

Office of Congressman Blake Farenthold 27th District of Texas



Disaster Claim Information

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Table of Contents

Red Tape Cutters.....	2
Quick Guide.....	3
Quick Reference Claims Guide.....	4
FEMA.....	5
Apply for Assistance.....	5
What Does Individual Disaster Assistance Cover?.....	7
What If I Have Insurance?.....	8
What Happens During The Home Inspection?.....	9
What Happens After The Home Inspection?.....	9
How Do I Appeal The Final Decision?.....	10
Do You Need A Copy Of Your File?.....	11
Transitional Shelter Assistance.....	12
FAQs about FEMA Assistance.....	13
Basic Tips for Filing Claims.....	15
FAQs about FEMA Assistance Citizenship Status and Eligibility.....	17
SBA.....	18
What Types of Disaster Loans are Available?.....	18
What are the Credit Requirements?.....	18
What are the Interest Rates?.....	18
What are Loan Terms?.....	19
What are the Loan Amount Limits?.....	19
What Restrictions are there on Loan Eligibility?.....	19
Is There Help with Funding Mitigation Improvements?.....	20
Is There Help Available for Refinancing?.....	20
What if I Decide to Relocate?.....	20
Are There Insurance Requirements for Loans?.....	21
TWIA.....	22
Business Resources.....	23
Health Information.....	25
Avoiding Scams.....	27
How to Help.....	28
How to Volunteer If You Are An Individual.....	28
Where to Donate Money.....	28
Where to Donate Blood.....	29
Where to Donate Food and Goods.....	29
Privacy Release Form.....	32

Red Tape Cutters

I know how frustrating it can be dealing with the federal government. Bureaucrats often have no incentive to get the job done in a timely fashion, things often slip through the cracks and procedures and policies can be confusing. Sometimes a call or letter from a Congressional office can speed things up toward a resolution. My staff of Red Tape Cutters in my Corpus Christi and Victoria offices serve as liaisons between constituents and the federal government. We offer assistance with any federal agency. The top issues my Red Tape Cutters work with include:

- Department of Veterans Affairs
- US Citizenship and Immigration Services
- Social Security Administration
- Passports
- Internal Revenue Service (IRS)

In order to assist you with your casework, my office needs your permission to contact the appropriate federal agency. In accordance with the Privacy Act of 1974, if you request assistance, you must complete and sign a privacy release form, which gives the agency permission to release information to my office. The privacy release form must be signed by the person directly affected, or, in the case of a United States Citizenship and Immigration Services issue, the person petitioning the agency. Once my office has received the privacy release form, we can begin to work on your case.

Although I cannot force an agency to expedite your case or act in your favor, my staff and I can encourage an agency to give your case consideration and sometimes (within the law and in accordance with ethics rules) advocate for a favorable outcome. We look forward to assisting you with your federal issue. There is no cost or fee for these services.

If you need assistance, please contact Nicole Beamer at 361-884-2222 and complete the Privacy Release Form which is included at the end of this packet, pages 32 and 33.

Quick Guide

For immediate life threatening emergencies, call 911

For non-emergency assistance and referrals, call 211

FEMA:

1-800-621-3362 or 1-800-462-7585 for the speech/hearing-impaired.

Apply for disaster aid online at fema.gov or disasterassistance.gov

Small Business Administration (SBA) Disaster Assistance Center:

1-800-659-2955; online at sba.gov/content/disaster-assistance

Texas Division of Emergency Management:

512-424-2208; online at dps.texas.gov/dem/

American Red Cross:

- Disaster and Emergency Assistance: redcross.org/find-help
- Find a Shelter: www.redcross.org/get-help/disaster-relief-and-recovery-services/find-an-open-shelter
- Coastal Bend Office: 361-887-9991 (Aransas, Jackson, Lavaca, Nueces, Refugio, San Pat, Victoria)
- Houston Office: 713-526-8300 (Matagorda and Wharton)

Connect with Evacuees: SafeAndWell.org

TxDot: For road closures information, please visit drivetexas.org

USDA Farm Service Agency Disaster Assistance Programs:

fsa.usda.gov/FSA/webapp?area=home&subject=diap&topic=landing

USDA Natural Resources Conservation Service:

nrcs.usda.gov/wps/portal/nrcs/site/tx/home/

Quick Reference Claims Checklist

- Contact family and friends to let them know you are safe
- Prepare necessary documentation to file a claim
 - Social Security Numbers for all applicants
 - Address of the location where the damage occurred
 - Clear pictures of the damage
 - Copy of insurance policies
 - Current mailing address
 - Current telephone number
 - Insurance information
 - Total household income
 - Bank information

 - In case of an appeal with FEMA
 - Written and signed statement explaining why you disagree with the decision. The letter must include your registration number
 - Contractor estimates
 - Pictures
 - Any other applicable supporting documents
- Contact your insurance agent to file a claim
- If an individual- Contact FEMA to file a disaster assistance claim
 - Please know FEMA will not cover damage your insurance has already covered
- If a company- Contact SBA for a disaster assistance loan
- Keep a copy of all registration or claim numbers for reference
- For assistance through Congressman Farenthold's Office, please complete the enclosed release form (pgs. 32 and 33)



Apply for Assistance

Visit DisasterAssistance.gov to apply for assistance online. If you experience difficulty applying online, you may also call (800) 621-3362 / TTY (800) 462-7585 to apply during standard hours of operation (7 a.m. to 11 p.m. Eastern Time), 7 days a week. You can also check your application status at DisasterAssistance.gov. Survivors have 60-days from the date of a declaration for Individual Assistance to apply for assistance.

Please note that if you are eligible for an Individual Assistance grant you are not required to pay back the grant to FEMA. There is no income threshold for Individual Assistance grants, but you may be referred to the Small Business Administration (SBA) for a low interest disaster loan to assist in your recovery. These low interest disaster loans for homeowners and businesses from the SBA must be repaid.

Documents and Materials You Need To Apply

When you register for disaster assistance either online or by phone, you will need the following to complete your application.

