go.
- Insurance. In addition to applying to FEMA, you must file a claim with your insurance company. Hurricane victims do not need to wait until they have settled their insurance claims before registering with FEMA.
- Spanish-speakers may call the FEMA Disaster Helpline. Currently, the online application is available only in English. The FEMA Disaster Helpline does not provide assistance in any language other than English and Spanish. If you speak any other language, you must provide your own interpreter to translate.
- All immigrants who suffered a disaster-related loss, regardless of status, are eligible for short term, non-cash emergency disaster relief. Call the FEMA Disaster Helpline to learn more. FEMA only provides U.S. Citizens, non-citizen nationals, and documented workers (those with a "green card") with cash assistance. If your child qualifies for cash assistance and you do not, you may apply for your child.



B. TIPS FOR APPLYING FOR FEMA ASSISTANCE

- When you register for FEMA, you should have the following with you:
 - Your social security number.
 - A description of your losses caused by the hurricane. If you have been unable to return home to see the damage for yourself, then have a list of valuables contained in your home and your previous address
 - The current and pre-disaster address and the best directions to your home you can provide. Do not worry if you do not personally know which streets may be open or closed. Just give directions as if you were trying to get there.
 - Any **insurance information**, including renters, homeowners, and flood insurance.
 - Your total household annual income or the amount of money every working person living in your house made in a year.
 - If you want money placed directly in your bank account, have the routing number which is unique to your bank, and your account number. Call your bank to get the routing number.
 - A telephone number where you can be reached. This does not have to be your personal phone. It could be the number of a friend or loved one who will be able to reach you at all times.
 - If you are a homeowner, have proof of your ownership like a deed, tax records, your mortgage payment book, a copy of the homeowner's insurance policy showing you as the owner.
 - If you rented, then have proof of occupancy or your address like your driver's license showing the address where you rented, a recent utility bill (like electricity or gas bills), or any first class government mail sent to you within the last 3 months before the hurricane at the address where you rented. You may also obtain copies of cancelled checks from your bank to demonstrate proof of payments of mortgages or rent.
 - To demonstrate ownership of your property or your status as a renter, you will need documents proving you are the rightful owner.
 See the Getting Started section for a list of requirements.
 - Enter your estimated income or the amount of money you earned on your FEMA application. Leaving this information blank may require you to complete additional forms and cause unnecessary delay in receiving benefits.
 - Mailing Documents. Include your name, social security number, disaster number, and your registration ID number on all documents you send FEMA. The numbers you need are on the upper left hand corner of any letter FEMA sends you. You will receive a recorded message from FEMA when they receive the documents. Wait for this recording.



C. AFTER APPLYING

- You will receive a 9 digit registration ID number once your application is complete. Write it down and keep it in a safe place. If you forget your registration number, call the FEMA Disaster Helpline at 1-800-621-FEMA (3362) (hearing/speech impaired ONLY-call TTY: 1-800-462-7585).
- **Inspection**. After you complete your application with FEMA, FEMA will inspect your home. You must complete your application with FEMA before receiving such an inspection.
- If your home or its contents were damaged and you have insurance, you must work through your insurance claim **and provide FEMA with a decision letter from your insurance company before FEMA issues an inspection.** This does not mean you should wait to file an application with FEMA. Because there are deadlines, you should complete your application with FEMA as soon as possible.
- Exception: **If you have flood insurance**, FEMA will issue an inspection before receiving a copy of your flood insurance decision letter to evaluate your eligibility for temporary living expenses.
- If your home or its contents are damaged and you do NOT have insurance, you should apply to schedule a free appointment for FEMA to inspect your home. Within 14 days after you apply, an inspector should contact you. It is not required that you be present for the inspection. You can make arrangements with the inspector for either a relative, friend over 18 years old, or a FEMA Community Relations representative to be there. You should have proof of ownership (deed, tax records, mortgage payment book, etc.) and proof of occupancy (driver's license, utility bills in your name and address, other mail). Ask for the inspection report and ID.
- **Determination**. Within ten days of the inspection you should receive a determination and, if you are eligible, a check or other payment method (up to \$26,200).
- **SBA Loan.** FEMA may require you to apply for a Small Business Administration loan in order to receive assistance. Even if you think you are not eligible for a loan, you must apply for the loan and be rejected in order to receive some of FEMA's benefits. See SBA Disaster Relief Loan subsection for more information.
- You can check the status of your application, if you are unsure if your application is complete. Go to https://www. disasterassistance.gov/ or call the FEMA Disaster Helpline. Note: to check the status of your application online, you need an active e-mail account so you can receive a pin number. Wait 24 hours if you applied online and 48 hours if you applied over the telephone before your application is in the system.
- **Incomplete applications**. Your application is not complete if you do not give a social security number, a contact number, or other information FEMA needs. If this happens to you, call FEMA with the information to complete your application.
- To update your application with your new phone number or personal information, call the FEMA Disaster Helpline or visit a Disaster Recovery Center. Do not apply to FEMA again if you change locations. Applying more than once will slow down your application.
- **Keep Your Receipts**. If you file for assistance from FEMA, keep copies of ALL documents exchanged and the date you provided any documents to FEMA. Request a get receipt from the person to whom you provided your documents. Once you receive a FEMA grant, you should keep track of your expenses to show that you used your money as intended. Keep your receipts for up to 3 years to address any claim by FEMA that you were overpaid.
- If You Live Separately. FEMA usually makes only one payment per household (people living together before the disaster). If you now need to live separately, you should ask FEMA to treat you as separate households.

D. FEMA APPEALS

What to do if you are denied benefits. If you are denied FEMA assistance, you can appeal that decision by doing the following <u>within</u> 60 days of the date on the decision letter:

- Put in writing why you believe FEMA's decision is wrong
- Sign the letter with the written explanation. If someone outside your household signs the letter, there must be a signed statement saying that person may act for you.
- Include your FEMA registration number and your disaster number (on the upper left hand corner of any letter FEMA sends you).

How to send your appeal. You may fax your appeal to "FEMA — Individuals & Households Program" at 1-800-827-8112. Or, you can mail your letter to:

FEMA — Individuals & Households Program National Processing Service Center P.O. Box 10055 Hyattsville, MD 20782-7055

Please see Attachment A for a sample appeal letter.

3. STATE GOVERNMENT

You also may wish to contact the state where you lived before the disaster to see if they can help you. Here is some helpful contact information:

LOUISIANA

• The Louisiana Department of Social Services: 1-888-LA HELP-U (1-888-524-3578) o www.dss.state.la.us/

TEXAS

Texas Health and Human Services: 512-424-6500, TDD/TTY: 512-424-6597
 www.hhs.texas.gov





ATTACHMENT A

SAMPLE FEMA APPEAL LETTER & SAMPLE LETTER FOR SOMEONE ELSE TO ACT FOR YOU

This letter is <u>not a form that has been approved by FEMA</u> but is **only a suggestion** as to how you may request FEMA to review your application for assistance again. You should change this sample letter to fit your individual and unique situation.



(insert the month/ day, and year you are writing the letter here)

Via U.S. Mail and Facsimile

FEMA — Individuals & Households Program

National Processing Service Center

P.O. Box 10055

Hyattsville, MD 20782-7055

Fax No.: 1-800-827-8112

Subject: Appeal of Denial of Benefits

FEMA Registration Number (Insert your personal registration number here.)

FEMA Disaster Number (Insert your state disaster number here)

To Whom It May Concern:

I am writing to appeal your decision about the amount and type of assistance I should receive in your letter dated (insert the month/ day, and year listed on the FEMA decision letter.) I think your decision is wrong and that my application should be reviewed again.

I think your decision is wrong because

(In this section, explain why you believe FEMA made a bad decision in your case. For legal assistance, you should contact one of the organizations listed in the "You Have Rights" section of this manual. Remember that you have 60 days from the date on FEMA's letter to request that FEMA review your application again.)

FEMA Appeal Letter (Insert your personal registration number here) (Insert your state disaster number here) Page Two	
ou may reach me about this request for another review of my application for assistance at the phone number and address isted below.	
	Sincerely,
	(Your signature here)
	(Your name written here)

This letter is <u>not a form that has been approved by FEMA</u> but is **only a suggestion** as to how you may let FEMA know that you want someone else to act for you in your request that FEMA review your application for assistance again. <u>You should change this sample</u> letter to fit your individual and unique situation.

