

Disaster recovery

Avoid home repair fraud

1 Get several bids.

- Try to get written bids or estimates from at least three different contractors.

2 Check out the contractor.

- Get the contractor's full name, address and phone number.
- Ask for references and call them.
- Check with the Better Business Bureau and courthouse for criminal history and civil cases against the contractor.
- For repairs that cost more than \$10,000, ask the contractor for a copy of their Certificate of Registration with the Texas Residential Construction Commission.
- Be careful when dealing with contractors who have out-of-state license plates.

3 Get it in writing.

- Get a written contract.
- Specify the work to be done.
- Specify the price.
- Don't sign anything you don't understand.

4 Control the money.

- Do not pay for the entire job up front.
 - Try to pay as little as possible up front.
 - It is against the law for contractors in disaster areas to take any money up front unless they have a local office in your county or one county over for at least one year.
 - Insist on waiting to pay the full amount until after the work is finished.
- You are protected by special rules if the contractor does not have a local office in your county or the next county over.
- Do not make the final payment until you have inspected the work. Make sure you are completely satisfied with the repairs.
- Do not pay in cash.

Report bad contractors to: Better Business Bureau; the Texas Attorney General; the local district attorney; and Lone Star Legal Aid.

1-800-504-7030 | www.lonestarlegal.org



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Immigrant eligibility for disaster assistance

Some disaster help is usually available to all disaster survivors. Your immigration status does not matter. If you are undocumented, you can get certain kinds of disaster help.

- If the government declares your city a “disaster area,” FEMA provides noncash emergency help, such as:
 - Finding lost people
 - Transportation
 - Emergency medical care and medicine
 - Crisis counseling
 - Emergency shelter
 - Emergency food and water
 - Some disaster legal services
- The American Red Cross provides emergency shelter, food, water and first aid. Many nonprofit community groups may offer similar disaster services, along with clothing and maybe a small bit of cash for immediate expenses.

Cash help and long-term disaster services from the government are available only to U.S. citizens and qualified aliens.

- This type of help may include:
 - Temporary rental housing
 - Repair and replacement of destroyed housing
 - Replacement of lost possessions
 - Payment of medical and funeral costs
 - Small Business Administration loans
- You have to give a Social Security number to get this kind of disaster help.
- You may also have to sign papers stating you are a U.S. citizen, qualified alien, or noncitizen national.

Turn page over for more information.

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Immigrant eligibility for disaster assistance

- Qualified aliens include:
 - Lawful permanent residents (people who have green cards)
 - Refugees, asylees or persons granted “withholding of removal/deportation”
 - Persons paroled into the U.S. for at least one year
 - Cuban or Haitian entrants
 - Certain victims of domestic violence
- Trafficking victims can get disaster services like refugees.

If you are undocumented, but you are the parent of children under 18 who live with you and are U.S. citizens or qualified aliens, you can apply on their behalf for government disaster help. This includes FEMA cash assistance.

- You must give your children’s social security numbers.
- Be clear that you want services only for your children. Be clear that you do not want services for yourself.
- You should not be required to provide your Social Security number.
- Do not provide any information about your own immigration status.
- Do not provide any false information.

Helpful tips

- If you have lost papers in the disaster that prove citizenship, immigrant status, or identity, explain this to agency staff when you ask for help.
- Ask for an interpreter if you need disaster help and do not speak English. An interpreter should be provided to you at no cost. Many agencies that help disaster survivors are required by law to provide language help when it is needed. This includes written materials in your primary language.
- Getting disaster services from the government does not make an immigrant ineligible for citizenship or lawful permanent residence (getting a green card). It does not make an immigrant a public charge.
- Never provide false information to get disaster or other services. This can cause you trouble and may affect your chances of getting U. S. citizenship or a green card.

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Insurance steps

- 1 Find a copy of your policy. Your agent can provide one if needed.
 - Carefully read your policy.
 - Know the deadlines for giving notice of loss to your insurance company.
- 2 Think about all insurance policies that might cover a loss. This includes property, car and health.
- 3 Look at your policy. Find the address where you send a written notice.
- 4 Give written notice of loss to your insurance company. It is a good idea to call the company immediately. Be sure to follow-up with a written notice. The written notice is a MUST.
- 5 Take photos and videos of property damage if possible before making repairs.
- 6 Make a list of damaged or lost items. Ask your insurance agent about any specific required forms.
- 7 Keep receipts for any expenses to repair your property. Keep receipts for any extra living costs such as hotels and meals away from home.
- 8 Give your insurance company a list of all expenses. Find out if you need to get approval before spending any money or making any contracts.
- 9 Check your insurance policy for deadlines or special requirements. You must follow all the rules listed in your policy as much as you can.
 - For example, flood insurance has different rules. Proof of loss for flood insurance must be submitted within 60 days, unless the deadline is extended.

