

HURRICANE IKE RECOVERY
as of Thursday, 10/09, 2008
8:00 a.m.



Liberty County has 13,295 people registered for FEMA assistance.

TOPICS COVERED IN THIS DOCUMENT

**FEMA and related benefits.
COMPUTER ACCESS
DONATIONS NEEDED
FINANCIAL
FRAUD
HEALTHCARE
LEGAL
MEDICATION
MENTAL HEALTH
MISSING PERSONS
REBUILDING
TAX EXEMPTIONS and DEDUCTIONS
UNEMPLOYMENT
VETERANS
VOLUNTEERS NEEDED
WEBSITES**

FEMA: EVERYONE SHOULD REGISTER!!! All FEMA applicants must register within 60 days of disaster area declaration or by November 13, 2008.

KEEP ALL RECIEPTS, NO MATTER WHAT THEY ARE

FEMA Disaster Recovery Centers (DRC's) closest to Liberty County

Go to DRC's to register with FEMA and to learn about and obtain available assistance.

**County Precinct 3 Building
35 Lilley Yager Loop North
Cleveland, TX 77327
Daily 9:00 am to 6:00 pm**

How to Apply for Assistance: Those in the counties designated for assistance to affected residents and business owners can begin the disaster application process by registering online at <http://www.fema.gov> or by calling 1-800-621-FEMA (3362) or 1-800-462-7585 (TTY) for the hearing and speech impaired. The toll-free telephone numbers are available from 8 a.m. to 6 p.m.



(local time) Monday through Sunday until further notice. Applicants registering for aid should be prepared to provide basic information about themselves (name, permanent address, phone number), insurance coverage and any other information to help substantiate losses.

Rental payments for temporary housing for those whose homes are unlivable. Initial assistance may be provided for up to three months for homeowners and at least one month for renters. Assistance may be extended if requested after the initial period based on a review of individual applicant requirements. (Source: FEMA funded and administered.)

Grants for home repairs and replacement of essential household items not covered by insurance to make damaged dwellings safe, sanitary and functional. (Source: FEMA funded and administered.)

Grants to replace personal property and help meet medical, dental, funeral, transportation and other serious disaster-related needs not covered by insurance or other federal, state and charitable aid programs. (Source: FEMA funded at 75 percent of total eligible costs; 25 percent funded by the state.)

Unemployment payments up to 26 weeks for workers who temporarily lost jobs because of the disaster and who do not qualify for state benefits, such as self-employed individuals. (Source: FEMA funded; state administered.)

Low-interest loans to cover residential losses not fully compensated by insurance. Loans available up to \$200,000 for primary residence; \$40,000 for personal property, including renter losses. Loans available up to \$1.5 million for business property losses not fully compensated by insurance. (Source: U.S. Small Business Administration.)

Loans up to \$2 million for small businesses, small agricultural cooperatives and most private, non-profit organizations of all sizes that have suffered disaster-related cash flow problems and need funds for working capital to recover from the disaster's adverse economic impact. This loan in combination with a property loss loan cannot exceed a total of \$2 million. (Source: U.S. Small Business Administration.)

Loans up to \$500,000 for farmers, ranchers and aquaculture operators to cover production and property losses, excluding primary residence. (Source: Farm Service Agency, U.S. Dept. of Agriculture.)

Other relief programs: Crisis counseling for those traumatized by the disaster; income tax assistance for filing casualty losses; advisory assistance for legal, veterans' benefits and social security matters.



COMPUTER ACCESS

The following Montgomery County Libraries have computers to use for FEMA, unemployment benefits, and food stamp registration:

Austin Memorial Library
220 S. Bonham Ave.
Cleveland, TX 77327

R. B. Tullis Branch Library
21569 US Hwy 59
New Caney, TX 77357

Computers are also available at all Liberty County Texas Work Force Solutions (formerly The Worksource) location:

20131 Hwy 146 Bypass
Liberty, TX 77575
936.336.8063

Monday through Friday, 8:00 am to 5:00 pm

DONATIONS NEEDED

Liberty County Long Term Recovery Committee is accepting monetary donations to help meet the specific needs in our community as we recover from Hurricane IKE. Donations to the Liberty County Long Term Recovery Committee can be made by sending checks to Liberty County Long Term Recovery Committee, Legends Bank, 501 North Cleveland, Dayton, TX 77535-0550.

FINANCIAL ASSISTANCE

Due to disruptions caused by Hurricane IKE , many banks, utility, credit card, cell phone, and insurance companies who serve our area are offering deferred billing options, certain fee waivers, and delayed disconnects due to non-payment. If you are in need of special financial consideration check with your providers to see if they are participating in these programs.