(insert the month/ day, and year you are writing the letter here)

Via U.S. Mail and Facsimile FEMA — Individuals & Households Program National Processing Service Center P.O. Box 10055 Hyattsville, MD 20782-7055

Fax No.: 1-800-827-8112

Subject: Permission to Represent Me

Appeal of Denial of Benefits

FEMA Registration Number (Insert your personal registration number here.)

FEMA Disaster Number (Insert your state disaster number here)

To Whom It May Concern:

I am writing to let you know that <u>(insert name of the person who will write to FEMA to request another review of your application for assistance)</u> may act for me to appeal your decision about the amount and type of assistance I should receive in your letter dated <u>(insert the month/ day, and year listed in FEMA's decision letter.)</u>

I want this person to assist me in this request that FEMA review my application for assistance again.

Sincerely,

(Your signature here.)

(Your name printed here)



HOUSING AND URBAN DEVELOPMENT

In addition to housing benefits available from FEMA and the SBA, disaster assistance is available through HUD programs. HUD has established one hotline -1-888-297-8685 to provide assistance to hurricane victims.

- Section 8 Housing Choice Vouchers and Public Housing. HUD has announced that it will give special housing vouchers to evacuees who were previously in government housing programs, or homeless. These vouchers can be used in new locations, even across state lines. If you think you may be eligible, contact your local public housing authority (wherever you now are), and ask about HUD's Harvey Disaster Housing Assistance Program. The vouchers will provide rental assistance for up to 18 months. The amount of the voucher will depend on local rents.
- HUD's Section 203(k) Loan Program. This program provides loans homeowners to rehabilitate their home or purchase one to replace a destroyed home. For more information, contact your lender or FHA bank. To find your nearest FHA bank, go to https://portal.hud.gov/hudportal/HUD?src=/harvey.
- Vacant Subsidized Housing. HUD and Local Housing Authorities are identifying vacant public and subsidized housing units for use as temporary housing.
- Housing Discrimination. Federal law prohibits housing discrimination based on your race, color, national origin, religion, sex, familial status, or disability. If you believe you have been discriminated against in your effort to obtain or rent a home or apartment, you can file a fair housing complaint with HUD online by going to https://portal.hud.gov/FHE0903/Form903/Form903Start.action. In addition, if you believe you have been discriminated against in your search for housing, you may complain to the FEMA Equal Rights Office by calling 1-800-621-FEMA (1-800-621-3362) (hearing/speech impaired ONLY-call TTY: 1-800-462-7585). You may also call the Lawyers' Committee for Civil Rights Under Law at 1-888-299-5227 or another advocacy organization listed in the "You Have Rights" section of this manual.



EDUCATION

EDUCATION RIGHTS AND RESOURCES FOR STUDENTS DISPLACED BY HURRICANE HARVEY

Children displaced by Hurricane Harvey will most likely be considered "homeless" for the purpose of school enrollment.

The McKinney-Vento Act 42 U.S.C. § 11434a(2)(A) defines the term "homeless children and youth" as individuals who lack a fixed, regular, and adequate nighttime residence. This definition includes any child that is sharing a home with a relative or friend due to loss of housing, staying in a hotel, motel, trailer park or campground, staying in a public shelter, or any child who is living in a car, park, public space, bus or train station, etc. 42 U.S.C. § 11434a(2)(B). Students displaced by Hurricane Harvey have the right to:

ENROLLMENT

- Immediately enroll in any school that enrolls children in the area where the displaced student is currently residing. Students are not required to provide records such as immunization records, birth certificates, school records, proof of guardianship, or proof of residency;
- Continue attending the same school in which the displaced student originally enrolls if the displaced student moves to another residence within the same school district;
- Assistance from a local homeless education liaison ("liaison") to enroll in school, obtain proper class placement, obtain
 transportation and obtain free meal assistance. To find the liaison in your school district, contact the state representative for
 your area listed in Attachment B to this document;

SERVICES IN SCHOOL

- Attend non-segregated schools or classes along with members of the general student body. School districts may not require displaced students to attend separate schools or classes containing only students displaced by Hurricane Harvey;
- Receive the same services and educational programs as other students in the general student body, including programs for students with disabilities; programs for students with limited English proficiency; vocational or technical programs; gifted and talented programs; and school nutrition programs;
- The same transportation in their new districts as used by non-displaced students, if the school district provides transportation for all students within the school district. Homeless/displaced students are only entitled to transportation comparable to non-homeless students. 42 U.S.C. 11431(B)(e). If the student is attending a new school that is in the same district as the school of origin, then the district must provide transportation. If the new school is in a different district, then the two districts must decide who will provide transportation and how. For example, one district can pick up the student via bus in the morning, and the other will in the afternoon or one district might decide they can do both. It is up to the two districts to decide this. The law says that if the districts cannot agree, transportation "must be shared equally." Gas or mileage reimbursement, shuttles, or taxis can be an option. However, according to Texas law, if the parent chooses to enroll his/her child in a different district elsewhere in the state, under this Texas law, the transportation protections of the Federal McKinney-Vento Act may not apply.

Parents should contact their local homeless liaison (http://www.theotx.org/liaison-directory/) for more information about transportation options;

- Participate in a school's free breakfast and lunch program without filling out an application or providing any records or documentation pertaining to income;
- Students with disabilities must receive the same Individualized Education Plan ("IEP") that the student was receiving prior to the hurricane. If records pertaining to the student's prior IEP are not available, the school must develop a new IEP by consulting with the student's parents;
- Pre-school aged children may enroll in a Head Start program without providing records establishing age and income eligibility such as the child's birth certificate, social security card, parent's income information, etc.



ATTACHMENT B

STATE COORDINATORS FOR THE EDUCATION OF CHILDREN AND YOUTH EXPERIENCING HOMELESSNESS



ALABAMA

Ms. LaDonna Rudolph
Education Specialist-Federal Programs Section
Alabama Department of Education
5348 Gordon Persons Bldg.
P.O. Box 302101
Montgomery, AL 36130-2101

Phone: (334) 242-8215 Fax: (334) 242-0496 Email: lrudolph@alsde.edu

ALASKA

Ms. Sheila Box School Recognition and Support, Education Specialist Alaska Department of Education & Early Development 801 West 10th St., Suite 200 Juneau, AK 99811-0500 Phone: (907) 465-8704

> Fax: (907) 465-2989 Email: Sheila.box@alaska.gov

ARIZONA

Mr. Christopher Dickinson
Education Program Director
State Coordinator for Homeless Education
Arizona Department of Education
1535 W. Jefferson St., BIN #14
Phoenix, AZ 85007
Phone: (602) 542-9411
Fax: (602) 542-5175

Email: christopher.dickinson@azed.gov

ARKANSAS

Ms. Dana Davis
Public School Program Advisor
Homeless Education
Arkansas Department of Education
Four Capitol Mall, Slot # 26
Little Rock, AR 72201
Phone: (501) 683-5428

Fax: (501) 682-5136 Email: Dana.Davis@arkansas.gov

CALIFORNIA

Ms. Leanne Wheeler
Coordinated School Health & Safety Office
Coordinated Student Support Division
California Department of Education
1430 N Street, 6th Floor, Suite 6208
Sacramento, CA 95814
Phone: (916) 319-0383
Fax: (916) 319-0123

Email: lwheeler@cde.ca.gov

COLORADO

Ms. Kerry Wrenick
State Coordinator
Education of Homeless Children and Youth
Colorado Department of Education
201 East Colfax Avenue, Room 311
Denver, CO 80203-1799
Phone: (303) 866-6930

Fax: (303) 866-6785 Email: wrenick k@cde.state.co.us

CONNECTICUT

Mr. Louis B. Tallarita
Education Consultant
Office of Student Supports & Organizational Effectiveness
State Department of Education
25 Industrial Park Road
Middletown, CT 06457
Phone: (860) 807-2058

Fax: (860) 807-2127 Email: Louis.Tallarita@ct.gov

DELAWARE

Mr. John Hulse
Education Associate
Delaware Department of Education
35 Commerce Way, Suite #1
Dover, DE 19901
Phone: (302) 735-4100

Fax: (302) 739-6397 Email: John.Hulse@doe.k12.de.us

BUREAU OF INDIAN AFFAIRS

Valerie Todacheene, Ed.D.
Education Program Specialist
Division of Performance & Accountability
1011 Indian School Rd. NW, Ste. 332
Albuquerque, NM 87104
Phone: (505) 563-5269

