



FEMA

*Austin Joint Field Office*

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## HURRICANE HARVEY

# Weekly Fact Sheet

Day 270

### **Flood insurance policies pay out either the replacement cost value of a home or the actual cash value of repairs, depending on the type of claim.**

- The replacement value is the cost to repair or replace a part of the home, with a deduction for wear and tear. The actual value is the replacement cost, minus depreciation for physical wear and tear.
  - For replacement value, a home must be a single-family structure and your principle residence (you lived there at least 80 percent of the year at the time of loss). Your policy also must cover at least 80 percent of the home's replacement cost, or cover the maximum amount available.
  - Flood insurance, unlike some homeowner policies, does not have guaranteed replacement cost coverage. It will only pay up to the policy limit.
- Some items such as appliances and carpeting are always adjusted at the actual cash value, and personal property is always adjusted at the actual cash value.
- For more guidance on understanding your flood insurance policy, visit <https://go.usa.gov/xQE7P>.

### **Compiling a home inventory today will save time and hassle if you need to file an insurance claim.**

- Many insurance companies offer apps for your phone or other device, and the Texas Department of Insurance provides a Home Inventory Checklist at [www.tdi.texas.gov/pubs/consumer/cb086.pdf](http://www.tdi.texas.gov/pubs/consumer/cb086.pdf).
- Alternatively, use your phone to take photos or video of each room in your house. Remember to open drawers and cabinets, and include the garage.
- Serial numbers, dates of purchase and/or receipts may be required for big items.

### **Survivor assistance still readily available as DRCs consolidate**

- The Disaster Recovery Center (DRC) in Beaumont will merge with the Port Arthur DRC on Wednesday, May 30.
  - The Beaumont location will not be open after May 30, but help remains available in the Port Arthur Central Mall, 3100 E. FM 365, Suite 130, weekdays from 9 a.m. to 6 p.m.
- The DRC in Pearland will close Friday, June 1, but help remains available at the DRCs in Dickinson and six other Texas locations.
  - To find other active DRCs, visit [www.fema.gov/DRC](http://www.fema.gov/DRC).
- Survivors also can find help by calling FEMA at 800-621-3362, logging into [DisasterAssistance.gov](http://DisasterAssistance.gov) or downloading the FEMA app [fema.gov/mobile-app](http://fema.gov/mobile-app).

## Texas Recovery Hurricane Harvey: Partnerships and Progress

All totals as of May 21, 2018

- **41** individual assistance counties designated
- **53** public assistance counties designated
- **41,500** square miles of land mass impacted (larger than Connecticut, Massachusetts, New Hampshire, Rhode Island and Vermont combined)
- **372,998** approved registrations
- **306** participating NFIP communities in declared areas
- **\$1.1 billion** in the six-month estimate for the hazard mitigation grant program
- **1,688** households in FEMA-funded hotels
- **18,468** survivors in temporary housing and innovative repair programs
- **1,276** requests for public assistance
- **12 million** cubic yards of storm debris picked up
- **290** obligated projects for **\$647** million
- **\$13.69 billion** in survivors' pockets
- **\$1.61 billion** in housing and other disaster-related expenses
- **\$3.35 billion** in U.S. Small Business Administration loans approved
- **\$8.73 billion** in NFIP advance payments and claims paid (estimate)
- **\$23 million** in disaster assistance unemployment
- **91,000** flood insurance claims

### Direct Housing

**The housing mission is federally funded, state-administered and locally executed.** The State of Texas and local officials are leading the way in finding new solutions to help Texans impacted by Harvey.

- As of May 20: **3,082** applicants were housed through the Direct Housing program

**Direct Housing maintenance questions:** Survivors living in mobile homes and travel trailers provided by the Texas General Land Office/FEMA Direct Housing should call the maintenance number provided with their unit if they need assistance with the unit or appliances.

### Disaster Recovery Centers (DRCs)

As of **May 22**, there are **7** DRCs open in the following **6** counties to help survivors:

Brazoria (1), Galveston (1), Harris (1), Jefferson (2), Orange (1), San Patricio (1).

Find locations of open recovery centers online at [www.fema.gov/DRC](http://www.fema.gov/DRC).

### Hazard Mitigation Outreach May 22-26

FEMA mitigation specialists are visiting home improvement stores to offer information and tips on repairing and rebuilding stronger and safer. For more information, visit <http://fema.gov/texas-disaster-mitigation>

County	Locations	Dates	Hours
<b>Brazoria</b>	Lowe's (Store #137) 200 Highway 332 East, Lake Jackson, 77566	Tues. May 22-Sat. May 26	8 a.m.-5:30 p.m.
<b>Harris</b>	Home Depot (Store #6558) 8400 Westheimer Rd., Houston, 77063	Tues. May 22-Sat. May 26	8 a.m.-5:30 p.m.
<b>Harris</b>	Lowe's (Store #1053) 5400 Fairmont Parkway, Pasadena, 77505	Tues. May 22-Sat. May 26	8 a.m.-5:30 p.m.
<b>Harris</b>	Lowe's (Store #2371) 14128 Cypress-Rosehill Rd., Cypress, 77429	Tues. May 22-Sat. May 26	8 a.m.-5:30 p.m.
<b>Matagorda</b>	Parker Building Supply 204 Henderson Ave., Palacios, 77465	Tues. May 22-Sat. May 26	8 a.m.-5:30 p.m.

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