Turn page over for more information.

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Insurance steps

- 10** Send in proof of loss and other papers the policy requires to obtain coverage and payments from the insurance company. This includes photos and receipts.
- 11** Request partial or advance payments from your insurance company as needed.
- 12** Keep notes whenever you talk with your insurance company, agent or broker. This includes the dates and times and the people in the conversation.
- 13** Keep copies of all letters, emails, etc., that you send to your insurance company or agent. Keep copies of all letters, emails, etc. that you get from your insurance company or agent.
- 14** Review checks, payments, letters, emails, etc. from your insurance company. Make sure there is not any language releasing or giving up any claims. Discuss with your agent if you are in doubt. You also may need to talk to an attorney.
- 15** Follow up with your insurance company about your claim.
- 16** Get legal help if you believe you are being treated unfairly.

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Renter's rights

1 Can I get out of my lease if my home is damaged?

If your lease says you can or if you cannot live in any part of your rented home because of damage, you can cancel the lease.

- If you cannot live in any part of your rental unit, you must give your landlord written notice that you are canceling your lease.
- You should also ask in writing for a refund of your security deposit and any pre-paid rent from your landlord.
- You must give your new address to your landlord in writing to receive any refund.

2 Does my landlord have to lower my rent if my home is damaged?

No. You cannot reduce your rent unless your landlord agrees or your lease gives you that right. Talk to your landlord and work out a deal. If you cannot, then you have the right to file a lawsuit and seek a court order reducing your rent.

3 What do I do if I lost my job because of the disaster and can't pay rent?

If you do not pay rent your landlord can give you a notice to move. Your landlord may later file an eviction case against you. If your rent is subsidized by the government, you are entitled to have your part of the rent reduced. You should contact the agency that helps you with your rent to get a reduction.

4 Can my landlord make me move immediately if I can live in my home?

No. A landlord can only make you move by giving you a notice telling you to get out by a certain date and then filing a lawsuit after that date. You cannot be evicted without reason.

- If your lease is expired, your landlord may be able to force you to move by giving you a 30-day notice.
- If your landlord locks you out and refuses to give you a key, contact your local justice of the peace. The justice of the peace may order your landlord to immediately unlock your door by signing a "writ of re-entry."

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5 Can my landlord make me move so they can make repairs?

If you can still live in the home, you do not have to move until the lease is over. If you have a written lease, it may cover this situation. If not, your landlord can only make you move if your home is not safe to live in. The landlord can move you temporarily while making extensive repairs, but must move you back if your lease is not over.

6 What do I do if I am served with an eviction lawsuit?

- Carefully read the papers and be sure to show up to tell your side of the story.
- You have the right to represent yourself. You also can call Lone Star Legal Aid for information or to represent you if you qualify. In some types of eviction cases you can take a friend to help.
- You have the right to appeal even if you lose in Justice of the Peace Court.

7 What do I do if my landlord does not refund my security deposit or pre-paid rent?

Wait until 30 days after you gave the landlord your new address in writing. Then you can contact legal aid for help.

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How to replace important documents

1 How do I replace my driver's license?

Call the local Texas Department of Public Safety office. All offices are listed on the website at www.txdps.state.tx.us.

2 How do I replace my Social Security card?

- There is not a current emergency procedure to replace a Social Security card. You need to complete an [Application For A Social Security Card \(Form SS-5\)](#).
- You need another form of identification, such as a driver's license. The process is explained on the Social Security website at www.ssa.gov. You can also call 1-800-772-1213 or visit a local Social Security office.

3 How do I replace my food stamps or EBT card?

Food stamps are provided by the Supplemental Nutrition Assistance Program (SNAP). For help with the Texas SNAP program:

- Call 2-1-1
- Call 1-877-541-7905 or 1-800-777-7328

4 How do I replace my debit card?

Call your bank. The bank will tell you how to replace your card.

- If you keep papers in a bank safety deposit box, you should ask if the boxes are unharmed.
- If you do not know how to contact your bank or credit union, call the FDIC's toll-free number at 1-877-275-3342 for contact information.

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5 How do I replace lost checks?

Call your bank. The bank will tell you how to report lost checks and get replacements.