- Social Security number
- Address of the location where the damage occurred (pre-disaster address)
- Current mailing address
- Current telephone number
- Insurance information
- Total household annual income
- Routing and account number for your checking or savings account (this allows FEMA to directly transfer disaster assistance funds into your bank account).
- A description of your disaster-caused damage and losses

Individual Disaster Assistance

The Individual Assistance division of FEMA is here to support your recovery from a major disaster and help you through the process of applying for assistance. If you're ready to apply now for disaster assistance or would like more information on the types of assistance available please visit disasterassistance.gov.

1. I need immediate assistance.

Our disaster assistance partners can provide help with immediate needs we are not authorized to provide. We also offer support for [individuals with disabilities, access or functional needs](#).

- **Emergency Medical Assistance:** Please dial 9-1-1.
- **Emergency Shelter:** Locate options by zip code by visiting the [American Red Cross](#), or [Salvation Army](#), or by texting SHELTER and your zip code (for example, "SHELTER 01234") to 4FEMA (43362). (Standard text message rates apply.)
- **Immediate Needs:** Contact your [local emergency management agency](#) for help or referral to trusted disaster assistance partners serving your area. The FEMA Helpline (1-800-621-3362 / TTY (800) 462-7585) may be able to provide additional referrals.

2. I need help from FEMA.

- **Home/Primary Residence:** We provide housing assistance to individuals and families who have lost their homes as a result of a presidentially-declared disaster. If you are a renter or homeowner you may qualify for assistance. By law, FEMA assistance cannot duplicate the assistance you receive from your insurance company, but you may receive assistance for items not covered by insurance. If your home was impacted by a major disaster we recommend that you [apply for assistance](#).
- **Business:** We do not offer assistance for small businesses impacted by a presidentially-declared disaster. However, we do partner with the Small Business Administration (SBA), which offers low interest loans for business damages. Learn more about the business loan application process.
- **Secondary Home:** We do not offer assistance for your secondary home. Federal guidelines only allow us to provide housing assistance when your primary residence is impacted by a presidentially-declared disaster.
- **Other Needs Assistance:** We offer disaster assistance for some of your other disaster-caused expenses including, medical and dental, child care, funeral and burial, essential household items, moving and storage, vehicle, and some clean-up items.

3. I applied for assistance, what's next?

Small Business Administration Application

Some applications for disaster assistance require you to also submit an SBA application before we can determine your eligibility for assistance. [Learn more about the home and property disaster loan application.](#)

Home Inspection

You will receive a call from FEMA within 10 days of submitting your application to schedule an appointment for a home inspector to visit you. In the event of a catastrophic disaster an inspector may take longer to visit you.

After the Inspection

If you qualify for a grant, FEMA will provide you:

- A check by mail or a direct deposit into your checking or savings account, and
- A letter describing how you are to use the money.

If you do not qualify for a grant, FEMA will provide you:

- A letter explaining why you did not qualify, and

- An opportunity to appeal the decision.

4. I have more questions.

Follow the links embedded on this page or see the sections below for additional information. You can also visit our [Frequently Asked Questions library](#).

What Does Individual Assistance Cover?

While some housing assistance funds are available through our Individuals and Households Program, most disaster assistance from the Federal government is in the form of low interest disaster loans administered by the Small Business Administration. The [Individuals and Households Program Unified Guidance](#) is a single, comprehensive reference containing policy statements and conditions of eligibility for all forms of Individuals and Households Program (IHP) assistance

The following can be provided through the Individuals and Households Program:

Housing Needs

- **Temporary Housing** (a place to live for a limited period of time): Financial assistance may be available to homeowners or renters to rent a temporary place to live. If no rental properties are available, a government housing unit may be provided, but only as a last resort.
- **Lodging Expenses Reimbursement:** Reimbursement of hotel expenses for homeowners or renters may be available for short periods of time due to inaccessibility or utility outage if not covered by insurance or any other program.
- **Repair:** Financial assistance may be available to homeowners to repair disaster-caused damage to their primary residence that is not covered by insurance. The goal is to make the damaged home safe, sanitary, or fit to occupy.
- **Replacement:** Financial assistance may be available to homeowners to replace their home destroyed in the disaster that is not covered by insurance. The goal is to help the homeowner with the cost of replacing their destroyed home.
- **Permanent or Semi-Permanent Housing Construction:** Direct assistance or money for the construction of a home. This type of help occurs only in insular areas or other locations specified by FEMA, where no other type of housing assistance is possible.

Other Needs

Assistance is available for necessary expenses and serious needs caused by the disaster. This includes:

- Disaster-caused child care expenses.
- Disaster-caused medical and dental expenses.
- Disaster-caused funeral and burial expenses.
- Disaster-caused damages to essential household items (room furnishings, appliances); clothing; tools (specialized or protective clothing and equipment)

- required for your job; necessary educational materials (computers, school books, supplies).
- Fuel for the primary heat source (heating oil, gas).
- Clean-up items (wet/dry vacuum, dehumidifier).
- Disaster-caused damage to an essential vehicle.
- Moving and storage expenses caused by the disaster (moving and storage of personal property while repairs are being made to the primary residence, and returning property to the primary address).
- Other necessary expenses or serious needs as determined by FEMA.
- Other expenses that are authorized by law.

What If I Have Insurance?

You will have up to 12 months from the date you registered with FEMA to submit insurance information for review. We cannot provide money to individuals or households for losses already covered by insurance.