Emergency Food Stamp Benefits

Emergency Food Stamps are available to low-income individuals and families living in any of the 29 counties that have been declared disaster areas. Families whose gross income will be at or below the following guidelines and have less than \$5,000 in liquid assets (checking/savings account – this does not include house, car or tools) are urged to apply. You must only show proof of residency and show proof of identity (e.g., driver license or other government ID). Applicants also will have to answer questions about their bank account balances and other assets.

The gross income guidelines are:

Household of 1	\$1,430
Household of 2	\$1,925
Household of 3	\$2,420
Household of 4	\$2,915
Each Additional Person	Add \$495



Eligible Texans in disaster areas can receive up to two months of food stamp benefits by applying before Oct. 17. To apply:

* Call 1-877-541-7905.

* Register online at, <https://www.yourtexasbenefits.com/wps/portal>

* Apply in person at the Conroe office located at 608 N. Loop 336E Conroe, TX 77301. (Call 936-539-1161 before you travel to office to make sure they are open.)

The Texas Health and Human Services Commission (HHSC) has received federal approval to increase the amount of emergency food stamps that many Ike victims will receive in October. The amount of food stamps a family gets is based on income and household size, and the new policy doesn't change the maximum benefits allowed for the program. The new policy is expected to increase food stamp benefits in October for more than 240,000 families, and the amount of the increase will vary according to the family's size and income level.

For example, a family of three with an income of \$1,143 will receive \$451 in food stamps in October – an increase of \$331 over the standard allotment of \$120. An individual with income of \$870 in October will get \$170 – an increase of \$156 over the standard allotment of \$14. The new policy is being applied to all eligible food stamp cases in the disaster area. Food stamp recipients do not need to visit an office or reapply. They will begin receiving the supplements early next week when the amounts are added to their Lone Star Cards. Food stamp cases approved for benefits on or after Sept. 26 were processed using the new policy, and those families were notified of the amount of their October benefits when their cases were approved. Individuals and families with cases approved before Sept. 26 who are eligible for the higher amounts will get a letter notifying them of the increase in their October food stamp benefits.

Social Security

If you do not receive your regularly scheduled payment from Social Security as a result of the hurricane, you can go to any open Social Security office and request an immediate payment. To find the nearest open Social Security office, call 800-772-1213 from 7:00 a.m. to 7:00 p.m. or go online at www.socialsecurity.gov TTY 800-325-0778.

Special Notice about SBA Disaster Loans for Small Businesses from Lone Star College System Small Business Development Center

Business Physical Disaster Loans: Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery, and equipment. Businesses of any size are eligible. Private, non-profit organizations are also eligible.

Economic Injury Disaster Loans (EIDLs): Working capital loans to help small businesses meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster.

Mitigation Loans: If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage.

- Applicants must have a **credit history** acceptable to SBA, and must show the ability to repay all loans.
- **Collateral** or personal guarantees are required for certain physical loss or EIDL loans.
- **Interest rates** depend on whether each applicant has credit available elsewhere. Interest rates are **fixed** for the term of the loan (which can be up to 30 years) and may be as low as 4%.



- You may be able to **refinance** an existing SBA loan at a lower interest rate (except for prior SBA Disaster Loans).

Contact a SBDC Consultant for more information:

Don Ball (281-618-1187): Humble, North Harris County

Gail Lorber (832-482-1057): CyFair, Houston Northwest

Kerry Woodson (281-312-1770): Conroe, Kingwood

Steve Hamilton (832-813-6523): The Woodlands, Tomball, Magnolia

American Legion's National Emergency Fund

This fund is set up to aid Legionnaires and Sons of The American Legion (SAL) members and their families during a disaster to provide immediate assistance for food, clothing and shelter. The Departments of Louisiana and Texas are currently experiencing such a situation. To be eligible, our Legion and SAL members must be current on their membership and reside in an area that experienced mandatory evacuation by a government agency. Because of the magnitude of this disaster, a decision has been made to streamline the National Emergency Fund grant approval process as an exception for those that reside in the disaster areas. We will be taking grant applications directly over the phone (800-588-3365) for those meeting criteria and needing immediate assistance (up to \$500.00).

To Apply for The American Legion's Hurricane Ike Disaster Assistance and to verify eligibility: Call toll-free at 800-588-3365 between the hours of 8 a.m. and 4:15 p.m. (Eastern Time Zone) and our Customer Service Representatives will complete the form for you.