6 How do I replace my credit card?

Call the bank that issued the card to get a new one.

Call your credit card company if your credit card was not issued by your bank.

Major credit card companies include:

American Express: 1-800-992-3404

www.americanexpress.com

Discover: 1-800-347-2683

www.discover.com

MasterCard: 1-800-627-8372

www.mastercard.us/

VISA: 1-800-847-2911

www.usa.visa.com

You may want to call the bank or your credit card company even if you do not need a new card. Many banks and credit card companies may be willing to waive some fees and payments due to disasters.

7 How do I replace a birth or death certificate? How do I replace a marriage license?

You can go to your local courthouse.

You also can check online at <https://txapps.texas.gov/tolapp/ovra/index.htm>.

- You can use the online application to order vital records.
- This includes:
 - birth certificate or verification
 - death certificate or verification
 - marriage verification
 - divorce verification

To request these records from other states, visit the National Center for Health Statistics website at www.cdc.gov/nchs/w2w.htm.

8 What else can serve as proof of identity?

Passport

Military ID

Employer ID card

Adoption record

School ID card

Life insurance policy

Marriage or divorce record

Health insurance card (not a Medicare card)

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Small Business Administration (SBA) loans

The SBA has low-interest disaster loans. You don't have to own a business.

- If you are a renter or home owner, you may be able to borrow money to repair or replace items damaged or destroyed in the disaster. Home owners may apply for money to repair or replace their homes. You may be able to get a loan to make your home more disaster proof.

You usually have **60 days** after the disaster to apply. The SBA may extend this date. You must apply by the deadline or you lose your chance to apply.

- The first step is to apply to FEMA at 1-800-621-3362 or www.disasterassistance.gov.
 - Some FEMA benefits are only possible after you apply to the SBA.
 - If FEMA refers you to the SBA to apply for a loan, you must at least apply for the SBA loan. You should apply even if you have bad credit.
 - If FEMA refers you for an SBA loan and you do not apply for one, you may not be able to get FEMA help later.
 - Apply for FEMA benefits. Then apply for SBA benefits if FEMA refers you so you can get all the help you need to recover.
- You can apply for an SBA loan online at <https://disasterloan.sba.gov>. You can also apply in person at a FEMA Disaster Resource Center, by phone or by mail.
 - Do not miss the filing deadline by waiting for an insurance settlement.
 - SBA can give a loan for repairs while you wait for your insurance to pay.
 - Once your insurance pays, you must repay your SBA loan that covered the repair or replacement costs.
 - SBA cannot give money for damages that your insurance company already covers.

The SBA offers loans with long-term repayments, in many cases up to 30 years.

- Apply to FEMA first.
- Then apply to SBA.
- Do it within 60 days or the extended deadline. If you do not, you will miss your chance for an SBA loan.

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What can FEMA do for me?

1 Can FEMA help me with temporary housing?

Yes. FEMA can help you with your hotel bill. In some cases, FEMA will pay the hotel bill for you. You can check for a list of those hotels at www.femaevachotels.com. If your hotel is not a participating hotel, save your hotel bill to ask for FEMA reimbursement after you check out.

2 Can FEMA help me with rent?

Yes. FEMA can help you with rent at a new place if your home was damaged by a disaster.

3 Can FEMA help me with rent if I rented my damaged home?

Yes. FEMA can help you with at least one month's rent at a new place.

4 Can FEMA help me repair my home?

Yes, if you own your home. FEMA can provide home owners with a limited amount of help to make your residence safe, sanitary and functional.

- Home owners who have good credit and enough income to pay off a loan may also get a government-backed loan to fully repair their home.
- You may need to clear up ownership of your property if you do not have a deed in your name by the time you register with FEMA.

5 Can FEMA help me replace my personal belongings?

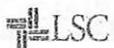
Yes. FEMA can give you money to replace personal belongings that were damaged or destroyed during the disaster. Things that FEMA can help you replace include vehicles, furniture, appliances, and other important personal property.

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L O N E S T A R
L E G A L A I D



TEXAS ACCESS TO JUSTICE
FOUNDATION



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What can FEMA do for me?

6 Can FEMA help me with other expenses caused by a disaster?

Yes. FEMA can help you with the medical expenses, dental expenses, funeral expenses, transportation expenses, and other serious needs caused by the disaster.

- FEMA will not cover these expenses unless you can show that they were caused by the disaster.
- You may need to get your doctor to give you a note that says your medical or dental expenses were caused by the disaster.
- You may also need to provide receipts for any other expense caused by a disaster.