If you have not already contacted your insurance agent to file a claim, please do this as soon as possible. Failure to file a claim with your insurance company may affect your eligibility for assistance. After filing a claim, if any of the following situations occur, we may be able to provide some assistance:

- **Your insurance settlement is delayed.** Delayed means a decision on your insurance settlement has been delayed longer than 30 days from the time you filed the claim. If a decision on your insurance settlement has been delayed, you will need to write a letter to FEMA explaining the circumstance. You should include documentation from the insurance company proving that you filed the claim. If you filed your claim over the telephone, you should include the claim number, the date when you applied, and the estimated time it will take to receive your settlement. Any help awarded to you by FEMA would be considered an advance and must be repaid to FEMA once an insurance settlement is received.
- **Your insurance settlement is insufficient to meet your disaster-caused needs.** If you have received the maximum settlement from your insurance and still have an unmet disaster-caused need, you will need to write a letter to FEMA indicating your unmet need. You will also need to send in the claim settlement documentation from your insurance company for review.
- **You have exhausted the Additional Living Expenses provided by your insurance company.** If you have received the maximum settlement from your insurance for Additional Living Expenses (Loss of Use) and still need help with your disaster-caused temporary housing need, write a letter to FEMA indicating why you continue to have a temporary housing need. You will also need to provide documentation to prove use of Additional Living Expenses from insurance, and a permanent housing plan.
- **You are unable to locate rental resources in your area.** The FEMA Helpline (1-800-621-3362 / TTY (800) 462-7585) can assist you in finding rental resources in the disaster area by searching online with you. If no resources are available in your county, then the helpline agent can help you search for resources in an adjacent county.

What Happens During The Home Inspection?

After you have completed an application for assistance, an inspector from FEMA will need to visit your home to check disaster damages. If you need accommodation such as a sign-language interpreter, contact the FEMA Helpline (1-800-621-3362 / TTY (800) 462-7585) to request services during your inspection.

First, it's important to ask inspectors for their FEMA identification so you protect yourself from scammers. Inspectors are contractors, not FEMA employees, but they *will* carry a FEMA ID and they have passed a background check. Never give them credit card or bank account information -- there is no fee charged for inspections and they do not collect this data.

The on-site home inspection generally takes anywhere from 10-40 minutes. A home inspection is needed to verify and assess the damages listed in your application. Inspectors will record damages, but do not make decisions on your assistance. Inspections will examine structural damage to your home, but are not designed to capture every detail of damage. The inspector may take some photos of your home to document damages. They will also assess damage to necessary items such as the furnace, water heater, washer, dryer, refrigerator, stove, and your utilities. Inspectors also gather information about other needs, such as lost or destroyed clothing, and damaged children's items. You should identify all known damage and tell the inspector if you have a septic system or well. The inspector will not enter areas that are potentially unsafe.

When the inspector visits your home, someone 18 years of age or older who lived in the household prior to the disaster must be present. The inspector will ask to see:

- Photo identification.
- Proof of ownership/occupancy of damaged residence. (Visit our page on [ownership and occupancy proof requirements](#) for more information.)
- Insurance documents: home and/or auto (structural insurance/auto declaration sheet).
- List of household occupants living in residence at time of disaster.
- All disaster-caused damages to both real and personal property.

What Happens After The Home Inspection?

After your home inspection has taken place, a record of the disaster-caused damages is given to FEMA. From that record your eligibility for disaster assistance will be determined.

If you qualify for a grant, FEMA will provide you:

- A check by mail or a direct deposit into your checking or savings account, and
- A letter describing how you are to use the money.

There are multiple categories of assistance, so it is possible to qualify for more than one. Your determination letter will specify the category of assistance. Be sure to use the money as

explained in the letter and keep records and receipts for at least **three years**, showing how you used the funds for disaster recovery.

If you do not qualify for a grant, FEMA will provide you:

- A letter explaining why you did not qualify, and
- An opportunity to appeal the decision.

You will be informed of your appeal rights in the letter from FEMA. Appeals must be delivered within 60 days of the date on your determination letter. Guidelines for appeals can be found in your determination letter.

If you were referred to the Small Business Administration:

You will receive a phone call to advise you of ways to apply for the Small Business Administration (SBA). An application from the Small Business Administration must be completed and returned in order to be considered for a loan, as well as for certain types of FEMA assistance. Small Business Administration representatives will be available to help you with the application at [an open Disaster Recovery Centers near you](#) or you can call (800) 659-2955.

If the Small Business Administration approves you for a loan, they will contact you. If they find that you cannot afford a loan, they will automatically refer you to FEMA's Individuals and Households program. Your file will be reviewed to determine if you qualify for additional grant assistance.

How Do I Appeal The Final Decision?

If you receive a letter saying that you are ineligible or that your application is incomplete, this does not necessarily mean you will not receive help – you have the right to appeal the decision within 60 days of receiving mailed notification from us.

An appeal is a written request to review your file again with additional information you provide that may affect the decision. You may appeal any decision provided by FEMA regarding your Individual Assistance.

Appeals may relate to your initial eligibility decisions, the amount or type of assistance provided to you, late applications, requests to return money, or a denial of Continued Temporary Housing Assistance. Prior to requesting an appeal review, you should review your file with a FEMA Helpline agent at 1-800-621-3362 (FEMA), or (TTY) 1-800-462-7585, or request a copy of your file from FEMA so you can understand why you received the decision you want to appeal.

Follow these steps to appeal the decision.

1. Explain in writing why you think the decision about the amount or type of assistance you received is not correct. You, or your co-applicant, **must** sign the letter.
 - If you choose to have a third party submit an appeal on your behalf, the appeal letter must be signed by the third party. Additionally, please include a

statement signed by you authorizing the third party to appeal on your behalf.

2. To assist in identifying your registration, you should include your FEMA registration number (shown at the top of your decision letter), last four digits of your social security number, or full name.
3. Please also include any supporting documents, such as contractor estimates, with your appeal request.
4. Mail your appeal letter to:

FEMA - Individuals & Households Program
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-8055

Or you can fax your appeal letter to:

(800) 827-8112
Attention: FEMA - Individuals & Households Program

IMPORTANT: To be considered, your appeal letter must be postmarked within 60 days of the date of the decision letter. Remember to date your letters.

- All appeals are reviewed.
- Decisions usually are made within 30 days of receiving the request.
- Additional information may be requested from you if FEMA does not have enough information to make a decision.
- You will be notified by letter with the response to your appeal.

Do You Need A Copy Of Your File?

If you need information about your case, you, or someone from your household, may request a copy of the information by writing to:

FEMA - Records Management
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-8055

If someone outside of your household is submitting the request for you, then the request also must contain a statement signed by you giving that person your authorization to request this information.