For those members not in dire need, you can apply using the regular procedure and can download the NEF Grant Application at this link and submit through their Department Headquarters:

http://www.legion.org/documents/legion/pdf/nefapplication_1007.pdf

FRAUD AND PRICE GOUGING

The Attorney General of Texas urges all Texans to be careful when dealing with contractors and door-to-door salesmen. Some are fraud artists who take advantage of people who are attempting to recover from a disaster. Guidelines to follow include:

- Contact your insurance company and request that adjuster visit your property, survey your damage, and provide an estimate.
- When choosing a company or contractor for repairs, get more than one estimate. Do not sign a contract a firm start date for repairs has been established.
- Check the contractor out with the Better Business Bureau.
- Get references from past customers and check them out.
- Never pay 100% up front. Never pay anything until you have seen materials, a work crew, and repairs are in progress.
- Get everything in writing, including guarantees. A notice of cancellation – giving you the right to change your mind within three business days – must be included.
- Don't provide final payments or sign off on completion before the repairs are done to your satisfaction.



Price Gouging is illegal in Texas. Price gouging refers to the practice of charging excessively high prices for goods or services to take advantage of individuals affected by a declared disaster.

NEW SCAM...Residents in Brazoria County have been called with an offer to get their electricity back on faster for a fee. A credit card number is requested. Utility companies do not charge to restore power. Please pass the word!

If you think you are a victim of a home repair scam or price gouging, call The Office of the Attorney General at 1.800.252.8011 or visit www.oag.state.tx.us.

IKE: Food Stamp Fraud: 2-1-1 callers are reporting that they have received a call from 512-973-9203, instructing them to enter their Social Security Number to qualify for emergency food stamps. Callers should be cautioned that this is not official HHS activity and may be attempted identification theft.

Blue Roof Program Fraud

People going door-to-door to damaged homes or phoning victims and claiming that they are with Operation Blue Roof, could be frauds. Normal procedures are for homeowners to visit a Right of Entry collection location to sign up for Operation Blue Roof and Blue Roof Representatives never cold call to solicit participation. If visitors or callers solicit personal information such as social security or bank account numbers, they are not for real. Corps employees who do assessments for Operation Blue Roof carry U.S. government ID cards. Don't hesitate to ask any person approaching your property for proper identification. Contractors who install the Blue Roofs will have a copy of the Right of Entry form the homeowner signed, allowing access to the property. Residents should not pay contractors who claim to be part of the Blue Roof program or sign additional forms after the initial right of entry form is completed at a collection center. The program is free to residents. You may receive a call from the Operation Blue Roof service center after receiving a signed Right of Entry in order to process your request. Representatives will not ask for sensitive information, such as your social security or bank account numbers.

Money to Register for Government Assistance. Remember, FEMA, Corps of Engineers or Small Business Administration staff **never charge** applicants for disaster assistance, inspections, or help in filling out applications. If in doubt, do not give out information, and please report people claiming to be government workers to local police. Operation Blue Roof is free to residents.

HEALTH CARE

Mosquitoes

Due to the aftermath of Hurricane Ike, the UTMB Montgomery County Health Department cautions residents that mosquito activity may be increasing in some areas. The combination of storm debris and standing water left behind produces additional mosquito breeding sites and increases the risk of exposure to diseases including West Nile Virus.

Eliminate mosquito-breeding habitats from your property:

- Do not feed the storm drains. Sweep up lawn clippings, leaves and tree limbs from sidewalks and driveways.



- Empty any containers that can hold water such as flowerpots, tires, buckets and other outdoor containers.
- Keep rain gutters clear and draining.

HOUSING

HUD/FEMA Rental Assistance Program

The **Disaster Housing Assistance Program - IKE (DHAP-IKE)**, is a coordinated effort between the Federal Emergency Management Agency (FEMA) and HUD to provide a transparent and predictable means to deliver timely rental assistance to eligible families displaced by the hurricane. The program is designed to encourage families to move from their current shelter in place directly to DHAP-IKE rental units.

Evacuees who cannot return to their homes or apartments by Nov. 1, 2008 due to Hurricane Ike's devastation, and that FEMA determines eligible, will be provided rental assistance. HUD, through its network of Public Housing Agencies, will work with families and landlords to ensure eligible families can find suitable apartments.

