



The Office of Family Life Ministry wants to bring some Helpful Resources for Our Families Impacted by Harvey



Hurricane Harvey has impacted the states of Texas and Louisiana, dumping heavy amounts of rainfall in the area. Harvey has caused massive amounts of property damage and forced people to evacuate their homes.

We understand this is a difficult situation. If you and your family were in one of the affected areas, we've put together this list of resources to help you out.

IMMEDIATE INFORMATION

Temporary Shelter and Assistance

If you've been displaced by the flooding, your most immediate concern may be where to find some temporary shelter and assistance with the most basic necessities. The American Red Cross is mobilizing its local chapters to help provide the following assistance:

- evacuation shelters
- shelter, water, food and relief supplies
- medical care and first-aid treatment
- recovery plans to help people get back on their feet

There is a list of local parishes and other collaborative organizations offering shelters, please contact our office at (713) 741-8720 or visit our website www.familylifehouston.org for more information and locations

You can also find your [local Red Cross chapter online](#) or call (800) 733-2767.

Emergency Offices

In Texas, emergency offices have been set up to handle the government response to the crisis in each of the affected counties and parishes. If you're in need of disaster-related assistance, these are a good place to start.

FEMA

Federal Emergency Management Agency (FEMA) has a list of [local emergency offices](#) where you can register, if necessary. These offices may be able to help you find resources in your area as well as grants available to help you rebuild.

You can also contact FEMA directly at (800) 621-3362.

REBUILDING YOUR LIVES....

Catholic Charities

Catholic Charities have been very proactive in servicing our communities, if you are in need of finding information on how to get supplemental funding, relocating your home while repairs are made, counseling services to help manage stress and cope with changes, job loss or any other conflicts please contact catholic charities at (713) 526-4611 or visit their website at [Catholic Charities](#)

If you want to volunteer in any of the relief services for Catholic Charities, please contact our office at (713) 741-8720 or (713) 741-8711

2-1-1/United Way of Greater Houston

They have put together a very simple and complete guide to help you to “get back on your feet” after you have resisted the storm. Please follow the link below to download the guide or if you do not have access to the internet, please contact our office at (713) 741-8720 for us to mail or faxed to you. [Guide](#)

It is important to mention that the 2-1-1 Texas/United Way help line is available 24/7. Specialist are ready to be able to help you with any questions you may have.

Children at Risk

Is an organization that serves as a catalyst for change to improve the quality of life for children and through education, collaboration and advocacy.

At this time C@R are speaking out for the children and families impacted by Hurricane Harvey, for more information about resources and donations, please visit their website [Children](#)

Medical Services

San Jose Clinic is working hard to provide high quality healthcare to low-income and uninsured families and victims of hurricane Harvey. For more information please contact San Jose Clinic at 713-462-0535 or their website www.sanjoeclinich.org

Prescription Medications

The laws and rules governing the practice of pharmacy in Texas allows pharmacist to provide emergency refills when prescriber cannot be reached. The pharmacist may use his/her professional judgement in refilling the prescription.

Patients in need of insulin vials and other supplies for managing diabetes can visit the ADA'S hurricane Harvey site [Diabetes](#) or call 1-800-DIABETES from 7:30 a.m. to 9 p.m.

If you and any of your family members need dialysis but your normal dialysis provider is inaccessible, the Kidney Community Emergency Response can coordinate treatment for people

in an emergency. Call 1-866-901-3773 or go to their site at [Kidney](#) You can also call Fresenius Kidney Care's Emergency hotline at 1-800-626-1297 and they will let you know where the closest open dialysis clinic is to you.

