



BRASHER LAW FIRM PLLC
INJURY & INSURANCE TRIAL LAWYERS

Resources for those affected by Hurricane Harvey

SHELTERS AVAILABLE

As of August 30, 2017

Jefferson County:

Beaumont Civic Center: 701 Main St., Beaumont, TX 77701
Salvation Army: 2350 I-10 Frontage Road, Beaumont, TX 77703
Elks Lodge: 11431 US 90, Beaumont, TX 77713
Carl A. Parker Multipurpose Center at Lamar State College: 1500 Proctor St., Port Arthur, TX 77640
Max Bowl: 3500 Regional Drive, Port Arthur, TX 77642
First Baptist Church: 1900 Magnolia, Port Neches, TX 77651
First Baptist Church: 4000 Grant Ave., Groves, TX 77619
City Hall: 717 Broadway St., Beaumont, TX 77701
Hamshire-Fannett Elementary School: 23395 Burrell-Wingate Road, Beaumont, TX 77705
Hamshire-Fannett High School: 12702 2nd St., Hamshire, TX 77622
Grace Community Church: 22044 Burrell-Wingate Road, Beaumont, TX 77705

Hardin County:

Woodcrest Methodist Church: 1684 Hwy 96 S., Lumberton, TX 77657
Youth Young Adult Fellowship Alliance: 170 Farm to Market Road 418, Silsbee, TX 77656

Orange County:

First United Methodist Church: 11929 Texas 12, Orange, TX 77632
Church of God: 1911 N. 16th St., Orange, TX 77630
Community Christian Church: 3400 MLK Jr. Dr., Orange, TX 77630

Jasper County:

The Nehemiah Family Life Center: 640 Pollard St., Jasper, TX 75951
Central Baptist Church: 801 S. Margaret Ave., Kirbyville, TX 75956
Junction Baptist Church: 23701 US 96, Kirbyville, TX 75956
Buna High School: 711 CR 734, Buna, TX 77612

Chambers County:

East Chambers High School cafeteria: 234 Buccaneer Dr., Winnie, TX 77665
Chambers County Community Center: 225 White Park Road, Wallisville, TX 77597

Houston Area:

Red Cross Shelter at M.O. Campbell Ed Center: 1865 Aldine Bender Rd, Houston, TX 77032
Islamic Center/Masjid Al-Mustafa: 17250 Coventry Park Dr., Houston, TX 77084
Islamic Center/Masjid Al-Sabireen: 610 Brand Lane, Stafford TX 77477
Islamic Center/Masjid Abu-Bakr: 8830 Old Galveston Rd, Houston, TX 77034
Iglesia Bautista del Redentor: 4218 Lang Road, Houston, TX 77092

George R. Brown Convention Center: 1001 Avenida De Las Americas, Houston, TX 77010
Sagemont Park Community Center at 11507 Hughes Road, Houston, TX 77089
Vietnamese Martyrs Church: 10610 Kingspoint Road, Houston, TX 77075
St. Thomas Presbyterian Church: 14100 Memorial Drive, Houston, TX 77079
Toyota Center: 1510 Polk St., Houston, TX 77002
NRG Center: 1 NRG Park, Houston, TX 77054
Lakewood Church: 3700 Southwest Freeway, Houston, TX 77027
Gallery Furniture: 6006 N. Freeway, Houston, TX
Gallery Furniture: 7227 W. Grand Parkway S., Richmond, TX

Katy Area:

Morton Ranch: 21000 Franz Road, Katy, TX 77449
Cinco Ranch High School: 23440 Cinco Ranch Blvd., Katy, TX 77494

Friendswood Area:

City Activities Building: 416 Morningside Dr., Friendswood, TX

Bastrop Area:

First United Methodist Church: 1201 Main St., Bastrop City, TX

Brazoria County:

Angleton ISD: 1900 N. Downing, Angleton, TX
Living Stone Church: 1401 Victory Lane, Alvin, TX