Your request letter for file copy information should include:

- Your first and last name
- Your application number
- The damaged property address or current mailing address
- Your date and place of birth

- A statement of what information you want to receive
- A statement of specifically who is to receive the information.
- If the file is to be provided to a third party, include the full name and address of the third party.

The request must be signed, and must include one of the following:

- Notarization or
- The written statement "I hereby declare under penalty of perjury that the foregoing is true and correct"

Transitional Shelter Assistance

If you are eligible for Transitional Sheltering Assistance, FEMA will pay for the cost to stay in certain hotels or motels for a limited period of time. Costs covered are for the cost of the room and taxes, and any other expenses are not included. Search the list below of participating locations to see if they have availability in the area you have selected. Since room availability changes quickly, please call the hotel prior to travelling to be sure the hotel can accommodate your need.

femaevachotels.com/index.php

Eligibility:

- Register with FEMA for assistance
- Pass identity and citizenship verification
- Their pre-disaster primary residence is located in a geographic area that is designated for TSA
- As a result of the disaster, they are displaced from their pre-disaster primary residence
- They are unable to obtain lodging through another source

FAQs ABOUT FEMA ASSISTANCE

All individuals who were impacted by the flood should apply for FEMA assistance. Please call 1-800-621-3362 or visit www.DisasterAssistance.gov.

Do I have to register with FEMA to get help?

Yes, with very few exceptions, if you want federal assistance you must register with FEMA, either by telephone (1-800-621-3362) or online (www.DisasterAssistance.gov). You will need your FEMA registration number for future reference.

What happens after I register?

You will receive a call from a FEMA housing inspector. On-site inspections are an important early step helping to speed aid to homeowners and renters suffering flood damage. All inspectors carry photo identification and will have the FEMA registration number assigned to the person whose home is being inspected. Only an official FEMA inspector will have the number that was provided during registration. The FEMA inspection is free so beware of individuals attempting to charge for inspections or remodeling contractors claiming to be FEMA approved. FEMA does not endorse construction firms.

When a FEMA inspector calls for an appointment, registrants should provide a clear, accurate description of the damaged property and current contact information. You do not have to wait for the inspector to arrive before beginning repairs. Photos, contractor estimates, and receipts can be provided to FEMA inspectors to document the extent of the damage. The inspection generally takes 30 - 40 minutes. The inspector enters damage-related information into a handheld computer and sends data electronically to FEMA. The inspector does not determine whether a registrant is eligible for assistance or the amount of assistance an individual may receive.

You may also receive a call from a representative of the SBA. An SBA loan application is included in the FEMA registration materials and is a key part of the registration process, but you are not required to take out an SBA loan. However, if you think you may need a loan, it is important to apply because it may open other opportunities for federal assistance. No appointment is necessary to meet with an SBA Customer Service Representative at a Disaster Recovery Center or Business Recovery Center. There is no cost to apply for an SBA disaster loan and you are not obligated to accept a loan that SBA approves.

FEMA may also direct you to other federal organizations, such as the Department of Housing and Urban Development, on a case-by-case basis.

Where can I find updated information from FEMA?

Up-to-date information on floods and flood assistance in Texas is accessible at www.fema.gov/hurricane-harvey . For a three-Step Disaster Assistance Process and recent news on disaster response and recovery, please visit <http://www.fema.gov/apply-assistance>. If you are looking for the nearest Disaster Recovery Center, go to <http://www.fema.gov/disaster-recovery-centers>.

What if I have damage on my privately owned road?

Homeowners using privately owned access roads and bridges that were damaged as a result of the severe storms, flooding, landslides and mudslides may receive limited disaster assistance help from FEMA and the U.S. Small Business Administration (SBA).

FEMA's Individual Assistance (IA) program is available to help homeowners, renters and business owners.

- Homeowners may be eligible for a grant to repair road entrances or rights of way from their homes, including privately owned roads and bridges that provide solitary access to a home.
- Homeowners who jointly own access roads and bridges may also be eligible for repair grants under certain circumstances.

To discuss your circumstance, please visit any of the disaster recovery centers or call FEMA at 1-[800-621-3362](tel:8006213362) (Voice or 7-1-1/Relay) or TTY 1-[800-462-7585](tel:8004627585).

The SBA offers low-interest disaster loans for homeowners, renters, businesses of all sizes and private nonprofit organizations. In some cases, SBA may be able to offer low-interest rate disaster loans to help homeowners, homeowner associations, co-ops or road-owner associations that own damaged privately owned roads or bridges that provide solitary access to a home. SBA disaster loans must only be used to pay for disaster-related repairs. They cannot be used to pay for pre-existing damage or any upgrades to the property, unless such upgrades are code required. Please visit a disaster recovery center or an SBA Business Recovery Center to discuss your case.

- For more SBA information go to www.sba.gov/disaster or call 1-800-659-2955 (TTY 1-800-977-8339).

If individuals have concerns about their disaster-damaged privately owned access road, they should contact their local emergency manager.

BASIC TIPS FOR FILING CLAIMS

All individuals who were impacted by the flood should apply for FEMA assistance. Please call 1-800-621-3362 or visit www.DisasterAssistance.gov.