Initially, HUD will provide full rental assistance to approved families and beginning May 1, 2009, families will be responsible for paying \$50 per month for their housing. The cost for housing will increase by \$50 each month until the DHAP-IKE program ends in April 2010. Families in need of housing assistance must first register with FEMA by calling 1-800-621-FEMA (3362) or visiting <http://www.FEMA.gov>. HUD will soon establish a 1-800 number for Ike evacuees to call and get help understanding DHAP-Ike. For additional/detailed information go to: <http://governor.state.tx.us/news/press-release/11307/>

LEGAL:

State Bar of Texas Disaster Hotline

Free disaster legal services provided by volunteers from across Texas to counsel residents of the 29 counties designated as part of the Federal Disaster Declaration due to Ike. Call 1-800-504-7030.

Lone Star Legal Aid

For free legal assistance to low-income families, please call 800-733-8394.

Houston Bar Association

The Houston Bar Association is providing daily Hurricane Ike LegalLine, from 3 pm to 5 pm, Monday through Friday through October 10th. Volunteer attorneys will take calls from the public and answer their legal questions related to the storm. The number to call is 713-759-1133 or toll-free, 866-959-1133.

Disaster Relief Legal Hotline

Call 1-800-622-2520 or 512-477-3950 for legal assistance for low-income persons with disaster-related legal problems in a variety of areas:

- Problems obtaining FEMA and other disaster related public benefits such as food stamps, cash assistance payments and unemployment benefits.
- Consumer issues such as property, auto and life insurance claims and consumer price gouging.
- Shelter issues including rent and lease liability and repair obligations for damaged housing.
- Persons needing direct aid should first seek help by dialing 2-1-1. Legal help through the Disaster Legal is intended for persons who are unable to get help or are improperly denied services.

MEDICATION

Prescriptions for Hurricane Ike Evacuees

For Hurricane Ike evacuees from a declared disaster location, needing prescriptions filled for medications or durable medical equipment):

Any evacuee who needs a prescription filled must have one of the following:

- Written prescription from a licensed health care provider
- Prescription phoned or faxed in from a licensed health care provider to a licensed pharmacy in Texas
- Current prescription bottle indicating a remaining refill
- Other proof of an existing prescription
- Note: prescriptions for Schedule II drugs (commonly referred to as narcotics) must be written and cannot be refilled.

If in a special medical needs or a general population shelter in Texas:

- Those with prescription insurance or other third-party coverage can receive at least a 7-day supply of the medication.
- The Texas Department of State Health Services (DSHS) will pay the co-pay amount for the prescription.
- The above prescriptions can be filled by HEB or Walgreens.
- Those eligible for the federal Emergency Prescription Assistance Program (EPAP) can receive a 30-day supply of any needed medications. There is no charge or co-pay to the eligible person. EPAP # is 1.866.935.4135.
- The EPAP-covered prescriptions can be filled at almost any pharmacy in Texas.
- The pharmacy is responsible for verifying eligibility for the EPAP program.
- The Shelter Manager or his/her designee is responsible for verifying shelter residence.

If in the general population:

- Those eligible for the federal Emergency Prescription Assistance Program (EPAP) can receive a 30-day supply of any needed medications. There is no charge or co-pay to the eligible person.
- The EPAP-covered prescriptions can be filled at almost any pharmacy in Texas.
- The pharmacy is responsible for verifying eligibility for the EPAP program.



For refills, you must have med bottles or detailed receipt (must show exact dosing & medication), photo id and insurance card. 30-day supply can be dispensed on non-narcotic maintenance meds paid for by FEMA when no insurance is available.

MENTAL HEALTH SERVICES

Tri County MHMR Services Are Available

- Tri-County's Cleveland Med Clinic (281) 432-1000.
- The Liberty Med Clinic location is temporarily housed at our life skills building - 2221 Hwy 90 ph. 936-336-8741.
- Tri County MHMR clinic in Conroe at the River Pointe complex is open. Crisis services are also operational
- Lake Area Urgent Care – 18057 Hwy 105 West, Ste. 230 Montgomery, TX 77356 is open.
- Tri-County is organizing a disaster-counseling program for Montgomery, Liberty, and Walker counties. Clients will be seen in their homes, Tri-County offices, or other designated locations as needed. Representatives from Tri-County may be available at FEMA DRC'S (Disaster Recovery Centers) as well. For more information call Stephen Kitt at 936-521-6432 or email him at stephenkitt@msn.com.

MISSING PERSONS

The following websites have been set up to help those still searching for friends and family who have been missing since Hurricane Ike.