People, who use specialized medical equipment, can fill out this form: [Medical Supplies Form](#)

People in need of HIV medication and that are in danger of secondary infections can contact the Texas HIV Medication program. They can call 1-800-225-1090 or visit the [Texas Department of State Health Services](#)

Pets

Many organizations are working toward a relief and recovery funds to support medium-to long-term community needs in response to this disaster. These are some of the organizations:

- [SPCA](#) of Texas
- [Rescued Pets Movement](#)
- [Austin Pets Alive](#)

Resources for Couples & Parents to help their children to cope

Here some resources in English and Spanish, to help parents to find ways to comfort their children:

- [Tragic Events](#)
- [Tips for Talking to Kids](#)
- [What you should know about floods](#)
- [Helping Children and Youth to cope](#)
- [Guía a para padres para ayudar a sus hijos después de un huracán](#)

Some tips for couples to survive the stress of natural disasters, [helpingcouples](#)

Traumatic Incident Stress

During and after an event like Harvey it is natural to experience strong emotions. Here there are some steps you can take to help yourselves or other family members to cope with it. [Resources for Families](#)

Scammers

Please be aware of potential scammers, specially for FEMA scammers. To find if is true or false rumor, please visit [Rumor Control](#)

REBUILDING ASSISTANCE

There are a variety of resources available in order to help you rebuild. We'll go over an option backed by the government as well as how to submit a homeowner's insurance claim.

Transportation

All sorts of issues you can find in reference to transportation during and after hurricane Harvey

For more information about where to find your towed vehicle, please go to: [Find my towed Car](#)

If you are in need of private transportation uber was providing free rides to and from shelters, please visit [Uber](#)

Communications

Different cell phone carries where offering credits for additional data, text and voice to the victims, please check the following providers:

- [AT&T](#)
- [Sprint](#)
- [T-Mobile](#)
- [Verizon](#)

Immigration Issues

Many people lost their homes and with their homes their immigration papers, if you happen to be one of them, please contact [St. Frances Cabrini Center for Immigrant Legal Assistance](#) or call 713-874-6570

Society of St. Vincent de Paul

This Catholic Organization will continue serving our community specially the victims of the flooding in order to ensure a full recovery. You can donate and get help. Visit their website [here](#)

Interfaith Ministries for Greater Houston

This organization of all faiths will provide services to all citizen of Houston with meals, refugee services and senior citizens, please visit their website [here](#)

Small Business Administration

The U.S. Small Business Administration provides disaster relief loans to businesses of all sizes as well as private nonprofit organizations, homeowners and renters. You can use the loans to repair or replace the following items that have been destroyed or damaged in a declared disaster area:

- real estate
- personal property
- machinery and equipment
- inventory or business assets

Some Tips to take keep in mind before starting any claim

- Take pictures. You need to proof how deep water was as part of flood claim. Use a ruler on the outside of your house to establish the high water mark. Take also pictures of all wet furniture, or anything that you want to claim.
- File your claim as soon as possible.
- Save all receipts
- As soon as water recedes, remove carpets, shopvac if you can, remove baseboards and if you can remove sheetrock. Take all trash and debris outside of your home. Save a part of the carpet for the insurance
- Find, if you can, fans and dehumidifiers to try to dry your home, you also can spray the studs with bleach as they dry out. You can save up to \$10K by doing that.
- Keep papers and other undamaged stuff in plastic containers instead of carton
- No matter who your insurance company is, all flood claims go through the federal government, all money comes from FEMA so the time that the adjustor will visit your house and you getting the money will take weeks or may be months.
- And also accept the help of people when they offered and be specific and honest in what you need

These tips were given by a Texan who has been flooded three times.

Making a Homeowners Claim

One of the things you may be looking to do in the aftermath of this storm is to submit a homeowners insurance claim to help repair and replace damaged items and construction. There are a few considerations here.

The first thing you need to figure out is whether your homeowner's insurance policy covers flooding. Unfortunately, many don't. The easiest way to find out whether you're covered in this situation is to contact your insurance company directly.

If you're not covered, you can take a look at applying for one of the disaster relief grants or loans mentioned above. Otherwise, it's time to move on to submitting an insurance claim. Follow your insurance company's guidelines for submitting a claim.

It's key to document all losses. Take pictures if you can. Be as thorough as possible.

If you currently have a mortgage, your lender will need to sign off on claims above a certain dollar amount because mortgage investors such as Fannie Mae, Freddie Mac and FHA need to make sure the home is in as good or better shape as it was when you bought it.