Fax: (505) 563-5281 Email: Valerie.Todacheene@bie.edu

GEORGIA

Mr. Eric McGhee Grants Program Manager Georgia Department of Education Suite 1854, Twin Towers East 205 Jesse Hill, Jr. Drive, SE Atlanta, GA 30334 Phone: (404) 651-7555

Fax: (770) 344-4523 Email: emcghee@doe.k12.ga.us

HAWAII

Ms. Toby Portner
State Coodinator, Education for Homeless Children and Youth
Office of Curriculum Instruction and Student Support
State of Hawaii — Department of Education
475 22nd Avenue, Room 126
Honolulu, HI 96816

Phone: (808) 305-9868 Fax: (808) 735-8229

Email: Toby_Portner/SSB/HID0E@notes.k12.hi.us

IDAHO

Ms. Tina Naillon
Coordinator —Federal Programs
Idaho Department of Education
P.O. Box 83720
650 W. State Street
Boise, ID 83720-0027
Phone: 208-332-6904

Fax: 208-334-2228 Email: tmnaillon@sde.idaho.gov

FLORIDA

Mr. Skip Forsyth

Director, Florida Homeless Education Program
Bureau of Federal Educational Programs
Florida Department of Education
325 West Gaines, Suite 301-C
Tallahassee, FL 32399-0400
Phone: (850) 245-0089

Fax: (850) 245-0670, 245-0683 Email: Skip.Forsyth@fldoe.org

KANSAS

Mr. Tate Toedman
Education Program Consultant
Early Childhood, Special Education & Title Services
Kansas State Department of Education
900 SE Jackson Street, Suite #620
Landon State Office Building
Topeka, KS 66612

Phone: (785) 296-6714 Fax: (785) 291-3791 Email: ttoedman@ksde.org

KENTUCKY

Mr. Tyson Harbin Title I/Homeless Program Consultant Kentucky Department of Education 300 Sower Blvd. Frankfort, KY 40601

Phone: (502) 564-3791 x4024 Fax: (502) 564-8149

Email: tyson.harbin@education.ky.gov

LOUISIANA

Ms. Tasha Anthony
Education Program Consultant
Louisiana Department of Education
1201 North Third Street
PO Box 94064
Baton Rouge, LA 70802

Baton Rouge, LA 70802 Phone: (225) 219-0205

Fax: (225) 219-4454 Email: Tasha.Anthony@la.gov

ILLINOIS

Mr. Jeffrey Aranowski
State Coordinator for Homeless Education
Illinois State Board of Education
Office of the General Counsel
100 W. Randolph Street, Suite 14-300
Chicago, IL 60601
Phone: (217) 782-8535

Fax: (312) 814-8871 Email: jaranows@isbe.net

INDIANA

Ms. Deepali Jani McKinney-Vento State Coordinator (Interim) Indiana Department of Education 115 W. Washington, South Tower, Suite 600 Indianapolis, IN 46204 Phone: (317) 233-3372

Fax: (317) 232-0589 Email: djani@doe.in.gov

IOWA

Ms. Carolyn Paulaitis
Bureau of School Improvement
Iowa Department of Education
Grimes State Office Building
400 E. 14th Street
Des Moines, IA 50319-0146
Phone: (515) 281-6131

Fax: (515) 242-5988 Email: Carolyn.paulaitis@iowa.gov

MICHIGAN

Ms. Pam Kies-Lowe
State Coordinator for Homeless Education Programs
Michigan Department of Education
Office of Field Services, Special Pop. Unit
600 W. Allegan Street, PO Box 30008
Lansing, MI 48909

Phone: (517) 373-6066 Fax: (517) 335-2886

Email: Kies-LoweP@michigan.gov

MAINE

Ms. Gayle Erdheim
Homeless Education Coordinator
Maine Department of Education
#23 State House Station
Augusta, ME 04333-0023
Phone: 207-624-6600

Email: gayle.erdheim@maine.gov

MARYLAND

Ms. Valerie Ashton-Thomas
Coordinator, Homeless Education and Neglected,
Delinquent and At-Risk Programs
Maryland State Department of Education
200 West Baltimore Street
Baltimore, MD 21201-2595
Phone: (410) 767-0314

Phone: (410) 767-0314 Fax: (410) 333-8010

Email: valerie.ashton-thomas@maryland.gov

MASSACHUSETTS

Ms. Sarah Slautterback
State Coordinator
Office for the Education of Homeless Children & Youth
MA Dept. of Elementary & Secondary Education
75 Pleasant Street
Malden, MA 02148

Phone: (781) 338-6330 Fax: (781) 338-3399

Email: sslautterback@doe.mass.edu

NEVADA

Karen Gordon
Interim State Coordinator
Education for Homeless Children
Nevada Department of Education
700 E. Fifth Street
Carson City, NV 89701-5096
Phone: (775) 687-9258

Fax: (775) 687-9123 Email: kgordon@doe.nv.gov

MINNESOTA

Mr. Roberto Reyes
Homeless Education Specialist
Division of Student Support
Minnesota Department of Education
1500 Highway 36 West
Roseville, MN 55113-4266
Phone: (651) 582-8302

Fax: (651) 582--8727 Email: roberto.reyes@state.mn.us

MISSISSIPPI

Ms. Tiffany Jones
Homeless Education/Neglected & Delinq. State Coordinator
Office of Federal Programs
Mississippi Department of Education
359 N. West Street, Suite 111
PO Box 771
Jackson, MS 39205-0771

Phone: (601) 359-3499 Fax: (601) 359-2587 Email: ttjones@mdek12.org

MISSOURI

Ms. Donna Cash
State Coordinator
Homeless Education Program
Dept. of Elementary & Secondary Education
P.O. Box 480
Jefferson City, MO 65102
Phone: (573) 522-8763

Fax: (573) 526-6698 Email: donna.cash@dese.mo.gov

MONTANA

Ms. Heather Denny
State Coordinator for Homeless Education
Montana Office of Public Instruction
Division of Educational Opportunity & Equity
PO Box 202501
Helena. MT 59620-2501

Phone: (406) 444-2036 Fax: (406) 444-3924 Email: hdenny@mt.gov

NEW HAMPSHIRE

Dr. Lynda Thistle-Elliott
Director
Office of Homeless Education
New Hampshire Department of Education
101 Pleasant Street
Concord, NH 03301
Phone: (603) 271-3840
Fax: (603) 271-2760

Email: Lynda.ThistleElliott@doe.nh.gov

NEW JERSEY

Ms. Danielle Anderson-Thomas
State Coordinator
Education for Homeless Children & Youth Program
New Jersey Department of Education
P.O. Box 500
Trenton, NJ 08625-0500

Phone: (609) 984-4974 Fax: (609) 292-1211

Email: danielle.anderson-thomas@doe.state.nj.us

NEW MEXICO

Ms. Dana Malone
McKinney-Vento Homeless Education State Coordinator
New Mexico Public Education Department
Coordinated School Health and Wellness Bureau
120 South Federal Place, Room 206
Santa Fe, NM 87501
Phone: (505) 827-1464

Fax: (505) 827-1826

Email: Dana.Malone@state.nm.us

NEW YORK

Ms. Melanie Faby
Program Associate
New York State Education Department
Title I & Community Services Office
Room 320 EB
Albany, NY 12234

Phone: (518) 473-0295 Fax: (518) 486-1762 Email: melanie.faby@nysed.gov

25

NEBRASKA

Ms. Cathy Mohnike State Homeless Education Coordinator Federal Programs Nebraska Department of Education 301 Centennial Mall South, PO Box 94987 Lincoln, NE 68509-4987 Phone: (402) 471-1419

Fax: (402) 471-0117

Email: cathy.mohnike@nebraska.gov

NORTH DAKOTA

Ms. Beth Larson-Steckler Program Administrator **Division of Student Support and Innovation** Office of Federal Title Programs STEAM Program Administrators MSP Program Administrator 600 E. Boulevard Avenue Dept. 201 Bismarck, ND 58505-0440 Phone: (701) 328-3544

OHIO

Email: esteckler@nd.gov

Ms. Susannah Wayland Homeless Coordinator Office of Federal Programs Ohio Department of Education 25 S. Front Street Columbus, OH 43215-4183 Phone: (614) 387-7725 Fax: (614) 752-1622

Email: Susannah.Wayland@education.ohio.gov

OKLAHOMA

Ms. Gloria Bayouth Homeless Coordinator and Executive Director Office of Federal Programs State Department of Education 2500 N. Lincoln Blvd, Room 311 Oklahoma City, OK 73105-4599 Phone: (405) 521-2846