- Laura Recovery Center
<http://www.lrcf.net/Ike/display.names.cgi>
- Dream Act Texas
<http://dreamacttexas.blogspot.com/2008/09/missing-persons-post-ike.html>
- Houston Chronicle
<http://www.chron.com/databases/ikemissing.html?appSession=70433633877468&RecordID=&PageID=2&PrevPageID=&cpipage=1&CPISortType=&CPIorderBy>

REBUILDING

Facts about Operation BLUE ROOF:

**OCTOBER 13, 2008 is the LAST DAY
to register for the Blue Roof Program!**



- To qualify for BLUE ROOF services, damage to the roof must be less than 50 percent and the area to be covered must be structurally sound for a crew to work on.
- In order to have plastic sheeting placed on their roofs, homeowners must complete a right-of-entry form to allow government and contract employees on their property. Right of Entry (ROE) centers for affected counties are staffed by Corps of Engineers employees. For the center location in your county, call toll free 1-888-766-3258.
- The Corps is covering roofs in the hardest hit counties first. Be patient. The Corps will respond to every person who has completed a ROE as quickly as possible.
- In some instances, there may be a slowdown in installing plastic sheeting because of a national shortage.
- Homeowners may also cover their roofs with free tarps provided by FEMA and issued through their local governments. Residents need to monitor the media for information on where to pick up the tarps.
- The plastic covering and the tarps are temporary fixes designed to provide protection from the elements until the homeowner can make permanent repairs with a qualified professional.

TAX EXEMPTIONS and DEDUCTIONS

IRS Disaster Loss Kit (publication 2195)

Individuals that may not be eligible for FEMA and with insurance deductibles that are too high to pay may be able to deduct their loss on their tax return. For more information, please call 800-829-3676.

Storm-related Tax Exemptions

Texas Comptroller Susan Combs has set up a one-stop Web page for tax information related to Hurricane Ike. The state provides tax exemptions for certain expenses, including hotel costs, cleanup and recovery services and fundraisers for storm victims. Other tax-exempt services include labor costs to repair commercial and residential properties; services to restore storm-damaged items, including dry goods and furniture; and charges for cutting and hauling storm-damaged trees and debris. Governor Perry has issued a disaster declaration for Montgomery County. For detailed information about exemptions, visit the website at: <http://www.window.state.tx.us/> or call (800) 252-5555.

UNEMPLOYMENT INSURANCE (Disaster)

Because the President declared 29 counties a disaster area, displaced workers in those counties, including Montgomery County, could be eligible for Disaster Unemployment Assistance. To claim this protection, a worker must file by October 15. To file for disaster-related unemployment assistance, log on to www.texasworkforce.org or call TWC from Monday through Friday, 8 a.m. to 5 p.m. Central Time, at (800) 939-6631.

VETERANS

Veterans who need medical advice should call the VA Network Telecare Center Hotline at 713-794-8985 or toll-free 800-639-5137. Registered nurses, pharmacists, and administrative clerks at the VA Network Telecare Center are ready to answer veteran health care questions. The VA Network Telecare Center is not for life-threatening emergencies. Veterans with life-threatening emergencies should immediately call 911.

Evacuated veterans with urgent care needs may contact any VA facility across the country by dialing 800-507-4571. This telephone number may also be used by families and friends requiring information about patients from those VA facilities affected the hurricane. Veterans may call with questions such as where to access health care, how to receive their prescription drugs, or any other concerns they may have about their care

VOLUNTEERS NEEDED:

Volunteers with Chain Saws and tractors: Liberty County has homes of the elderly and disabled who need help with trees and debris. Individuals and groups are asked to email Heddy Orozco at heddy@mcuw.org or call her at 281.292.4155 extension 267 to discuss projects.

Volunteers to Assess the damage: Montgomery County United Way is in the process of identifying which homes need volunteer resources. Volunteers will be given specific homes to visit, forms to fill out about the home and obtain permission to have work done by volunteers. For more information call Vicky Shelledy at 936.760.4179 extension 265 or email her at vicky@mcuw.org.

WEBSITES:

The following is a list of important hurricane-related websites that may be of use to you:

www.mc-cares.org www.mctxoem.org www.mcuw.org

- Finding Help in Texas: www.211texas.org. The state's information and referral system can help you find free information on key services in your area. You can also access this system by dialing 211 on your phone.
- The Texas Health and Human Services Commission: www.hhsc.state.tx.us. This site has information about how to use your Lone Star Card and access your Medicaid benefits.
- Office of the Governor Hurricane site: www.governor.state.tx.us/hurricane.
- The City of Houston – Hurricane Ike Information www.houstontx.gov.
- The Extension Disaster Education Network (EDEN) www.texashelp.tamu.edu for information regarding how to prepare, mitigate, and recover from disaster.

*For all inquires for assistance or to volunteer, please email: mcuw@mcuw.org
To add information for the daily updates, please email Julie Martineau, President
Montgomery County United Way at julie@mcuw.org.*