- Contact your insurance agent or company as soon as possible and have your policy numbers available when you call. Ask what documents, forms, and data you'll need to file a claim. Advise them if you no longer have documents and alternative documents may be provided.
- Keep track of all the expenses associated with the loss and keep copies of all of your paperwork.
- Take photographs or video of the damage.
- If your property is partially damaged, try to protect it against further losses by making temporary repairs. Make repairs necessary to prevent further damage to your property. Don't make permanent repairs until your insurance company has inspected the property and you have reached an agreement on the cost of repairs. Keep receipts associated with such repairs, as these may be reimbursable under your insurance.
- If your home is damaged to the extent that it is unlivable, ask your insurance company if you have coverage for additional living expenses. Call the company to advise them of your temporary location and contact information.
- If you are filing claims for damaged appliances, furniture, and other items, don't throw away damaged property unless instructed to do so by your insurance adjuster. Don't start permanent repairs without prior approval from your insurer.
- Be sure to ask contractors for references and check them before you sign a contract for repairs, removal or replacement. Check with the Better Business Bureau, or the Consumer Protection Division of the Texas Attorney General's office at texasattorneygeneral.gov/cpd/consumer-protection to make sure the company has a good track record or to report suspected price gouging.
- Obtain more than one estimate, and get everything in writing. Don't be pressured into signing the first contract that is presented to you. Beware of contractors who demand upfront payment before work begins or who request payment in full before work is completed. If the contractor needs payment to buy supplies, go with the contractor and pay the supplier directly.
- You have the right to choose your contractor. Your insurer may provide you with a list of pre-approved contractors, but the policyholder has the final say in contractor selection.

- People who suffered property loss may find themselves being contacted by someone who identifies themselves as a public adjuster. Coloradans who choose to work with public adjusters should make sure to ask to see the public adjuster's license before working with them. Public adjusters work for the policyholder and charge a fee to the policyholder. Company adjusters do not charge fees.
- Contact your creditors if you can't cover all of your expenses. Try to negotiate a payment plan and document all conversations with insurance companies, creditors, or relief agencies.
- If you are not able to negotiate an acceptable settlement with your insurer, call the Insurance Department for assistance and advice.

FAQs ABOUT FEMA ASSISTANCE

CITIZENSHIP STATUS & ELIGIBILITY

What are FEMA's citizenship/immigration requirements?

- You must be a U.S. Citizen, Non-Citizen Natural, or a Qualified Alien in order to be eligible for FEMA cash assistance programs, including Individuals and Households Program Assistance and Disaster Unemployment Assistance.
 - **If you are NOT a Citizen, Non-Citizen Natural or Qualified Alien and need assistance, please contact the Red Cross**
- A qualified Alien includes anyone with legal permanent residence ("green card").
- You must sign a declaration and release that you are a U.S. Citizen, Non-Citizen Natural or Qualified Alien.
- If you are none of the above, but have a minor child who is a U.S. Citizen, you can apply for assistance on your child's behalf and no information regarding your status will be gathered. You must provide his or her social security number.
- You do not have to be a U.S. Citizen or Qualified Alien for crisis counseling or Disaster Legal Services or for other short-term, non-cash emergency assistance.

If I am an undocumented immigrant, am I eligible for assistance for disaster-related needs?

You may be eligible under many different programs run by state and local agencies and voluntary agencies for various types of cash assistance.

If I am an undocumented immigrant, am I eligible for any assistance from FEMA?

- You may be eligible for short-term, non-cash, emergency aid provided by FEMA.
- You will not be personally eligible for FEMA cash assistance programs but you may apply on behalf of your U.S. Citizen Child.

Are foreign students studying in the U.S. eligible for FEMA cash assistance as Qualified Aliens?

Foreign students may qualify for non-cash, in-kind disaster relief (such as search and rescue, provision of food, water, shelter or emergency medical assistance) but do not qualify for cash assistance.



Eligible Texas counties: Aransas, Bee, Brazoria, Calhoun, Chambers, Fort Bend, Galveston, Goliad, Harris, Jackson, Kleberg, Liberty, Matagorda, Nueces, Refugio, San Patricio, Victoria & Wharton; and for economic injury only in the contiguous Texas counties of: Austin, Brooks, Colorado, DeWitt, Hardin, Jefferson, Jim Wells, Karnes, Kenedy, Lavaca, Live Oak, Montgomery, Polk, San Jacinto & Waller.

Application Filing Deadlines:

Physical Damage: October 24, 2017

Economic Injury: May 25, 2018

What Types of Disaster Loans are Available?

- **Business Physical Disaster Loans** – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.
- **Economic Injury Disaster Loans (EIDL)** – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.
- **Home Disaster Loans** – Loans to homeowners or renters to repair or replace disaster-damaged real estate and personal property, including automobiles.

What are the Credit Requirements?

- **Credit History** – Applicants must have a credit history acceptable to SBA.
- **Repayment** – Applicants must show the ability to repay all loans.
- **Collateral** – Collateral is required for physical loss loans over \$25,000 and all EIDL loans over \$25,000. SBA takes real estate as collateral when it is available. SBA will not decline a loan for lack of collateral, but requires you to pledge what is available.

What are the Interest Rates?

By law, the interest rates depend on whether each applicant has Credit Available Elsewhere. An applicant does not have Credit Available Elsewhere when SBA determines the applicant does not have sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for its own disaster recovery. An applicant, which SBA determines to have

the ability to provide for his or her own recovery is deemed to have Credit Available Elsewhere. Interest rates are fixed for the term of the loan. The interest rates applicable for this disaster are:

	No Credit Available Elsewhere	Credit Available Elsewhere
Business Loans	3.305%	6.610%
Non-Profit Organization Loans	2.500%	2.500%
Economic Injury Loans		
Bus. and Small Ag. Co-ops	3.305%	N/A
Non-Profit Organizations	2.500%	N/A
Home Loans	1.750%	3.500%

What are Loan Terms?

The law authorizes loan terms up to a maximum of 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 7-year term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay.

What are the Loan Amount Limits?

- **Business Loans** - The law limits business loans to \$2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss.
- **Economic Injury Disaster Loans (EIDL)** - The law limits EIDLs to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. EIDL assistance is available only to entities and their owners who cannot provide for their own recovery from non-government sources, as determined by the U.S. Small Business Administration.
- **Business Loan Ceiling** - The \$2,000,000 statutory limit for business loans applies to the combination of physical, economic injury, mitigation and refinancing, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.
- **Home Loans** - SBA regulations limit home loans to \$200,000 for the repair or replacement of real estate and \$40,000 to repair or replace personal property. Subject to these maximums, loan amounts cannot exceed the verified uninsured disaster loss.

What Restrictions are there on Loan Eligibility?

- **Uninsured Losses** - Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility.

However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility.