Fax: (405) 522-2067 Email: gloria.bayouth@sde.ok.gov

NORTH CAROLINA

Ms. Lisa Phillips State Coordinator Homeless Education SFRVF Center at UNCG 5900 Summit Avenue Dixon Building Browns Summit, NC 27214 Phone: (336) 315-7491

Fax: (336) 315-7457 Email: lphillip@serve.org

RHODE ISLAND

Ms. Eileen Botelho State Coordinator for Homeless Education Rhode Island Department of Education 255 Westminster Street, 4th Floor Providence, RI 02903-3400 Phone: (401) 222-8466 Fax: (401) 222-6030

Email: eileen.botelho@ride.ri.gov

SOUTH CAROLINA

Ms. Linda Mirabal-Pace McKinney-Vento State Coordinator/Title I Office of Federal and State Accountability South Carolina Department of Education 1429 Senate Street Suite 503-B Columbia, SC 29201

> Phone: (803) 734-6010 Fax: (803) 734-2722 Email: lpace@ed.sc.gov

SOUTH DAKOTA

Ms. Laura Johnson Frame State Coordinator South Dakota Department of Education Homeless Education Program 800 Governors Drive Pierre, SD 57501

Phone: (605) 773-2491 Fax: (605) 773-3782

Email: Laura.Johnson-Frame@state.sd.us

OREGON

Ms. Dona Horine Bolt
State Coordinator
Homeless Education Programs
Oregon Department of Education
255 Capitol Street NE
Salem, OR 97310-0203
Phone: (503) 947-5781

Fax: (503)378-5156 Email: dona.bolt@state.or.us

ail: dona.bolt@state.or.us

PENNSYLVANIA

Mr. Storm Camara
ECYEH Statewide Coordinator
Pennsylvania Department of Education
Bureau of Curriculum, Assessment, and Instruction
333 Market Street
Harrisburg, PA 17126-0333
Phone: (717) 772-2066

Fax: (717) 783-4392 Email: scamara@pa.gov

TENNESSEE

Mr. Justin Singleton
McKinney-Vento & N&D Analyst
Office of Consolidated Planning and Monitoring
710 James Robertson Parkway, 9th Floor
Nashville, TN 37243-0379
Phone: (615) 917-3750

Fax: (615) 580-2036 Email: Justin.singleton@tn.gov

TEXAS

Ms. Jeanne Stamp
Project Director
The Texas Homeless Education Office
The Charles A Dana Center
The University of Texas 1616 Guadalupe St, Suite 3.206
Austin, TX 78701-1494
Phone: (512) 475-6898

Email: jeannestamp@austin.utexas.edu

Ms. Kelly Kravitz

McKinney-Vento State Coordinator, Texas Education Agency
William B. Travis Building — 1701 N. Congress Ave.

Austin, TX 78701-1494
Phone: (512) 463-9235

Email: Kelly.kravitz@tea.texas.gov

PUERTO RICO

Ms. Norma L. Rivera Ortiz
Homeless Education Coordinator
Puerto Rico Department of Education
Office of Federal Affairs
PO Box 190759
San Juan, PR 00919-0759
Phone: 787-773-2092

Fax: 787-753-1362 Email: rivera no@DE.GOBIERNO.PR

UTAH

Mr. Jeff Ojeda
Education Specialist
Utah State Office of Education
250 East 500 South
PO Box 144200
Salt Lake City, UT 84111-4200

Phone: (801) 538-7500 Fax: (801) 538-7804

Email: jeffrey.ojeda@schools.utah.gov

VERMONT

Ms. Julia Deborah Ormsbee
State Director
Homeless Education/Title I Coordinator
Vermont Agency of Education
219 North Main Street, Suite 402
Barre, VT 05641

Phone: (802) 479-3112 Fax: (802) 479-1835

Email: Deborah.ormsbee@vermont.gov

VIRGINIA

Dr. Patricia Popp
Homeless Education Coordinator
The College of William & Mary
School of Education
PO Box 8795
Williamsburg, VA 23187-8795

Phone: (757) 221-7776 Fax: (757) 221-5300 Email: homlss@wm.edu

WEST VIRGINIA

Ms. Rebecca Derenge
Homeless Education Coordinator
West Virginia Department of Education
Office of Federal Programs
Bldg. 6, Rm. 328, 1900 Kanawha Blvd., East
Charleston, WV 25305
Phone: (304) 558-7805, ext. 53204

Fax: (304) 558-5049 Email: rderenge@k12.wv.us

WISCONSIN

Ms. Kristine Nadolski
Co-Coordinator
Homeless Education Program
Wisconsin Department of Public Instruction
PO Box 7841
Madison, WI 53707-7841
Phone: (608) 267-7338

Phone: (608) 267-7338

Fax: (608) 267-9142

Email: Kristine.Nadolski@dpi.wi.gov

Ms. Karen Rice
Co-Coordinator
Homeless Education Program
Wisconsin Department of Public Instruction
PO Box 7841

Madison, WI 53707-7841 Phone: (608) 267-1284 Fax: (608) 267-9142 Email: karen.rice@dpi.wi.gov

WASHINGTON

Ms. Melinda Dyer
Supervisor
Education of Homeless Children & Youth
Office of the Superintendent of Public Instruction
Old Capitol Building, PO Box 47200

Olympia, WA 98504-7200 Phone: (360) 725-6050

Email: Melinda.Dyer@k12.wa.us

WYOMING

Ms. Kenya Haynes
Homeless Education Program Coordinator
Wyoming Department of Education
School Support Division
2300 Capitol Avenue, Hathaway Bldg., 2nd Floor
Cheyenne, WY 82002
Phone: 307-777-3672
Fax: (307) 777-7633

Email: kenya.haynes@wyo.gov



EMPLOYEE BENEFITS

CLAIMS FOR INJURED WORKERS

The Department's Office of Workers' Compensation Programs (OWCP) has instructions for claimants under the Federal Employees' Compensation Act (FECA) and <u>information for the longshore community.</u>

Health Care Coverage Deadline: 60 Days After Loss of Coverage

Your medical coverage may have ended if a hurricane destroyed your place of business, if you are injured by the hurricane and unable to return to work, or if the family member who provided you and your family coverage passed away. The requirements for referrals, copayments, deadlines, and other matters set by your health insurers may have also changed for you as a disaster survivor. Nevertheless, you have time to decide what to do.

The federal laws that allow you to extend your medical insurance through your job is referred to as COBRA. COBRA is a federal law that requires employers with 20 or more employees to offer the continuation of the same group health care coverage after you've voluntarily or involuntarily left your job, or have had your work hours reduced.

An individual must apply for COBRA within 60 days of the termination of the medical coverage.

To apply for COBRA, **you must contact the COBRA Administrator for your previous employer** to discuss getting the information packet. Legally, your employer has 45 days to get you that information once requested, even in the event of a natural disaster. If you do choose to elect COBRA by submitting the election papers and premium payment, it will cover you retroactively to the day you lost your coverage.

FAQs for Participants and Beneficiaries Following Hurricane Harvey

IRS—TAX DEADLINES: EXTENSION UNTIL JAN. 31 TO FILE TAX RETURNS AND PAY TAXES

The Internal Revenue Service ("IRS) will allow Hurricane Harvey victims until January 31, 2018 to file outstanding tax returns, to pay any taxes, or make any deposits due. This relief includes the Sept. 15 due date for businesses and Oct. 16 due dates for estimated taxes for individuals. Taxpayers who need to identify themselves as hurricane victims should write "Hurricane Harvey" in red ink at the top of their tax forms or any other documents filed with the IRS. For more details, visit www.irs.gov.

To the extent possible, the IRS will automatically grant this relief to any individual or business located in the disaster area. People affected by Harvey who need help with tax matters can call 1-800-621-3362, or 1-800-462-7585 if hearing impaired. The IRS toll-free number for general tax questions is 1-800-829-1040.