NONPROFITS AVAILABLE TO HELP

- American Red Cross (Houston): 713-526-8300
- American Red Cross (Beaumont): 409-832-1644
- American Red Cross (Corpus Christi): 361-887-9991
- American Red Cross (Tyler): 903-581-7981
- American Red Cross (Longview): 903-753-2091
- Houston Food Bank Helpline: 832-369-9390
- Call 2-1-1
- SNAP Card (Food Stamps): Call the Lonestar helpdesk at 1-800-777-7328
- For lost pets, call 480-344-7760 or www.petfinder.com

LOST DOCUMENTS:

- Birth & Death Certificates: Call (888-963-7111) or go online: <https://www.dshs.state.tx.us/vs/default.shtm>
- Medicare Cards: Call (800-772-1213) or go online: www.socialsecurity.gov/medicarecard/
- Passport: Call (877-487-2778) or go online: <https://travel.state.gov/content/passports/en/passports/lost-stolen.html>
- Marriage Certificate: Call (888-963-7111) or go online: <http://www.dshs.state.tx.us/vs/default.shtm>
- Social Security Card: Call (800-772-1213) or go online: <https://www.ssa.gov/ssnumber/>
- Driver's License: Call (512-424-2600) or go online: <https://www.txdps.state.tx.us/DriverLicense/replace.htm>
- Vehicle Titles: Call (888-368-4689) or go online: <http://txdmv.gov/motorists/buying-or-selling-a-vehicle/get-a-copy-of-your-title>
- Military Records: Call (866-272-6272) or go online: <https://www.archives.gov/veterans/military-service-records>
- Green Card: Call (800-375-5283) or go online: <https://www.uscis.gov/green-card/after-green-card-granted/replace-green-card>
- Credit Cards: Call your bank. Here are some of the most popular ones:
 - AMEX: 1-800-992-3404
 - Discover: 1-800-347-2683
 - Master Card: 1-800-627-8372
 - Visa: 1-800-847-2911
- Insurance Documents: Contact your local insurance agent.

FEMA ASSISTANCE FOR UN-INSURED

Even if you do not have flood insurance but your property sustained flood damage, you may qualify for federal assistance through FEMA's individual assistance.

FEMA has declared Hurricane Harvey a major disaster and has designated the following counties wherein it will help with individual assistance, if you qualify: Aransas, Bee, Brazoria, Calhoun, Chambers, Colorado, Fayette, Fort Bend, Galveston, Goliad, Hardin, Harris, Jackson, Jasper, Jefferson, Kleberg, Liberty, Matagorda, Montgomery, Newton, Nueces, Orange, Refugio, Sabine, San Jacinto, San Patricio, Victoria, Waller, Wharton

To apply for individual assistance, go here:

<https://www.disasterassistance.gov/>

You can also call FEMA (if you're unable to apply online) at: 1-800-621-3362

The application deadline is November 30, 2017.

After you apply, FEMA will conduct an inspection. You will need the following documents (proof of ownership - deed, tax record, mortgage payment, or insurance policy for the address).

U.S. SMALL BUSINESS ADMINISTRATION LOANS

The United States Small Business Administration (SBA) provides low-interest disaster loans to business, private non-profit groups, homeowners, and renters. You can apply here:

<https://disasterloan.sba.gov/ela/Account/Login?ReturnUrl=%2Fela%2FLoanApplication%2FStartApplication>

In Jackson County, there will be a Jackson County Mobile Registration Intake Center beginning August 31, 2017 at 12pm, located at the Jackson County Memorial Library Parking Lot (411 N. Wells St., Edna, TX 77957).

The current counties are included in SBA's physical damage loan assistance program as of 8/25/2017: Colorado, Fayette, Hardin, Jasper, Jefferson, Montgomery, Newton, Orange, Sabine, San Jacinto, and Waller.

You can also call SBA's Disaster Assistance at: (800) 659-2955.

The application deadline for physical damage applications is October 24, 2017.

HOW TO FILE AN INSURANCE CLAIM:

FLOOD:

If you have flood insurance on your house, it is most likely covered under the National Flood Insurance Program issued by FEMA and written by another carrier (such as State Farm, Allstate, Farmers, etc...). There are certain deadlines that you have to meet and certain requirements you must following in filing your claim.

First, you should call or send a written notice of your claim with your insurance agent or insurance company directly as soon as possible to start the claim process.

