

Assistance May Be Available from Other Sources if FEMA Cannot Help

Not all survivors of February's storms are eligible for FEMA assistance. Others may be eligible for some aid, but for less than they need. Where can these survivors turn for help? Whom can they call?

Many State, Federal Agencies Offer Disaster Assistance

Working both independently and in cooperation with FEMA, many state and federal cabinet departments and agencies offer scores of free services, programs and grants to Texas survivors of the severe winter weather. Many of these government entities that may be of help are listed here:

Texas Health & Human Services Commission (HHSC)

HHSC is allowing Supplemental Nutrition Assistance Program (SNAP) recipients to use their food benefits to purchase hot foods and ready-to-eat meals through the end of March. Foods such as rotisserie chicken or grocery store deli foods can be purchased at retailers that accept SNAP anywhere in the state, using the Lone Star Card.

- SNAP recipients may also apply for replacement benefits for food lost or destroyed, due to storm-related power outages, by dialing 2-1-1 (option 2).

Texas Workforce Commission (TWC)

Texas residents who lost their jobs, as well as self-employed individuals who have been unable to work, due to damage sustained from the severe winter storms, may apply for [Disaster Unemployment Assistance \(DUA\)](#). DUA is a federally-funded program administered by TWC which is accepting applications until March 26, 2021, at Disaster Unemployment Assistance.

U.S. Small Business Administration (SBA)

To date, the SBA has approved more than \$20 million in low-interest loans to storm-impacted Texans.

- SBA's Virtual Disaster Loan Outreach Center is open 7 a.m. to 7 p.m. CST weekdays. For more information about loans for homeowner, renters and businesses, or to apply for a loan, contact an SBA customer service representative by email at FOCWAssistance@sba.gov, by phone at 800-



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659-2955 (TTY 800-877-8339) or visit <https://disasterloanassistance.sba.gov>.

U.S. Department of Agriculture (USDA)

USDA Rural Development Disaster Assistance offers several programs to help storm survivors improve the quality of life in rural communities. Among the programs available to rural homeowners and renters are:

- Rural housing loans offer a subsidy to help reduce mortgage payments for a short time. Your family income determines the amount of the subsidy. You may use the loan to help you buy, build, repair, improve or relocate your primary home. You may also use funds to buy and prepare sites, including water and sewer installation.
- Rural Housing Repair Loans and Grants may be used to repair, improve or modernize your home. Available to homeowners over 62 years of age, this money may also be used for removing health and safety hazards from your home. Loans are available in amounts of up to \$20,000; grants of up to \$7,500 (which may be combined with loans).
- Rural rental housing and cooperative housing assistance is available in nearly every county in Texas.

To qualify for any of these programs, you must live in a rural area. For more information or to apply for these and other USDA programs, visit <https://www.rd.usda.gov>.

U.S. Department of Housing & Urban Development (HUD)

HUD has announced federal disaster assistance programs to provide support to Texas homeowners and homebuyers. Programs include:

- Foreclosure protections for homeowners in presidentially declared major disaster areas; and
- FHA insurance to disaster victims whose homes were destroyed or damaged to such an extent that reconstruction or replacement is necessary.

For more information on HUD disaster resources, visit <https://www.hud.gov/info/disasterresources>.

Federal National Mortgage Association (Fannie Mae)

Fannie Mae's Disaster Response Network™ offers free support for eligible homeowners from HUD-approved housing advisers, including:

- Personalized recovery assessment and action plan;
- Assistance filing claims (i.e. FEMA, insurance and SBA);
- Help working with mortgage provider on payment relief options;
- Access to Clearpoint's Project Porchlight disaster recovery tools and resources; and
- Ongoing check-ins to help ensure a successful recovery.

For more information and to arrange to connect with a Clearpoint Project Porchlight adviser, call 877-833-1746.

U.S. Department of the Treasury

Don't let a disaster come between you and your money. If you get federal benefit payments by check, you can switch to direct deposit, so your money is directly deposited into a checking or savings account on payment day each month. This removes the risk of a delayed payment due to a disaster.

You may choose from two electronic payment options:

- Direct Deposit - Your payment is deposited into your checking or savings account. Learn more about direct deposit online at www.godirect.gov.
- Direct Express® Debit MasterCard® - A prepaid debit card you can use to make retail purchases, pay bills, and get cash back. It's a no- or low-cost alternative to paper checks.

Redeem savings bonds early – before the end of the usual minimum 12-month holding period – if you live in a county designated in the severe winter weather declaration.

- If your Series EE, HH or I bonds were lost, damaged, destroyed or contaminated by the storms and flooding, you may be able to get faster replacement of these paper bonds. For more information, visit treasurydirect.gov/indiv/bonds_eeredeem_disaster.htm.

Internal Revenue Service (IRS)

Special tax law provisions may help individual taxpayers and businesses recover financially from the impact of last February's storms. Depending on the circumstances, the [IRS is giving Texans until June 15, 2021](#), to file various individual and business tax returns and make tax payments.

Individuals and businesses in federally declared disaster areas can get a faster refund by claiming disaster losses on the previous year's tax return, usually by filing an amended return. You may deduct the loss or partial loss of your home, household goods vehicles from disaster damage on your individual federal income tax return. For more information, visit the www.irs.gov website.

Substance Abuse & Mental Health Services Administration (SAMHSA)

The SAMHSA Disaster Distress Helpline (DDH) is a national hotline that offers year-round disaster crisis counseling. If you feel distressed because of the storms, you can use this free service. It's toll-free, multilingual crisis support, and is available every day, 24 hours a day. Helpline staff provides counseling and support and can help you learn how to cope with common stress reactions. They can also provide information and referrals to local resources for follow-up care.

If you or someone you know is struggling in the aftermath of the Texas winter storms, call or text DDH at 800-985-5990. To learn more, visit <https://www.SAMHSA.gov>

And More...

You can get access to more disaster help and resources, as well as a personalized list of available assistance at www.benefits.gov/benefit-finder/Household.

For the latest information on the Texas winter storms, visit <https://www.fema.gov/disaster/4586>