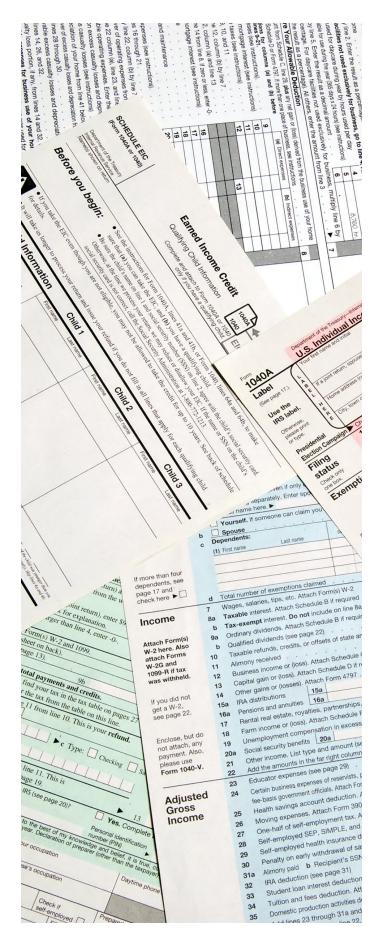
IRS—RETIREMENT ACCOUNT DEADLINES: TO BE DETERMINED

On September 22, 2017 a disaster relief bill was presented in the U.S. House of Representatives that would waive the 10 percent early withdrawal penalty for retirement plans and allows the recontribution of these withdrawals toward home purchases that had to be cancelled in the wake of Hurricanes Harvey, Irma, and Maria. The bill would also lift a burden off of taxpayers who lost more than 10 percent of their adjusted gross income, employers who were affected by the disaster, and taxpayers who donate to hurricane survivors. The bill was approved on September 28, 2017.

Please contact the IRS or a legal services attorney for more details. You can reach the IRS at www.irs.gov, or at their toll-free line for residents of Texas or Louisiana affected by Hurricane Harvey who live outside of the disaster zone: 866-562-5227.

For more information on finances post-Harvey, visit the <u>Hurricane</u> Harvey profile on the FEMA website.

The Employee Benefit Security Administration (EBSA) is temporarily waiving certain requirements and deadlines related to retirement and health insurance plans for employers, employees and others who may have trouble meeting them due to Hurricane Harvey. EBSA is working with the IRS to make it easier for workers to get loans and distributions from 401(k) and other retirement plans, and is temporarily waiving certain employer requirements and deadlines related to employee benefit plans. Read the FAQs. Contact EBSA or call toll free 1-866-444-3272 with any questions.





SMALL BUSINESSES

Loans from the Small Business Administration (SBA) are available to victims of the disaster, not just for small business owners but for housing repairs. They are available to help repair flood-related damage to your home or business and to replace personal property.

There are two types of SBA loans available for businesses:

1. Business Physical Disaster Loans

To repair/replace damages to property including real estate, machinery, equipment, inventory, and supplies. The application deadline for physical damage loans resulting from Hurricane Harvey is **November 24, 2017** for Texas residents.

2. Economic Injury Disaster Loans (EIDL)

Loans for working capital to small businesses and small agricultural cooperatives to assist them through the disaster recovery period. Only available to businesses with no credit available elsewhere — businesses that cannot provide for their own recovery from non-Government sources. The application deadline for EIDLs resulting from Hurricane Harvey is **May 25, 2018**.

The SBA provides low-interest disaster loans of up to \$200,000 to repair a primary residence, up to \$40,000 for homeowners and renters to replace personal property, and up to \$2 million to businesses and most private non-profits for physical damage and economic injury needs as a result of the disaster. If you cannot afford to repay the loan, the Individual & Household Program (IHP) may give you up to \$25,000 to repair your home.

Survivors need to register with FEMA first to determine their eligibility for any federal assistance that may be available. If you need help completing the application, contact the SBA at 1-800-659-2955 (TTD/TTY: 800-877-8339) or email disastercustomerservice@sba. gov._

For more information, visit www.sba.gov/disaster.

LOUISIANA

The **Louisiana Economic Development (LED)** is working with state and federal government to identify sources of bridge funding and financing, including loans for impacted businesses. To apply or to make a donation to this fund, please visit http://www.labi.org.

Louisiana Bankers' Association (LBA) offers a comprehensive list of banks and bank web sites for information on business loans. Please visit http://www.lba.org.

For resources on how to maintain your business following Hurricane Harvey, visit https://www.lsbdc.org/.

TEXAS

For resources on how to **maintain your business** following Hurricane Harvey, visit https://sbdctexas.org/.

AVAILABLE CONTRACTING WORK

For subcontracting opportunities in Texas, please visit Subcontractors USA at www.subcusa.com.

Businesses can contact certain contractors that have been reviewed and selected by the Department of Homeland Security for sub-contractor work. For more information on prime contractors, please visit www.dhs.gov/prime-contractors.

The following information will be required to submit a bid:

- o Company name
- o Contact information including address, phone and cell phone numbers, and e-mail address
- o Detailed description of services and/or products provided

To register to do business with the U.S. Government, please visit www.sam.gov.



UNEMPLOYMENT ASSISTANCE

Disaster Unemployment Assistance is a federal program that provides financial assistance for a short time to people unemployed as a result of a major disaster like Hurricane Harvey.

Disaster Unemployment Assistance is sometimes called **DUA** or **Disaster Relief and Emergency Assistance**.

QUALIFYING FOR DUA

You must meet two requirements:

- 1. You must be out of work as a direct result of Hurricane Harvey and
- 2. You must not currently be receiving or qualify for regular unemployment benefits in any state.

DUA BENEFITS

- DUA benefits, paid in weekly checks, are based upon your wages and the amount of time that you worked. DUA benefits are
 equal to the amount of unemployment benefits that you would have received it you had qualified for regular unemployment
 in your state. At minimum, DUA benefits cannot be less than one-half of the state's average weekly benefits for regular
 unemployment.
- DUA benefits last for 26 weeks or when the area is no longer formally a declared disaster area, whichever is sooner. You also cannot continue to receive DUA benefits once you return to work.
- If you are on regular unemployment and it is about to run out, if you were laid off before the disaster, then you cannot collect DUA. However, if you lost your job as a result of the hurricane and your regular unemployment benefits run out before the 26 weeks guaranteed by DUA, then you may qualify for DUA at that point. In Louisiana the minimum regular unemployment benefit lasts for 21 weeks, so some people may be able to collect DUA for the final 5 weeks of the DUA period.

APPLYING FOR DUA

To apply for DUA_s you must contact the state where you were employed prior to losing your job due to hurricane. The application deadline to file for DUA is **October 31, 2017** in Texas.

You may have to wait a long time on the phone. Be patient and someone will assist you. You will need your Social Security Number, some proof of your wages at the job that you lost, including the name and address of your former employer, and you must also register to work. Self-employed applicants will need a copy of their tax return. If you have lost any of these documents in the hurricane, a sworn statement or other forms of verification can be used.

To receive DUA benefits, all required documentation must be submitted within 21 days from the day the DUA application is filed.

To apply for state unemployment insurance claims, call the TWC Tele-Center at **1-800-939-6631**. If you have **questions about DUA**, you can call 1-877-US2-JOBS (1-877-872-5627), TDD/TTY 1-877-889-5627.

If you have access to the internet, you can check https://www.fema.gov/media-library/assets/documents/24418 for updates about DUA. If you do not have internet access, you can ask questions on the phone.

Q: Can workers receive unemployment compensation while they are out of work?

Yes, you may be eligible to receive unemployment insurance following a natural disaster. The Federal-State <u>Unemployment Insurance Program</u> provides unemployment benefits to eligible workers who are unemployed through no fault of their own. To find your state's unemployment insurance information, visit https://www.careeronestop.org/localhelp/unemploymentbenefits/unemployment-benefits. aspx

For information about unemployment insurance and disaster unemployment assistance, call the Department of Labor's Employment Training Administration at 1-877-US-2JOBS (1-877-872-5627).

IF YOU THINK YOU ARE ELIGIBLE FOR DISASTER UNEMPLOYMENT ASSISTANCE, APPLY AS SOON AS POSSIBLE.





VOTING RIGHTS

TEXAS ELECTION INFORMATION

UPCOMING ELECTION IN TEXAS

2017 Uniform Election: November 7, 2017

IMPORTANT VOTING INFORMATION:

- Polling locations are open from 7:00 AM-7:00 PM Central Time on Election Day. To find your polling place, visit the Texas Secretary of State's polling place locator web page.
- Eligible voters in Texas are able to vote early in person and by mail ("absentee"). Early voting begins on October 23, 2017 and ends on November 3, 2017.
- If the voter will not be able to vote in person or during early voting as a result of a physical condition or sickness, being 65 years or older by Election Day, or being incarcerated (not for a felony) then they may vote by mail.
- Texas does not offer same-day voting registration.