7 Can FEMA help me if I have insurance?

Yes. FEMA can help you with needs that are not covered by your insurance or give you money while you are waiting on insurance money.

- You may need to give FEMA a copy of your insurance policy.
- FEMA will not cover your insurance deductible.
- You will need to pay FEMA back after you receive your insurance money.

8 How do I ask FEMA to help me?

Call or go online at: 1-800-621-FEMA (3362) or <http://www.fema.gov> or m.fema.gov for smartphones.

Important:

- Consider filing for FEMA even if you don't think you need it at the time. This can help document your damage in case you later need FEMA help.
- Keep all papers you get from FEMA.
- Keep receipts showing how you spend the money FEMA gives you. Keep these receipts for three years.
- When FEMA gives you money, they will tell you how you should use it.
 - Only use FEMA money for the things FEMA tells you to spend it on.
 - Apply for other benefits such as disaster unemployment and disaster food stamps if possible so you won't be tempted to use FEMA money for living expenses.
- Be sure to claim the total value of your damaged house or property even if it's more than FEMA or insurance limits.
- You can contact Lone Star Legal Aid if you have any problems with FEMA.

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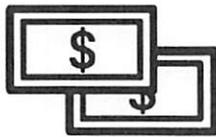
**LONE STAR
LEGAL AID**

COVID-19 BENEFITS

**APPLY FOR FREE LEGAL HELP ONLINE AT WWW.LONESTARLEGAL.ORG
OR BY CALLING 1-800-733-8394**

UNEMPLOYMENT

- APPLY ONLINE AT TWC.TEXAS.GOV OR CALL 1 (800) 558-8321
- APPLY EVEN IF YOU WERE NOT ELIGIBLE OR DENIED BEFORE COVID
- APPLY IF YOU WORK FOR YOURSELF
- APPLY IF YOU CAN'T LOOK FOR A JOB OR WORK



FOOD STAMPS | SNAP

- CALL 2-1-1 OR APPLY ONLINE AT WWW.YOURTEXASBENEFITS.COM FOR SNAP
- APPLY IF YOU WERE DENIED OR NOT ELIGIBLE BEFORE COVID

TANF | TEMP ASSISTANCE FOR FAMILIES

- CALL 2-1-1 OR APPLY ONLINE AT WWW.YOURTEXASBENEFITS.COM FOR TANF
- APPLY IF YOU HAVE KIDS AND WERE NOT ELIGIBLE BEFORE COVID

WORK REQUIREMENTS AND JOB SEARCH WAIVED DURING COVID

- FOR SNAP, TANF, AND UNEMPLOYMENT BENEFITS

MOST BENEFITS WILL NOT BE CUT OFF DURING COVID

- YOUR MEDICAID WILL NOT BE CUT OFF DURING COVID
- SNAP IS EXTENDED 6 MONTHS

PAID SICK LEAVE FOR EMPLOYEES

- 2 WEEKS - APPLY AT WORK
- APPLY IF YOU ARE SICK, QUARANTINED, OR CARING FOR SOMEONE ELSE
- APPLY EVEN IF YOUR JOB HAS NO LEAVE
- APPLY IF YOUR CHILD'S SCHOOL OR DAYCARE IS CLOSED



PAID EMERGENCY LEAVE FOR EMPLOYEES

- 3 MONTHS
- APPLY IF YOUR CHILD'S SCHOOL OR DAYCARE IS CLOSED
- PAY IT TO YOURSELF IF SELF-EMPLOYED - CREDIT AGAINST TAXES

STIMULUS CHECK FROM THE GOVERNMENT

- IT IS COMING- IT IS AUTOMATIC FOR MOST PEOPLE
- WILL NOT AFFECT OTHER BENEFITS - SSI, SNAP, MEDICAID, OR UNEMPLOYMENT

SELF-EMPLOYED OR SMALL BUSINESSES

- APPLY FOR A LOAN AT A BANK
- NO LOAN FEES & NO INTEREST FOR 6 MONTHS
- FORGIVEN IF NO EMPLOYEE LAY-OFFS
- APPLY FOR UNEMPLOYMENT IF YOU ARE SHUT DOWN

**YOU CAN APPLY FOR FREE LEGAL
HELP ONLINE AT
WWW.LONESTARLEGAL.ORG
OR BY CALLING
1-800-733-8394.**

ALL LEGAL INFORMATION ON THIS FLYER IS ACCURATE AS OF APRIL 6, 2020