- **Ineligible Property** - Secondary homes, personal pleasure boats, airplanes, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value. Amounts for landscaping, swimming pools, etc., are limited.
- **Noncompliance** - Applicants who have not complied with the terms of previous SBA loans may not be eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA loans.

Note: Loan applicants should check with agencies / organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility.

Is There Help with Funding Mitigation Improvements?

If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage. Examples of improvements include retaining walls, seawalls, sump pumps, etc. Mitigation loan money would be in addition to the amount of the approved loan, but may not exceed 20 percent of total amount of physical damage to real property, including leasehold improvements, and personal property as verified by SBA to a maximum of \$200,000 for home loans. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase.

Is There Help Available for Refinancing?

- SBA can refinance all or part of prior mortgages that are evidenced by a recorded lien, when the applicant (1) does not have credit available elsewhere, (2) has suffered substantial uncompensated disaster damage (40 percent or more of the value of the property or 50% or more of the value of the structure), and (3) intends to repair the damage.
- Businesses - Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery and equipment, up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.
- Homes - Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, up to the amount of the loan for real estate repair or replacement.

What if I Decide to Relocate?

You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA representative can provide you with more details on your specific situation.

Are There Insurance Requirements for Loans?

To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance. SBA requires that flood insurance coverage be the lesser of 1) the total of the disaster loan, 2) the insurable value of the property, or 3) the maximum insurance available.

For more information, contact SBA's Disaster Assistance Customer Service Center by calling (800) 659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA's Web site at <https://www.sba.gov/disaster>. Deaf and hard-of-hearing individuals may call (800) 877-8339. Applicants may also apply online using the Electronic Loan Application (ELA) via SBA's secure Web site at <https://disasterloan.sba.gov/ela>.



Claim Reporting Checklist

Key Things to Have Ready

Below is the information you need to have ready when reporting a claim to TWIA. Call us at [800-788-8247](tel:800-788-8247), or visit [Claims Center](#) to file online.

- Your TWIA policy number
- What caused your damage (e.g., Wind, hail, or both)
- The details and a brief description of what caused the damage
- The best contact information for reaching you
- Any documentation or photographs of the damage

If we have no phone service, you may also submit a windstorm claim at TWIA.ORG or call 512-899-4900.

If you have a windstorm included in your Farmers policy and are unable to get a hold of the agency call 1-800-435-7764.

If you have a flood loss and are unable to get a hold of the Agency call 1-800-759-8659 or online at MYFLOOD.COM.

Business Resources

BBVA:

BBVA Compass Foundation to donate \$250,000 to aid recovery efforts in Texas, will raise up to \$250,000 more.

- **Affected areas:** Funds will help recovery efforts in the more than 50 counties throughout Texas that have been designated disaster areas
- **Focused efforts:** The donations are designed to support overall response and relief efforts, including shelters' meals and social services, among other needs

BBVA Compass, whose holding company is headquartered in Houston and which has a significant presence in the city, announced today that its foundation will donate \$250,000 to the American Red Cross and the Hurricane Harvey Relief Fund to aid disaster recovery efforts in Texas. The bank also plans to raise, online and at its branches, up to \$250,000 in employee and customer contributions to the two organizations for a total contribution of up to \$500,000. The funds are designed to assist rebuilding efforts in the 54 counties that are now on the [Governor's State Disaster Declaration](#).

BBVA Compass also plans to make limited-time offers to consumers and small business clients to assist as they rebuild. Details will be available soon at branches and by calling (800) 266-7277.

BBVA Compass rolls out special programs, offers for Texas flood victims.

- **Limited-time offers:** Special discounts and programs will be available to consumers, small business clients and employees
- **ATM fees:** For the time being, customers will pay no fee for non-BBVA Compass ATMs in affected areas, and non-customers will be able to use BBVA Compass ATMs at no charge
- **Donation:** The news comes a day after the bank announced it was donating \$250,000 to relief organizations, and would raise up to \$250,000 more from employees, customers

BBVA Compass announced Tuesday that it will offer payment-deferral programs for flood victims in Texas as well as a robust suite of discounted loans and lines of credit to help the families and businesses affected by Hurricane Harvey rebuild their lives.

BBVA Compass is making the limited-time offers — among them special loan and payment deferral programs, waived late fees and penalty-free CD withdrawals — available to consumer and small business clients in the 58 counties declared a state of disaster by Texas

Gov. Greg Abbott. For the time being, it also is waiving all ATM fees in those areas: Its own customers will pay no fees to BBVA Compass if they use non-BBVA Compass ATMs, and non-customers will be able to use BBVA Compass ATMs at no charge from BBVA Compass.

The special offers:

Details on the numerous special programs are available at the bank's branches or by calling (800) 266-7277. The offers include:

- Deferred payments on existing consumer and small business loans and credit cards
- Waived late fees
- Waived ATM fees for customers and non-customers in affected areas
- Discounted rates on home equity loans and lines of credit
- Discounted rates on construction and renovation loans
- Discounted rates on auto loans
- Penalty-free CD withdrawals, for withdrawals made after the first seven days of account origination
- Special rates and terms on consumer and small business loans

Applications for the limited-time offers may be submitted through Dec. 31, 2017, unless otherwise stated. All loans and lines of credit are subject to approval, including credit approval.

Health Information

Diabetes:

American Diabetes Association:

For individuals with diabetes natural disasters can cause disruptions in care and make it difficult to manage one's disease. I wanted to share some resources for your constituents with diabetes who have been impacted by this storm. The Association has added a [Hurricane Harvey Resources Page](#) on our website, which includes diabetes related tips and resources for evacuees and first responders. This page will also include updated information on the delivery of diabetes supplies.

Last night, the Association, in partnership with JDRF and Insulin for Life, announced in a [press release](#) that we have secured and shipped over 3,750 pounds of donated diabetes supplies to Southeast Texas. Five pallets, each of which includes 200,000 syringes, 50,000 pen needles and 20,000 alcohol pads, have been sent to the Houston area. Included with each pallet are separate packages containing dozens of blood glucose meters along with thousands of glucose test strips and lancets, which will allow an individual to test his or her blood glucose three times per day for nearly two months. More than 25,000 units of analogue and human insulins, in both vial and pen forms, will also be delivered for each pallet, pending safe delivery and temperature control conditions at the locations.