VOTING ELIGIBILITY:

In order to be able to vote in Texas, you must:

- Be a citizen of the United States
- . Be a resident of Texas
- Be at least 17 years and 10 months old at the time of registration
- Not have a final conviction for a felony (unless the person has fully discharged their sentence i.e. has completed parole and probation or has been pardoned)
- Not have a final declaration of mental incapacity

To **check your registration**, use <u>Texas' Registrant Search</u> website or call 1-866-OUR-VOTE (687-8683). To update your registration, go to <u>Texas Secretary of State Voter Registrar website</u>.

HOW TO REGISTER:

Texas residents may register in person, by mail, or by facsimile. If you moved from out of state, you may register to vote the same day you become a resident of the State of Texas. For more information, visit the Texas Secretary of State's website.

BY MAIL—WHAT TO DO:

Download a mail-in form from the <u>Texas Secretary of State's informal online application</u>;

- 1. Download the Federal Voter Registration form
- 2. Request a form from your Voter Registrar's Office
- 3. Pick up an application from libraries, government offices, post offices, Texas Department of Public Safety offices, universities, or high schools
- 4. Request a postage-paid application to be sent to you by mail from the Texas Secretary of State's registration form request website

If you are **an eligible Texas high school student** (in either public or private school), high school principals (or their designees) are **required by law to distribute voter registration forms to students** on a semi-annual basis. These applications may be collected by the principal or delivered by the student, by mail or in person, to the county Voter Registrar's Office. If your high school **is not distributing voter registration forms**, call the Texas Secretary of State's office at 800-252-VOTE (8683).

IN PERSON—WHAT TO DO:

- 1. Register to vote in person by completing and delivering a signed application to your county Voter Registrar's office.
- 2. Bring a Texas driver's license number, personal identification number, or the last four digits of his/her/their social security number. If you do not have a social security number, indicate that and provide a form of identification at the polls on Election Day.

For information and assistance for **voters abroad** that fall under the **Uniformed and Overseas Citizens Absentee Voting Act** (UOCAVA), visit <u>FVAP's website</u> or <u>Texas Secretary of State's military or overseas voters page</u>.

IDENTIFICATION REQUIREMENTS

- Valid photo identification
 - o Texas driver license issued by the Texas Department of Public Safety (DPS)
 - Texas Election Identification Certificate issued by DPS
 - Texas personal identification card issued by DPS
 - o Texas license to carry a handgun issued by DPS
 - o United States military identification card containing the person's photograph
 - o United States citizenship certificate containing the person's photograph
 - United States passport

- However, for 2017 elections only, individuals may sign an affidavit swearing to a reasonable difficulty obtaining such ID
 and present one of the following*:
 - Valid voter registration certificate
 - o Certified birth certificate (must be an original)
 - Copy of or original current utility bill
 - Copy of or original bank statement
 - Copy of or original government check
 - Copy of or original paycheck
 - o Copy of or original government document with your name and an address (original required if it contains a photograph)

Note: The address on either the photo ID or the alternative documentation does <u>not</u> need to match the address on the voter registration list.

While election officials may ask the voter if he/she has an accepted photo ID, election officials cannot question or challenge voters concerning the voter's lack of that ID. The reasonableness of a voter's difficulty in obtaining photo ID cannot be questioned by election officials.

LOUISIANA ELECTION INFORMATION

UPCOMING ELECTIONS IN LOUISIANA

2017 General Election: November 18, 2017

IMPORTANT VOTING INFORMATION:

- Polling locations are open from 7:00 AM-8:00 PM Central Time on Election Day. To find your polling place, visit the Louisiana Secretary of State's parish polling locator web page.
- Eligible voters in Louisiana are able to vote early in person and by mail ("absentee"). A voter seeking to vote early/"absentee" in the 2017 General Election by mail must apply to do so by November 17, 2017 and their ballot must be received by 4:30 PM Central Time on Election Day (unless out of the country or in the military).
- If the voter will not be able to vote in person or during early voting as a result of a physical condition or sickness, being a student, instructor or professor located and living outside of your parish of registration; being a juror, work, being abroad or temporarily outside of Louisiana, being 65 years or older by Election Day, being a clergy, being incarcerated (not for a felony) then they may vote by mail.
- Louisiana does not offer same-day voting registration.

^{*}Forms of photo ID must not be expired or must have expired no more than four years prior to election.

VOTING ELIGIBILITY:

In order to be able to vote in Louisiana, you must:

- Be a citizen of the United States
- Be a resident of Louisiana and the parish in which you seek to register
- Be at least 17 years (16 years if registering in person at the Registrar of Voters Office or at the Louisiana Office of Motor Vehicles) at the time of registration but 18 years old to vote
- Not be under an order of imprisonment for conviction of a felony
- Unless the person has fully discharged their sentence i.e. has completed parole and probation or has been pardoned in
 that case, you must appear in person at the registrar of voters office in Louisiana, complete a voter registration application
 and provide documentation that the person has discharged their sentence. If disabled or homebound, you may submit your
 application and documentation by mail, facsimile, commercial carrier or hand delivery
- Not be under judgement of full interdiction for mental incompetence or partial interdiction with suspension of voting rights

To **check your registration**, use <u>Louisiana's Registrant Search website</u> or call 1-866-OUR-VOTE (687-8683). To update your registration, go to <u>Louisiana Secretary of State's Online Voter Registration</u> webpage. For the upcoming election, update your information 30 days in advance if done in person or by mail and 20 days if done online.

HOW TO REGISTER:

Louisiana residents may register in person, by mail, or by facsimile.

For more information, visit the <u>Louisiana Secretary of State's website</u>.

BY MAIL—WHAT TO DO:

- 1. Apply by mail by downloading the Louisiana Voter Registration Application, completing it, and mailing it to your local Registrar of Voters Office. Please note that the list of offices for registrars of voters is also included on the form.
- 2. You may also register by using a National Mail Voter Registration Form

IN PERSON—WHAT TO DO:

- 1. Apply in person to register to vote at any Registrar of Voters Office.
- 2. You may also register in person at any of the following locations:
 - a. Louisiana Office of Motor Vehicles
 - b. Louisiana Department of Children and Family Services
 - c. WIC offices
 - d. Food stamp offices
 - e. Medicaid offices
 - f Offices serving persons with disabilities such as the Deaf Action Centers and Independent Living Offices
 - g. Armed Forces recruitment offices

For information and assistance for **voters abroad** that fall under the **Uniformed and Overseas Citizens Absentee Voting Act** (UOCAVA), visit <u>FVAP's website</u> or the <u>Louisiana Secretary of State's Military and Overseas Voters</u> webpage.

IDENTIFICATION REQUIREMENTS

- Louisiana driver license issued by the Louisiana Department of Motor Vehicles
- Birth certificate
- Louisiana Special ID
- Documentation which reasonably and sufficiently establishes your identity, age and residency that contains your name and signature, such as:
- o United States military identification card containing the person's photograph
- United States citizenship certificate containing the person's photograph
- United States passport
- However, for 2017 elections only, individuals may sign an affidavit swearing to a reasonable difficulty obtaining such ID and present one of the following*:
 - Copy of or original current utility bill
 - o Copy of or original payroll check
 - Copy of or original government document that includes your name and address

If someone drops off the ballot for you, that person must be a family member and must also sign a statement prepared by the Louisiana Secretary of State. Or when you have voted provisionally for federal elections and the parish board of election supervisors doesn't determine you eligible to vote.

If you were **involuntarily displaced to a new parish** or state due to a gubernatorially (governor) declared emergency, but want to remain registered to vote at your pre-emergency address, you may remain registered there if you have not changed your registration address or filed a homestead exemption on a different residence. You should provide a mailing address, if different from your pre-emergency residence address, to your registrar of voters to remain an active voter.



^{*}If you do not have one of these, you may still cast your vote by signature on a voter affidavit.



TIPS FOR YOUR RETURN HOME

BE AWARE: ENVIRONMENTAL HEALTH AND SAFETY AND CONSUMER PROTECTION

HEALTH AND SAFETY

RETURNING HOME

- **Turn off** the power before entering the house.
- **Do not** use candles or torches. They are a hazard around possible gas leaks.
- **Be aware** of possible gas leaks, damaged propane tanks, and other toxins. Contact your local fire department for removal of dangerous substances.
- Wash and disinfect all surfaces with warm water and a mix of one cup bleach to five gallons of water. This includes all walls, uncarpeted floors, and particularly areas for food preparation or where children play. Drywall, carpeting, and flooring may need to be removed and thrown away to prevent mold.
- **Dry** furniture and mattresses in the sun where possible and spray with disinfectant.
- Consult utility companies before attempting to use the gas or electrical systems.

