

Hurricane Harvey Private Sector

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Renters may be eligible for federal assistance

Texas renters with uninsured losses due to Hurricane Harvey may be eligible for disaster recovery grants from FEMA to cover expenses such as:

- Rental assistance
- Disaster related medical and dental expenses
- Repair or replacement of disaster damaged personal property such as furniture and appliances
- Repair or replacement of disaster damaged vehicles

These are not loans and do not have to be repaid. To register with FEMA, call 800-621-3362 or visit disasterassistance.gov



SBA loans are a great source for help

After floods, earthquakes, hurricanes, wildfires and other disasters, SBA disaster loans are the primary source of federal assistance to help private property owners pay for disaster losses not fully covered by insurance. SBA disaster loans are available to businesses of all sizes, private nonprofit organizations, homeowners and renters.

Businesses of all sizes and private nonprofit organizations may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory and other business assets. Disaster loans up to \$200,000 are available to homeowners to repair or replace their damaged or destroyed primary residence.

Homeowners and renters are eligible for up to \$40,000 to repair or replace damaged or destroyed personal property.

Survivors should first register with FEMA at www.disasterassistance.gov. They can then apply online using SBA's secure website at <https://disasterloan.sba.gov/ela>.



Homeowners and renters should submit their SBA disaster loan application, even if they are not sure if they will need or want a loan. If SBA cannot approve your application, in most cases we refer you to FEMA's Other Needs Assistance (ONA) program for possible additional assistance.



Hiring Contractors to help repair or rebuild your home

Be prudent when hiring contractors to help repair or rebuild your home. Do research on contractors - ask friends and neighbors for referrals. Get written estimates and a written contract; always keep records and pay wisely. Do not pay with cash, use checks or a credit card for easy documentation and tracking. Limit your initial down payment and make final payment only if you are satisfied with the work done. To find information about hiring contractors in Texas please visit <https://texaslawhelp.org/article/hiring-contractor> To find builders, remodelers, and related providers in your area that are members of the National Association of Home Builders (NAHB), please visit <https://www.nahb.org/> , or read more about hiring a contractor at the Federal Trade Commission's website: <https://www.consumer.ftc.gov/articles/0242-hiring-contractor> .



Internet resources

Information on Hurricane Harvey and Texas recovery is available at the following websites:

Hurricane Harvey Disaster web page: <https://www.fema.gov/disaster/4332>

FEMA Harvey Facebook page: <https://www.facebook.com/FEMAHarvey/>

FEMA Region 6 Twitter account: <https://twitter.com/FEMARegion6>

Texas mitigation: <https://www.fema.gov/texas-disaster-mitigation>

Texas Division of Emergency Management website: <https://www.dps.texas.gov/dem/>

Click [here](#) to be **removed** from this email list | Click [here](#) to be **added** to this email list.

NON-DISCRIMINATION POLICY: Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-3362 (voice), 711/VRS – (Video Relay Service), (TTY: 800-462-7585). Multilingual operators are available (press 2 for Spanish).