One pallet will be for immediate distribution for evacuees at the George R. Brown Convention Center in Houston. The second pallet will be distributed by Sen. Larry Taylor's office to the Galveston communities of Clear Creek, Friendswood, League City and Victory Lakes. Two pallets are being delivered to the Harris County Health Department. And the fifth pallet is going to the City of Corpus Christi Health Department. If there are other areas of need in Texas where evacuees with diabetes need access to these supplies, please let us know so we can pass this message onto to our partners and staff in Texas.

The Association has also extended our call center hours to assist those in need. Those with diabetes affected by the storm can call 1-800-DIABETES for assistance.

Here are the extend phone hours:

- 8:00 a.m. ET to 10:00 p.m. ET, Tuesday, August 29 through Friday, September 1; and
- 10:00 a.m. ET to 4:00 p.m. ET on Saturday, September 2

Novo Nordisk Inc. (NNI):

NNI is working with long-time disaster relief partner, AmeriCares, for product donations to non-profit organizations. All inquiries from non-profit organizations should be directed to AmeriCares via 800-486-HELP. Of all the things SE Texas is confronting now, we want to make sure getting insulin to people with diabetes is one less worry.

*As this is obviously evolving we may be providing our needles for injecting the insulin as well as our other medicines (clotting factors for hemophilia and other bleeding disorders; human growth hormone; other non-insulin diabetes medicines). Details to follow.

CDC Environmental Health Media Toolkit - Floods

<https://www.cdc.gov/nceh/toolkits/floods/default.html>

CDC Environmental Health Media Toolkit - Hurricanes

<https://www.cdc.gov/nceh/toolkits/hurricanes/>

NPHIC Flooding Communication Resources

<https://www.nphic.org/toolkits/flooding>

NPHIC Carbon Monoxide Communication Resources

<https://www.nphic.org/toolkits/carbon-monoxide>

Avoiding Scams

Red Flags

To avoid unscrupulous contractors or outright scam artists, watch out for:

- Unsolicited phone calls or visits.
 - Be wary of people who appear at your door without an appointment and claim to offer disaster relief. Be especially wary of repair people who offer a bargain price, claiming that they're "doing a job in the neighborhood and have leftover materials."
- Fake officials.
 - Scammers may try to impersonate government officials and claim they need to see your bank account, credit card, or Social Security number. This is a ploy to use your personal information for identity and credit card theft. Always ask to see their identification. Government officials must carry proper identification with their name and photograph.
- Credentials that can't be easily checked.
 - A contractor whose address can't be verified, who uses only a post office box, or who has only an answering service and no listing in the telephone book should set your fraud alarm buzzing. That also applies to contractors who aren't affiliated with any recognized trade association, who tell you they "left at home" their state and local permits and licenses, or whose name on the license doesn't match the name on the contractor's business card or truck. Check with your local Better Business Bureau to see whether they're members or have had any complaints listed against them. Use only those repair people who can – and will – provide references for similar jobs in your area.
- Price-busting promises.
 - Don't trust someone who promises a hefty discount but won't tell you the total cost of the job. The same advice applies for a contractor who promises a sizable drop in price in return for using your home as a "demo."
- Scare tactics.
 - Scammers often use high-pressure sales tactics or threaten to rescind a special price if you don't sign on the spot. Another typical scam is to try to scare you into signing a contract by claiming that your house puts you in peril, saying, for example, "Your electrical wiring could start a fire if it isn't replaced before the next rainstorm."

Even if your home needs urgent repairs, take the time to find a reputable contractor and insist on a written contract. Remember that you have the right to cancel a contract within three days if you signed it in your home or at a seller's temporary location, such as hotel or motel room, convention center, or restaurant. Protect yourself further by paying by check or credit card – never cash – and by never making full payment until all the work has been completed to your satisfaction.

These steps may delay your recovery from a disaster, but they will help protect you from being scammed.

How to Help

How to volunteer if you're an individual:

If you're involved with a volunteer organization that would like to help, contact the city call center at 361-826-2489 from 7 a.m. to 7 p.m.

Your information will be shared with Corpus Christi, Rockport, Port Aransas, Aransas Pass and other neighboring communities in need of help.

County Emergency Managers

Aransas:
Rick McLester
361-790-0100

Refugio:
Stan Upton
361-526-2820

San Patricio:
William Zagorski
361-587-3560

Nueces:
Christopher Boyce
361-888-0513
Melissa Munguia
361-888-0876

American Red Cross

<http://www.redcross.org/volunteer/become-a-volunteer#step1>

National Voluntary Organizations Active in Disaster

www.nvoad.org

Texas Voluntary Organizations Active in Disaster

txvoad.communityos.org/cms/

Where to Donate Money:

The American Red Cross

<https://www.redcross.org/donate/donation>

Houston Mayor Sylvester Turner's Harvey relief fund

<https://ghcf.org/hurricane-relief/>

Global Giving

<https://www.globalgiving.org/projects/hurricane-harvey-relief-fund/>

United Way of Greater Houston

<https://www.unitedwayhouston.org/flood/flood-donation/>

The Center for Disaster Philanthropy

<https://disasterphilanthropy.networkforgood.com/>

GoFundMe's Hurricane Harvey page

<https://www.gofundme.com/hurricaneharvey>

The Salvation Army

https://give.salvationarmyusa.org/site/Donation2?df_id=27651&mfc_pref=T&27651.donation=form1

Send Relief and Southern Baptist Disaster Relief

<https://missionaries.namb.net/projects/full/hurricane-harvey-response>

Samaritan's Purse

<https://www.samaritanspurse.org/disaster/hurricane-harvey/>

Where to Donate Blood:**The American Red Cross**

<http://www.redcross.org/give-blood>

Carter BloodCare

<http://www.carterbloodcare.org/donate-blood/>

South Texas Blood & Tissue Center

https://www.donatingforlife.org/index.cfm?utm_source=website&utm_medium=locations&utm_campaign=11.23.15-dfl-locations-page-website-find-a-blood-drive-link

Where to Donate Food and Goods:**Veterans Memorial High School**
3750 Cimarron Blvd.