MOLD REMOVAL

- **Be aware of mold**. During mold clean up, wear gloves and a respirator that filters mold spores. Exposure can trigger allergic reactions, asthma attacks, suppress the immune system or cause other health problems.
- **Remove** any wet wallboard and all damp insulation immediately.
- **Discard** moldy materials in plastic bags. Make sure the bag is securely closed to avoid the spread of mold spores.
- **Discard** any item that has visible signs of mold growth sofas, mattresses, carpeting, sheet rock, towels, etc. It is not possible to salvage such items, especially if they have been wet for more than 48 hours and cannot be properly dried. Solid wood furniture can be saved if surface cleaning removes any signs of mold and it is allowed to dry out. When in doubt, throw it out.

WATER AND FOOD SAFETY

The water may not be safe to drink or to use for bathing or cleaning. Water contaminated by chemicals, human waste, garbage and other debris can cause serious long-term health problems.

- **Use water that has been boiled for 1 minute** (allow the water to cool before washing). Or you may use water that has been disinfected for personal hygiene use (solution of 1/8 teaspoon of household bleach per 1 gallon of water). Let it stand for 30 minutes. If the water is cloudy, use a solution of 1/4 teaspoon of household bleach per 1 gallon of water.
- If you have any open cuts or sores that were exposed to floodwater, wash them with soap and water and apply an antibiotic ointment to discourage infection.
- Seek immediate medical attention if you become injured or ill.
- Wash all clothes worn during the cleanup in hot water and detergent. These clothes should be washed separately from uncontaminated clothes and linens.
- Do not eat any food prepared with contaminated water.
- **Private water wells may be polluted and must be purified before using.** Contact your local government office or health and human services location for more information.

DISPOSAL

You should be very cautious when removing debris from your property because this debris may include material that poses a hazard to your health and safety.

The debris might include building insulation, roofing materials that contain asbestos, hazardous chemicals from both household and industrial sources, sharp objects such as broken glass and needles, and putrescent materials such as raw sewage, rotting food, decomposing carcasses, and human remains.

Over 100 debris dump sites are located across Houston. In Louisiana, most debris from the Hurricane may be disposed of at a permitted Type II (commercial/residential) landfill or Type III (construction and debris) landfill.

CONSUMER PROTECTION

After a disaster scam artists, identity thieves and other criminals may attempt to prey on vulnerable survivors. The most common post-disaster fraud practices include phony housing inspectors, fraudulent building contractors, bogus pleas for disaster donations and fake offers of state or federal aid.

SURVIVORS SHOULD KEEP IN MIND:

- Federal and state workers never ask for, or accept money, and always carry identification badges. Always ask for identification and never provide your own funds to someone posing as a federal or state government employee.
- There is **NEVER A FEE** required to apply for or to get disaster assistance from FEMA, the U.S. Small Business Administration or the state.
- Scam attempts can be made over the phone, by mail or email, text or in person.

PRICE GOUGING

Price gouging occurs when a supplier marks up the price of an item more than is justified by his actual costs. For example, a business tries to sell you a bottle of water for \$70 and there are no other stores in the area from which to purchase water, or a motel costs \$1,000/night and there are no other overnight housing options in the area. Survivors are particularly susceptible because their needs are immediate and have few alternatives to choose from.

Under the Texas Deceptive Trade Practices Act in Texas and Louisiana Revised Statutes 29:732 in Louisiana, price gouging is illegal. The Office of the Attorney General in both states has the right to prosecute any business who utilizes these practices after a disaster has been declared by the governor.

On August 23, 2017, Governor Greg Abbott declared Hurricane Harvey to be an imminent danger to specific counties in Texas. On August 24, 2017, Governor John Edwards declared Hurricane Harvey to be an imminent danger to entire state of Louisiana. Any unreasonable upcharges on goods or services in both states from then on has been made illegal.

If you encounter price gouging, contact local law enforcement, the district attorney, or the Office of the Attorney General in your state.



WAGE THEFT

Wage theft is the denial of wages or employee benefits that are rightfully owed to an employee. Wage theft can be conducted through various means such as: failure to pay overtime, minimum wage violations, employee misclassification, illegal deductions in pay, working off the clock, or not being paid at all. After and during a disaster, wage theft can often occur. If you work over 40 hours/week, you are entitled to overtime pay.

The U.S. Department of Labor's Wage and Hour Division (WHD) is responsible for administering and enforcing some of the nation's most important worker protection laws and is committed to ensuring that workers in this country are paid properly and for all the hours they work, *regardless of immigration status*. To report wage theft, call WHD at 1-866-487-9243. For more information, visit www.wagehour. dol.gov.

- To report wage theft in Texas, call 1-800-621-0508
- Email: consumeremergency@oag.texas.gov.
- To report wage theft in Louisiana, call 225-326-6465 or 800-351-4889
- Email: consumerinfo@ag.state.la.us.

DEALING WITH CONTRACTORS

Survivors should take steps to protect themselves and avoid fraud when hiring contractors to clean property, remove debris or make repairs.

Simple rules to avoid becoming a victim of fraud:

- Only use contractors licensed by your state
- Get a written estimate and get more than one estimate
- Demand and check references
- · Ask for proof of insurance
 - o i.e., liability and Workmen's Compensation
- Insist on a written contract and refuse to sign a contract with blank spaces
- Get any guarantees in writing
- Make final payments only after the work is completed
- Pay by check.

The best way to avoid fraud is to arm yourself against it by having a checklist to remind you of what you need to demand when hiring a contractors.

For any unanswered questions, please refer to the Department of Labor's Frequently Asked Questions page.

PROPERTY PROTECTION

The state has the power of **eminent domain**. This means the state can take your property for a public use as long as they provide you just compensation.

You are entitled to just compensation for your property from the state. **Just compensation** means compensation for what the owner has lost. The purpose is to make the owner in the position he/she would have been in had the property not been taken.

Private buyers are not required by law to offer just compensation for your property. Be aware of individuals offering to purchase you property. You can attempt to obtain a fair value of your property by doing the following:



- Check with your county property tax assessor to determine the value of land versus building values
- Get a copy of the escrow papers for your home from your real estate agent, the title company, the escrow company, or the bank that handled the purchase or refinance.
- Contact lenders or contractors to determine the value of any home improvements you've made.
- Check court records for the probate values of property you may have inherited.

PROPERTY TAXES

Louisiana and Texas have not yet passed any statutes or issued emergency orders providing victims of Hurricane Harvey relief from property taxes. Therefore, you must pay your taxes or request extensions by the appropriate deadlines.

- For questions related to **property taxes in Texas**, call the Texas Comptroller at 800-252-5555 or 512-463-4444
 - Email: ptad.cpa@cpa.texas.gov
- For questions related to **property taxes in Louisiana**, call the Louisiana Department of Revenue at 1-855-307-3893

If you have any questions about your rights as a current or former property owner as a result of a natural disaster, please contact your local office of the Department of Labor.

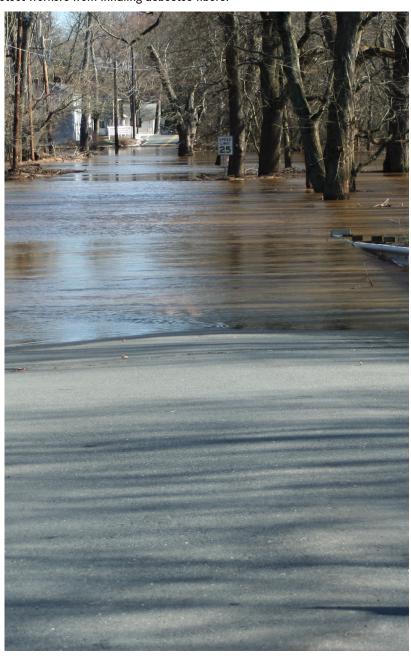
STAYING SAFE IN YOUR HARVEY CLEANUP AND RECOVERY JOB

Clean up, recovery, and reconstruction after a hurricane can be hazardous and even deadly. Employers are responsible for providing a safe and healthy workplace. Be aware of the following dangers and take safety measures to avoid injury.

