



DISASTER CLAIMS OVERVIEW

***General Information Only - Not Intended as Legal Advice
Please consult an attorney for legal advice
concerning your particular situation.***

PART 1

INFORMATION YOU MUST HAVE TO FILE A CLAIM

I. Information that you need before You Can File a FEMA Disaster Claim:

- A. Photo ID (for Avenue CDC to work with you)
- B. Social Security Number
- C. The amount of your Gross Annual Income
 - 1. This includes the total gross (before taxes) annual income of the your and your spouse & dependents (as per IRS/Federal Income Tax standards)
 - 2. *Gross Annual Income includes:* all types of income: wages, social security, unemployment, pensions, disability, welfare, child support, stocks, interest, annuities
- D. If you want any FEMA money that you qualify for directly deposited to your bank account, you will need your BANK ROUTING NUMBER and ACCOUNT NUMBER -
- E. A reliable phone number for which every call is answered at all times, including during business hours - this number must be good throughout the whole claim, approval, appeal & rebuilding process
- F. A reliable email address that is checked often and will be good throughout the same time period

II. Information that you need before You Can File a Texas Unemployment Claim:

- A. Photo ID
- B. Social Security number
- C. Last Check Stub (How much money you make per pay period)
- D. Work & Employers' Information
 - 1. Employer's Name
 - a) Employer's Phone
 - b) Employer's Address
 - c) Supervisor's Name
 - d) Supervisor's Title
 - e) Supervisor's phone number
 - f) Date first worked at this job
 - g) Last day worked before Harvey
 - h) The reason you have not been able to work: "Harvey" & Explanation needed
- E. If the you have ever applied for unemployment benefits:
 - a) bring your User ID & Password (& possibly PIN) to login
 - b) without this information you cannot file a new claim



PART 2

FILING YOUR FEMA DISASTER ASSISTANCE CLAIM

I. Background Info:

- A. There are two types of FEMA Claims - (make sure you file for the right one):
 - 1. FEMA Flood Insurance Claims - purchased from FEMA through the National Flood Insurance Program (NFIP)
 - 2. FEMA Disaster Assistance Claims for disaster damages not covered by insurance
- B. FEMA Disaster Assistance rules require that all insurance be exhausted before FEMA will consider paying anything - you will need a written denial from your insurance company to show FEMA

II. Regarding Insurance Claims:

- A. If you have insurance (renter's, homeowner's, flood, NFIP, vehicle, etc.), you will need to file a claim ASAP with your insurance company
- B. Contact your insurance company for how to file, deadlines, documents required of you, & the claims' process

III. FEMA Disaster Assistance Claims:

- A. FEMA Disaster Claims Deadlines:
 - 1. FEMA claims must be submitted by **OCTOBER 24, 2017**
 - a) Deadline is 60 days after disaster declaration - Trump declared Harvey a disaster on August 25, 2017
 - (1) Deadline holds unless FEMA extends it -
 - (2) as of Sept 11th, FEMA has not extended it
 - b) You may apply after the deadline for GOOD CAUSE
 - 2. You MUST respond within 10 days if FEMA requests additional documents/evidence/information
 - 3. You have 60 days (from the date of the FEMA letter/email) to appeal any FEMA denial/decision
 - a) Special rules exist for how to make an appeal
- B. **Complete the online FEMA application** at: www.DisasterAssistance.gov & ask questions if you are unsure of an answer
- C. **Print your confirmation page with claim #:** WHEN YOU SUBMIT YOUR CLAIM, you will receive a confirmation page on the screen with the FEMA Registration ID (claim number). Print out 2 copies of this confirmation page.
- D. **Create your FEMA account** with user name, password, and PIN (Directions on website after you file your claim)



- E. After you file your FEMA claim:** Start a FEMA claim file as of today and keep copies of ALL correspondence, information, printouts, etc. related to your FEMA claim in that file.
1. Do NOT rely on the copies of the documents in your online FEMA account. Have access to all that is related to your claim in hard copy (in case the internet goes down, computer fails, etc.)
 2. Copies of ALL contracts and correspondence with contractors or other third parties relating to your FEMA claim should also be kept
- F. If you need to talk to a FEMA representative:**
1. FEMA PHONE NUMBER: **1-800-621-3362** - there may be a long wait especially during peak business hours -
 2. Go to a FEMA Disaster Recovery Center
- G. Filing your FEMA claim is only the first step**
1. There will be follow-up documents requested and inspections and/or interviews.
 2. Answer all phone calls & emails.
 3. Deadlines begin to run when FEMA notifies you of a request.
 4. If you want to appeal a FEMA denial, get legal or other competent advice. Deadlines and particular rules apply to appeals.

PART 3

MAKING A CLAIM FOR TEXAS UNEMPLOYMENT BENEFITS

- I. Your unemployment benefit claim must be filed by **OCTOBER 31, 2017.****
- A. To file a claim,** you must have been employed before Harvey hit and must have been unable to work because of HARVEY.
- B. Complete the Texas Unemployment Benefit Application online at:**
1. www.twc.state.tx.us/jobseekers/unemployment-benefits-services#applyForBenefits OR
 2. start at www.twc.state.tx.us and click on JOB SEEKERS & EMPLOYEES and, in the drop-down box, click on Apply for Unemployment Benefits & Request Payment, then click on Sub-mit an application for unemployment benefits
- C. After your claim is submitted,** print the 4 pages of confirmation and claim number

If you are not eligible for Texas Unemployment Benefits: See Next Page



II. **If you are not eligible for Texas unemployment benefits** (i.e., because you are self-employed or you have exhausted all your unemployment benefits), you still may qualify for benefits under FEMA Disaster Unemployment Assistance (**DUA**)

- A. To file a claim for FEMA Disaster Unemployment Assistance (DUA), begin with filing an online claim for Texas unemployment benefits, just as is done for regular unemployment benefits
- B. Then you must submit all required documentation within 21 days (no exceptions) from the day your application is filed
 1. required documentation includes:
 - a) Social Security number,
 - b) a copy of your most recent federal income tax form or check stubs, or
 - c) documentation to support that you were working or self-employed when the disaster occurred
 2. You must mail in or fax all required documentation within 21 days from the date of your online DUA application.
 - a) Send mailed documentation to: Texas Workforce Commission, UI Support Services Department, Attn: DUA, 101 E. 15th St., N. Lamar, Austin, TX, 78778-0001
 - (1) Keep copies & send certified mail return receipt requested
 - b) Fax it to 512-936-3250.