When filing a claim, contact your insurance company first. Be sure to also contact your mortgage lender to work with you during the claims process to make sure everything goes smoothly.

Contact Your Insurance Company

“The first thing you should do when you have any kind of damage to your property is you should contact your insurance provider,” he said. “Give them in-depth information on what exactly happened to your home.”

Let them tell you what to do next. In situations where the damage is likely to worsen without immediate mitigation measures (e.g., a flood or fire), the insurance company will likely tell you to call someone out to take care of it. If this is the case, keep the invoices so you can be reimbursed later on.

It's really important to listen to your insurance company throughout the process. Not doing so could jeopardize your compensation.

If the damage isn't likely to get worse, the insurance company will next give you a timeframe for sending an adjuster out.

Damage Evaluation

The first thing your insurance company really needs to do is send an insurance adjuster out to evaluate the damage. They'll send an itemized list of repairs and the cost of the fix back to the insurance company.

At this point, you may be tempted to hire a public insurance adjuster. After all, the adjuster that was sent out works for the insurance company, so would they really have your best interests in mind?

Many experts don't recommend going this route unless you have a serious dispute and think the insurance company's adjuster has missed something in evaluating the damages. The reason for this is that a public insurance adjuster gets paid by taking a percentage of your insurance settlement, and you could actually end up getting less after the fee is paid.

The Repair Process

The adjuster has seen the damage, and maybe you even have the check from the insurance company. Now's the time to strap on the tool belt, right? The answer is probably no.

In addition to the fact that home repair is a major pain in the neck for most people, an insurance expert points out another big reason to leave this to the pros:

“Something I would strongly suggest is letting [the insurance company] select the contractor instead of doing the work themselves,” he says. “If you do it through a contractor, your insurance company will sometimes guarantee the work for a certain amount of years, whereas if you do it yourself, they won't guarantee it.”

You may be confident in your ability to do the work at a high level of quality. However, the fact that the contractor is licensed is a big guarantee for you and your insurance company that the work will be done correctly.

Home Inspection

Depending on the amount of the claim, your mortgage lender may schedule a home inspection. The inspector uses a copy of the adjuster's report given to the lender as a checklist. This is done for a couple of reasons.

An inspection protects you against work that's done in a substandard manner. Depending on the size of the claim and the status of your loan, multiple inspections could take place throughout the repair process.

“Inspections from the mortgage company are only to help to make sure that the repairs are up to par and that they don't see anything that could cause further damage down the road,” Insurance expert adds. “Inspectors are there to make sure the home is being repaired to the same, if not better than, before the claim.”

The second reason is that the mortgage company has a responsibility to protect its investment and make sure the house will continue to hold its value. This is important to investors in your

mortgage, like Fannie Mae, Freddie Mac and the U.S. Department of Housing and Urban Development.

For this reason, your lender may be listed on the checks from the homeowner's insurance company and, if so, will need to endorse them. If the work is done in stages with multiple inspections, lenders may give the funds back to you in disbursements rather than all at once.

What to Expect After Your Claim

Depending on the nature and cost of repairing your claim, there's a possibility that your homeowners insurance costs could go up when the dust settles.

It may not be fun, but your home's history has an effect on your insurance premiums. It's not a guarantee that the price of your insurance will go up after a claim, but it's something you should be prepared for.

For more information on what affects your insurance costs, please contact your insurance to know what are their specific factors that can drive your premiums up.

We hope you don't have to put in a homeowners claim anytime soon, but if you do, now you're prepared.

Mortgage Payment Assistance

A situation like this has the ability to put a strain on your finances. If you've had to spend money on temporary shelter, it's understandable that your budget would be a little stretched. While you should absolutely make your mortgage payment if you're able, recovering from displacement is an unusual situation.

If you think you're going to have trouble making your mortgage payment for the upcoming month, reach out to your lender or servicer as soon as possible.

We really hope that this quick guide will help you in all these difficult recovery process. You and your family are in our prayers.

For more resources please visit [Hurricane Harvey Resource Guide](#)