The high school will be collecting items from 9 a.m. to 3 p.m. through Friday. At 3 p.m. each day, a crew of teachers, coaches and parents takes the items to Rockport.

- Mosquito spray
- Heavy duty trash bags
- Batteries
- Flashlights
- Toilet paper

- Water

Church Unlimited
7451 Bay Area Drive.

The church was designated as a donation station on Sunday. It will be open from 9 a.m. to 6 p.m. daily.

- Toiletries are a priority
- Non-perishable food
- Water
- Heavy duty trash bags
- Gallon-sized freezer bags
- Paper towels
- Toilet paper

King High School
5225 Gollihar Road

- Diapers
- Baby formula
- Baby food
- Baby wipes
- Baby shampoo
- Toiletries
- Water
- First aid kits
- H-E-B gift cards and other gift cards.

Ray High School
1002 Texan Trail

The donations will be for families from Aransas Pass and CCISD families in need.

- Trash bags
- Paper towels
- Toilet paper
- School supplies
- Water
- Deodorant
- Toothpaste
- Soap
- Shampoo/conditioner

The UNITED Corpus Christi Chamber of Commerce has been designated as a drop off site for donations of any kind for our neighboring communities. Please feel free to drop of ANY type of donations at our location here at the RTA building downtown, across from City

Hall.

602 N Staples Suite 150
Corpus Christi, TX 7840

If you have any questions, please call 361- 881-1800.

Rockport Specifically:

Rockport-Fulton Hurricane Harvey Relief
3904A Warehouse Row
Austin, TX 78704

***Please ship FEDEX or UPS
TEXAS NON PROFIT CORPORATION- 501c3
EIN 82-2629630

OR if you'd like to donate via Paypal please use the email address below:
rockportfultonrelief@gmail.com

- Flashlights
- Batteries
- Battery operated lanterns
- Socks
- Waterproof Band-Aids
- Athlete's powder
- Industrial trash bags
- Biodegradable wipes
- Rubber gloves
- Rubber boots-M, LG, XLg
- Industrial Paper towels
- Toilet paper
- Ibuprofen
- Tarps
- Zip ties
- Duct tape
- Female Hygiene products
- Toiletries
- Kind Bar
- Peanut Butter
- Beef Jerkies

More resources: [Harvey recovery: How to help Hurricane Harvey victims](#)

BLAKE FARENTHOLD
27TH DISTRICT, TEXAS

DEPUTY WHIP

2331 RAYBURN HOUSE OFFICE BUILDING
WASHINGTON, DC 20515
202-226-7742
202-226-1134

101 NORTH SHORELINE BLVD, SUITE 300
CORPUS CHRISTI, TX 78401
361-884-2222
361-884-2223

5806 NORTH NAVARRO STREET, SUITE 203
VICTORIA, TX 77904
361-894-6446
361-894-6460

COMMITTEES:
TRANSPORTATION AND
INFRASTRUCTURE

OVERSIGHT AND
GOVERNMENT REFORM

JUDICIARY

Congress of the United States
House of Representatives
Washington, DC 20515-4327

Privacy Release Form

Full Name (First, Middle, Last): _____

Permanent Address: _____

City: _____ State: Texas Zip Code: _____

Home Phone: _____ Cell Phone: _____

Date of Birth: _____ Social Security Number: _____

E-Mail: _____

I authorize the agencies indicated below to release information regarding my file to the office of Congressman Blake Farenthold.

- | | | |
|--|--|---|
| <input type="checkbox"/> Dept. of Agriculture | <input type="checkbox"/> Dept. of HUD | <input type="checkbox"/> Dept. of Veterans Affairs |
| <input type="checkbox"/> Dept. of Commerce | <input type="checkbox"/> Dept. of Interior | <input type="checkbox"/> National Archives / Records |
| <input type="checkbox"/> Dept. of Defense | <input type="checkbox"/> Dept. of Justice | <input type="checkbox"/> Office of Personnel Mgmt. |
| <input type="checkbox"/> Dept. of Education | <input type="checkbox"/> Dept. of Labor | <input type="checkbox"/> Social Security Administration |
| <input type="checkbox"/> Dept. of Energy | <input type="checkbox"/> Dept. of State | <input type="checkbox"/> U.S. Postal Service |
| <input type="checkbox"/> Dept. of Health & Human Svcs. | <input type="checkbox"/> Dept. of Transportation | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> Dept. of Homeland Security | <input type="checkbox"/> Dept. of Treasury | _____ |

By signing below, I allow the office of Congressman Blake Farenthold to contact the appropriate agencies, forward my correspondence, discuss the matter, and receive pertinent information from federal agencies. It is my understanding that this form is being used in compliance with the Privacy Act of 1974.

Constituent Signature

Date

Constituent Liaison

Date

Please complete back side of page as well.

Below, please briefly describe the nature of your concern/request and the steps you have already taken to rectify the matter. Also, describe what you would like for the Office of Congressman Farenthold to do regarding the situation:

I DO DO NOT authorize the office of Congressman Blake Farenthold to release information about my case to Third-Party individuals. *If you indicated "DO", you may list up to 2 authorized contacts (ex. Legal Representative, Spouse, Sibling, Child, and Close Friend) below. We will only share information with those listed below if they contact our office. There will be no outgoing contact, under any circumstances, from our staff to Third-Party individuals. At any time, you may provide written notice asking that individuals be removed as authorized contacts on your case.*

Name: _____ Relationship: _____

Name: _____ Relationship: _____

By signing below, you acknowledge that the purpose of our office requiring a copy of your Photo Identification is to verify identity upon completion of this form. You also swear that all information provided to our office, both on this form and verbally, is true and accurate.

Constituent Signature

Date

Constituent Liaison

Date