If you evacuated from your home, when you return, take pictures of the damage. Ask your insurance company before beginning to remove any debris in your home. Your insurance company will ask you take stock of the contents that were damaged. You will need to know approximate value of the contents (and if you don't have receipts, will need to do comparison analysis for similar or same products online), age of the items, and condition they were in prior to loss (for example, with furniture items, were there any scratches or marks on it beforehand). You may also have coverage available for additional living expenses if you are displaced from your home or cannot live at home during the course of repairs. If that is the case, keep all receipts you incur during this time period - food, lodging, fuel, clothing, etc...

It is not your job to know every damage in your house. That is the insurance adjuster's job. It is your job to give a summary of what is damaged in your house. Go room by room and look for ceiling leaks, water lines on the wall, etc...

Your insurance company may recommend a mitigation/remediation company like ServPro to handle the cleanup aspect of your claim. Do your own research and see what the best mitigation/remediation company in your area is. **You are under NO obligation to use the one(s) recommended by your insurance company.** There are other companies out there that may be more competitive. Read reviews online of the company before choosing one. Read carefully all documents that these companies hand you. You might be signing a contract that gives away your right to fight them if something were to go wrong.

You will need to complete and submit a proof of loss. Usually you have 60 days to do so. FEMA may extend this, but unless that is in a FEMA directive / bulletin, or given to you in writing, you will need to complete this BEFORE you will be paid anything. Do not just accept whatever adjustment the adjuster gives you. Talk to local contractors and estimators in your area and see if this was a fair adjustment of your damages. Many contractors are happy to do free consultations or low-priced consultations.

WIND:

As you return to your area of residence, be careful around downed trees and power lines. Hold off on clearing that debris until your local authorities confirm the status of the power lines, and until you make a claim with the insurance company. Take pictures of the damage.

When you are walking your property, look for shingles in the yard and other signs of wind damage. Do not move them. Take pictures of where the shingles are in relation to the property and report that to your insurance company.

Notify your insurance agent and your insurance company as soon as you learn of the damage. It is preferable if you give written notice, instead of just calling them. If there are shingles down, look for spots on the roof where you can see the decking or the paper under the shingles. In those areas, water will have entered your property. If you have a ladder, and are comfortable climbing, take pictures of the slopes of your roof looking for misplaced shingles, torn shingles, and photograph the gutters to show the debris and roofing materials that were blown there.

If you have damage to items outside your home - play sets, furniture, grills, pool, etc. - take pictures of those as well.

Inside your home, walk the home looking at each room. Your nose can guide you to walls where water has intruded. Water works to the ground from the top in the easiest possible path. If your roof sustained wind damage, water will enter and travel down the walls. Look for swollen sheetrock seams, water stains on the ceiling, discoloration, or bubbling. Photograph the damage you find.

Take stock of your personal belongings that were damaged. Before you throw anything out, photograph the personal property that was damaged. It could be shoes, clothes, bedding, furniture, heirlooms, etc. You will want to make a list of these items but for sure photograph the condition of the

belongings as you inspect. Your insurance company may ask you for a list of contents with their approximate value and age of the items. As you start going through your damaged items, start thinking about this and making this list. It's easier to document what was damaged if it's right in front of you.

For expenses you incurred while having to leave your house, please try to keep all receipts (food, fuel, lodging, etc...). Your policy may have additional living expenses benefits available to you. It is important to have this information to recover these benefits.

Your insurance company has a duty to investigate your loss. Your role is to provide information to them and share with them what you saw. But they are not expected to limit their investigation to just what you tell them - a good adjuster will use his or her experience to track all the storm-related damage, and advise you of all of your options / coverages under your policy.

Your insurance company also has to complete the investigation within certain deadlines and have a limited time to (1) ask for more information, (2) ask for extra time to complete their investigation, and finally to (3) accept or reject your claim. If parts of your claim are rejected for "coverage" issues, those reasons must be in writing.

You do not have to accept the first adjustment. Over and over we find that insurance companies find "more coverage" after you press them on the first adjustment - like it is some sort of negotiation. It shouldn't be. But, if you are unhappy at any stage along the way, phone in and note your dissatisfaction. Be polite but firm.