- Working outdoors: To protect against the sun, cover up and wear a hat and sunglasses. To avoid heat stroke, exhaustion, cramps, and rashes, wear breathable clothing, drink water, take breaks, and schedule hot jobs for the cooler part of the day. Learn how to identify poison ivy, poison sumac, and poison oak, and avoid contact by covering up, applying barrier creams, or applying rubbing alcohol to remove the oily resin within thirty minutes of contact. To avoid West Nile Virus, get rid of standing water which draws mosquitoes, cover up, use bug repellant with DEET, and avoid wearing perfume or cologne. To avoid Lyme disease, cover up, use tick repellants, shower after work, and remove any attached ticks with tweezers.
- **Hygiene and Decontamination**: Floodwaters can be contaminated with hazardous chemicals, sewage, and decaying remains. Wear protective gloves, treat wounds, and wash hands thoroughly for at least ten seconds with soap. Clothing, tools, equipment, and surfaces can also be cleaned with water and soap or bleach. Do not use contaminated water to wash and prepare food, brush your teeth, wash dishes, or make ice.
- Preventing falls: Employers are required to provide proper walking and working surfaces. In some cases, working conditions
 require special protections such as guardrails, safety nets, training, or supervision. Be particularly careful to use ladders
 properly.
- Work zone traffic safety: During cleanup, demolition, and construction, vehicles or mobile equipment can lead to fatal injuries. Work zones must be protected by signs, cones, barrels, barriers, and proper lighting.
- **Construction protective equipment:** Construction workers should wear appropriate safety glasses or face shields, work shoes, gloves, hard hats, and earplugs or earmuffs in high noise work areas.
- **Electrical hazards:** Be cautious around downed electrical wires. Use portable generators safely, as they may cause electrocution, carbon monoxide poisoning, and fires.

- **Chainsaws and tree trimming:** Workers should receive training before using chainsaws. When using a chainsaw, ensure that it is functioning properly, keep hands on the handles, maintain secure footing, do not cut directly overhead, shut off the chainsaw when carrying, and use protective equipment. Exercise extreme caution when cutting down trees or working around downed trees and power lines.
- Flood cleanup, molds and fungi: If water may be contaminated with hazardous chemicals, wear chemical resistant outer clothing, protective goggles, plastic or rubber gloves, and boots. Be sure that your tetanus shot is current. Flooding contributes to the growth of fungi, mildew, molds, rusts, and yeasts that can cause sickness when they are inhaled or come into contact with skin. The risks of illness can be reduced by wearing a respirator, gloves, eye protection, and washing skin with warm soapy water. Moldy materials should be carefully removed and discarded.
- Asbestos: Repair, renovation, and demolition can cause workers to inhale asbestos, which may lead to lung disease or cancer.
 Asbestos can be found in cement pipe and sheeting, flooring, roofing, dry wall, ceiling, and packing materials. Employers must follow various procedures to limit exposure and protect workers from inhaling asbestos fibers.
- Silica dust: Silicosis is a fatal lung disease
 that is caused by exposure to dust from
 sandblasting, drilling rock and concrete,
 masonry, concrete work, mining, tunneling,
 demolition, and pavement manufacturing.
 Workers should take precautions such as using
 respirators and other safety measures.
- Lead hazards: Repair, renovation, and demolition can generate dangerous levels of airborne lead. Workers should follow specified safety measures to limit exposure.

For more information on health and safety for workers, call 800-321-0SHA (6742) or visit www.osha.gov



LOOKING FOR A JOB?

If you are a victim of Hurricane Harvey and are searching for a job, here are some useful resources:

Louisiana and Texas have state agencies to assist you in your job search. Contact the following for information on looking for a job in one of those states and **ask about any upcoming job fairs**:

Louisiana

- Louisiana Department of Labor: 1-225-342-3111; www.ldol.state.la.us
- Louisiana Workforce Commission: 1-866-783-5567 (Monday-Friday, 8:00 AM-5:00 PM)

Texas

- Texas Workforce Commission: 1-800-558-8321 (TDD: 1-800-735-2989); www.twc.state.tx.us
- Work in Texas: https://wit.twc.state.tx.us/WORKINTEXAS/wtx?pageid=APP HOME&cookiecheckflag=1

If you are interested in working in an **immediate temporary job to aid in the Hurricane Harvey relief effort** with FEMA, check out FEMA Careers for a listing of positions available: https://careers.fema.gov/hurricane-harvey#.

If you have access to the internet, you may look for a job online at www.jobsearch.org/hurricanejobs.

Information on small business opportunities may be found in the Small Business section.

If you worked for a major national retailer or other company, they may have a program guaranteeing you a job at another location. Check with your employer to find out if they have such a program.

ASSISTING VETERANS

The Veterans' Employment and Training Service (VETS) is working with its grantees to identify flexibilities requested or additional funding needs for its programs, including the Texas Veterans Commission, which administers the Jobs for Veterans State Grants program; affected Homeless Veterans Reintegration Programs (HVRP) grantees; and affected military bases where Employment Workshops are taught.





IMPORTANT PHONE NUMBERS

- To learn about access to food, water, shelter, clothing, or medical assistance, call 1-866-GET-INFO (438-4636).
- To report a missing loved one or find a shelter near you, please refer to the Important Resources section for more information. If you do not have access to a computer, call 1-866-GET-INFO (438-4636).
- For the FEMA disaster helpline or to report discrimination during or after the federal aid application process, call 1-800-621-FEMA (3362).

TTY/TDD:1-800-462-7585

• If you experience **discrimination in employment**, call 1-800-669-4000.

TTY/TDD: 1-800-669-6820

- For individuals with **disabilities**, call the Partnership for Inclusive Disaster Strategies Hurricane Harvey hotline at 1-800-626-4959.
- For information on federal hurricane assistance or referrals for housing, Medicaid, or food stamps, call 1-800-FED-INFO (333-4636).
- To **find rental assistance program**s, call HUD at 1-800-569-4287.
- For concerns related to natural flood insurance, call 1-800-427-4661.
- For information on tax relief for Hurricane Harvey survivors who reside or have a business outside of the disaster area, call 1-866-562-5227.

- To order forms and publications about tax relief from the IRS website if you do not have access to a computer and/ or printer, call 1-800-829-3676.
- For general tax-related questions, call 1-800-829-1040.
- To apply for a Small Business Administration **(SBA) loan**, call 1-800-659-2955.
- For **loan assistance** for small businesses and homebuyers, call -1601-944-1100.
- To discuss enrollment options for displaced students as a result of Hurricane Harvey, call 1-844-PREP4US (773-7487).
- For **crisis counseling** resources, call 1-800-273-8255.
- For people seeking aid in **coping with behavioral health effects of the storm**, call the U.S. Department of Health and Human Services Disaster Distress Helpline toll-free at 1-800-985-5990.
- For information for **military families**, call 1-877-272-7337.
- To gain information about workplace safety via OSHA, call 1-800-321-OSHA (6742).
- To reach the U.S. Department of Labor, call 1-866-4-USA-DOL (872-365).
- To check your **voting registration** information, call 1-866-OUR-VOTE (687-8683).
- For technical issues with the FEMA application or FEMA website, call 1-800-FED-INFO (333-4636).

STATE ASSISTANCE

LOUISIANA

- For **social services resources in Louisiana**, call 1-888-LAHELPU (524-3578).
- For unemployment insurance information for Louisianans, call 1-866-783-5567.
- For **employment opportunities** in Louisiana, call 1-866-783-5567.
- To retrieve tax records in Louisiana, call 1-225-219-7318 or 1-225-219-0102.
- To obtain relief grants for small businesses in Louisiana, contact the Louisiana Association of Business and Industry at 1-225-928-5388.
- For a Hurricane Harvey legal hotline operated by the American Bar Association for Louisiana residents, call 1-800-310-7029 between 9 AM-12 PM during the week.

TEXAS

- For answers to basic legal questions and connections to local legal aid providers, call 1-800-504-7030.
- For **legal services** specific to Texans, call 1-800-504-7030.
- For state health services in Texas, call 1-512-776-2150 or 1-888-963-7111 ext. 2150. TDD/TTY: 1-800-735-2989.
- For **unemployment insurance** information for **Texans**, call 1-800-939-6631.
- For employment opportunities in Texas, call 1-800-558-8321, Monday-Friday, 8 AM-5 PM.
 TDD/TTY: 1-800-735-2989.
- To retrieve tax records in Texas, call 1-800-252-5555 or 1-512-463-4444.

