

Recovery

When disasters occur of a magnitude that state and federal assistance might be needed, the Recovery Section coordinates damage surveys with local and federal agencies, prepares disaster declaration requests for the Governor's signature, and deploys staff to the affected area to coordinate the overall recovery process. For major disasters, state and federal recovery staffs are collocated in a Joint Field Office. The TDEM Recovery staff includes: specialists who carry out disaster recovery programs for individual disaster survivors (Individual Assistance), as well as specialists who aid local governments and public entities, such as school districts and hospitals (Public Assistance), with programs to repair or reconstruct facilities that were damaged or destroyed.

Read more about Recovery Programs by clicking on the following links:

- [Public Assistance](#)
- [Individual Assistance](#)
- [Disaster Assistance for Agricultural Loss](#)
- [Fire Management Assistance Grants \(FMAGs\)](#)

Disaster Recovery Documents

- [FY 2015 and Calendar Thresholds for FEMA](#)
- [FY 2016 Texas County Thresholds for FEMA](#)
- [All Disaster Recovery Forms and Publications](#)
- [Damage Assessment Preparation for Local Governments \(PDF\)](#)
- [Disaster Summary Outline \(TDEM-93 PDF\)](#) For reporting disaster damages.
- [Long Term Recovery Guide \(PDF\)](#)

Recent Disaster & Emergency Declarations

- [DR-4223-TX May-June 2015, Severe Storms, Tornadoes, Straight-line Winds and Flooding – MAY 4, 2015 – JUNE 22, 2015](#)
[Reimbursement Rates 2010 \(PDF\)](#)
- [DR-4159-TX Severe Storms and Flooding – OCTOBER 30, 2013 – OCTOBER 31, 2013](#)
[Reimbursement Rates 2010 \(PDF\)](#)

Individual Assistance Programs

- [Individuals and Households Program \(IHP\)](#)
- [SBA Assistance](#)
- [The HOME Program](#)
- [Post-Disaster Home Repair Guidelines](#)

Individual Assistance (IA) helps families, individuals, or owners of small businesses recover from the effects of a disaster. After a presidentially declared disaster, the Individuals and Households Program is made available through the Federal Emergency Management Agency (FEMA) and the State of Texas. The US Small Business Administration (SBA) also offers assistance after a disaster. The Texas Department of Housing and Community Affairs (TDHCA) offers its HOME Program to communities that do not receive their HOME funds directly from the federal government.

Individuals and Households Program (IHP)

A combined FEMA and State program that provides money to help people in the presidentially declared disaster area whose property has been damaged or destroyed and whose losses are not covered by insurance. The IHP is divided into two parts - Housing Assistance and Other Needs Assistance. Total IHP maximum amount to any individual for FY2011 is \$30,200. This amount will be adjusted annually (October 1) according to the Consumer Price Index (CPI).

1. **Housing Assistance**– Disaster related housing assistance for applicants displaced from their pre-disaster primary residences and/or whose pre-disaster residences are rendered uninhabitable, and who are under-insured or have no insurance to provide for their housing needs.
 - a. **Temporary Housing** – financial assistance for lodging expenses, rental assistance or direct assistance through mobile homes or travel trailers.
 - b. **Repairs** - Provides financial assistance for repairs to make residence habitable – limited funding
2. **Other Needs Assistance** - Money to repair or replace damaged personal property, or to pay for disaster-related necessary expenses or serious needs.

Housing Needs: Money to repair your home is limited to making your home safe and sanitary so you can live there. IHP will not pay to return your home to its condition before the disaster. You may use your money provided for housing needs to repair:

- Structural parts of your home (foundation, outside walls, and roof).
- Windows, doors, floors, walls, ceilings, and cabinetry.
- Septic or sewage system.
- Well or other water system.
- Heating, ventilating, and air conditioning system.
- Utilities (electrical, plumbing, and gas systems).
- Entrance and exit ways from your home, including privately owned access roads.
- Blocking, leveling, and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical and fuel lines, and tanks.

Other Needs: Money to repair damaged personal property or to pay for disaster-related necessary expenses and serious needs is limited to items or services that help prevent or overcome a disaster-related hardship, injury or adverse condition. IHP will not pay to return or replace your personal property to its condition before the disaster. You may use your money provided for other than housing needs to repair or pay for:

- Disaster-related medical and dental costs.
- Disaster-related funeral and burial cost.
- Clothing; household items (room furnishings, appliances); tools (specialized or protective clothing and equipment) required for your job; necessary educational materials (computers, school books, and supplies).
- Fuels for primary heat source (heating oil, gas, firewood).
- Disaster-specified clean-up items (wet/dry vacuum, air purifier, and dehumidifier).
- A vehicle damaged by the disaster.

- Moving and storage expenses related to the disaster (moving and storing property to avoid additional disaster damage while disaster-related repairs are being made to the home).
- Other necessary expenses or serious needs as determined by FEMA.

For more detailed information on FEMA assistance, [visit FEMA's Web site](#).

SBA Assistance

SBA offers low-interest federal disaster loans to homeowners, renters, businesses of all sizes and private, non-profit organizations whose property was damaged or destroyed by the disaster or for economic injury for small businesses. This assistance is automatic with a presidentially declared disaster. When a disaster does not warrant a presidential declaration, SBA may designate eligible counties for an Agency Only declaration. This happens when a county has 25 or more homes and/or businesses with a 40% or more uninsured or underinsured loss. This assistance would then also be available to the contiguous counties.

For more detailed information on SBA assistance, visit the [U.S. Small Business Administration's page on Disaster Loans](#).

The HOME Program

When a county doesn't meet the threshold of damage to qualify for a presidentially declared disaster or for an agency only SBA designation, the TDHCA makes available de-obligated HOME funds for disaster relief to local entities such as cities and counties or their designated nonprofits in Texas (that are non-Participating Jurisdictions) for distribution to individuals directly affected by the disaster. A Participating Jurisdiction receives HOME funds directly from the federal government and, therefore, would be ineligible.

The program is designed to assist with home repair, rehabilitation, reconstruction, homebuyer assistance and tenant-based rental assistance of homes affected by a disaster. Assisted homeowners must have earnings at or below 80% of the Area Median Family Income, as defined by HUD, must occupy the property as their principal residence and must have been directly affected by the disaster. Sometimes, a home may not be repairable. In those instances, a home may be demolished and replaced by a "stick-built" or a manufactured home.

Disaster Assistance for Agricultural Loss

The U.S. Department of Agriculture (USDA) can provide assistance through the Farm Service Agency (FSA) for agriculture and production losses to farmers and ranchers even when a federal disaster declaration is not issued. Some forms of USDA assistance are:

Non-Insured Crop Disaster Assistance Program – NAP

Supplemental Revenue Assistance Payments – SURE

Crop Assistance Program – CAP

Emergency Assistance for Livestock – ELAP

Livestock Forage Program – LFP

Livestock Indemnity Program – LIP

Emergency Farm Loans – Producers can borrow up to 100% of actual production or physical losses up to \$500,000.

Emergency Conservation Program – ECP

Visit [FEMA's Disaster Help page](#) to learn more about current secretarial and presidential declarations for agricultural loss.

More Information

- [Download a Sample Agricultural Disaster Request Letter.](#)
- [Download a FSA Disaster Designation and Declaration Fact Sheet \(PDF\).](#)

Further information on FSA's disaster programs is available from your local FSA office or on FSA's Website at: www.fsa.usda.gov.

Have Questions?

Search the [FSA Online Knowledge Base – AskFSA](#)

Or contact TDEM Recovery representative for agricultural assistance:

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