
HURRICANE HARVEY – IMMEDIATE ASSISTANCE PROGRAM

September 15, 2017

Q. Is the Red Cross providing financial assistance in Texas to help people affected by Hurricane Harvey?

- A.** Yes. Thanks to our generous donors, the Red Cross is providing \$400 in financial assistance to qualified Texas households that were severely impacted by Harvey and need help taking care of emergency needs.

The Red Cross plans to restart the application process on Thursday, September 21. Registration will remain open through October 10.

On September 21, the Red Cross plans to launch a single website where qualified households from 39 Texas counties that were severely impacted by Harvey can apply for \$400. The website is expected to have sufficient capacity to handle all registrations; applications will not be accepted through any other website or phone number.

Q. I heard the system crashed and you stopped helping people, what happened?

- A.** In the first day of this effort on September 11, we provided \$45 million in financial assistance to more than 100,000 qualified households who needed immediate help. This unprecedented demand challenged our IT infrastructure and caused us to temporarily suspend service.

We understand this has been frustrating and we apologize for the problems these issues have caused. It is a temporary setback and the Red Cross is fully committed to providing financial support to help meet the needs of those most impacted by Hurricane Harvey. Right now, the Red Cross is working to strengthen our IT infrastructure and amend our operating procedures so that when we reopen the application system, the process is as smooth as possible.

Q. How and when can people apply for financial assistance from the Red Cross?

- A.** We plan to restart the application process on Thursday, September 21, and registration will remain open through October 10.

Q. I applied, but didn't receive a confirmation code. Do I need to start over?

- A.** No. The Red Cross is processing registrations for pending applicants whose registrations were not completed when the system became overwhelmed. For example, because of the system overload, some applicants did not receive reference codes or were unable to select payment methods. We are working to resolve those registrations within the next few days. Qualified applicants will receive a text or email with instructions for completing the process.

We understand this has been frustrating and apologize for the confusion. It is a temporary setback and the Red Cross is fully committed to providing financial support to help meet the needs of those most impacted by Hurricane Harvey.

Q. Who is eligible for the Red Cross immediate assistance program?

- A.** Our assistance is available for qualified households severely impacted with a pre-disaster address across the following 39 Texas counties: Aransas, Austin, Bastrop, Bee, Brazoria, Calhoun, Chambers, Colorado, DeWitt, Fayette, Fort Bend, Galveston, Goliad, Gonzalez, Hardin, Harris, Jackson, Jasper, Jefferson, Karnes, Kleberg, Lavaca, Lee, Liberty, Matagorda, Montgomery, Newton, Nueces, Orange, Polk, Refugio, Sabine, San Jacinto, San Patricio, Tyler, Victoria, Walker, Waller and Wharton.

If qualified, applicants will be eligible for \$400 per household to support emergency needs. This assistance will be made available using several methods, including Zelle (electronic funds transfer to participating banks), MoneyGram, Walmart or PayPal.

Regardless of whether a household qualifies for immediate assistance, other forms of Red Cross support will still be available for everyone affected. This support includes sheltering, cleaning supplies, food, health and mental health support, and spiritual care.

All Red Cross services, including financial assistance, are available to whoever needs it regardless of nationality, race, sexual orientation, religious beliefs, class or political opinions. The Red Cross is a charity, not a government agency, and people do not need to be American citizens to receive our assistance.

Q. I was denied, but I think it was a mistake. Who can I talk to about my application?

- A.** If you would like to speak to someone about your application, please call 1-800-RED-CROSS.

Q. I was denied. Can the Red Cross still help me?

- A.** Regardless of whether a household qualifies for immediate assistance, other forms of Red Cross support will still be made available. This support includes sheltering, cleaning supplies, food, health and mental health support, spiritual care, and more.

Q. Will applying for Red Cross assistance affect any help I am eligible for from FEMA?

- A.** No, receiving financial support from the Red Cross will not affect your eligibility for FEMA assistance.

Q. If I received help from the FEMA critical needs assistance program, am I still qualified for RC assistance?

- A.** Yes.

Q: How many people are you giving cash to?

- A:** The Red Cross is prepared to provide immediate assistance to hundreds of thousands of qualified households severely impacted by Harvey and in need of emergency support. We will be accepting applications through October 10.

Q. Why have you waited so long to give out the money?

- A. Immediately after a disaster, the Red Cross focuses first on providing safe shelter, meals, and relief supplies to meet the emergency needs of a large number of people. Now we are entering the recovery phase of the disaster, when we typically provide additional support, including limited financial assistance, to those who qualify.

Q. Will the Red Cross provide financial assistance to people affected by Hurricane Irma?

- A. The Red Cross is focused on our emergency relief efforts for those affected by Hurricane Irma now. It's too early to know what types of assistance we will provide to help families recover. We're still evaluating the needs in Florida and the amount of donations that we will receive for Irma. The Red Cross is providing shelter, food, relief supplies, health and mental health support, spiritual care, and more.

Q. Is the Red Cross providing financial assistance in Louisiana to help people affected by Hurricane Harvey?

- A. In Louisiana, the Red Cross has initiated our casework and recovery planning to those households directly impacted, which are far fewer in number than those in Texas. This assistance is comparable to that provided in Texas and augments financial assistance with referrals and recovery planning, recognizing the absence of a federal declaration in those parishes.

In the coming weeks, the Red Cross will be working alongside our community and VOAD partners to initiate long-term recovery services, which will focus on individuals and families with major damage or destroyed homes. These long-term recovery services will be available to the people in both Texas and Louisiana affected by Hurricane Harvey.

Casework means talking with people individually, providing them an opportunity to share their needs with a trained caseworker who coordinates follow-up services. Red Cross caseworkers can help people create recovery plans, navigate paperwork and locate help from other agencies. Red Cross casework assistance could include connecting people with existing social service programs in their local community, helping them fill out forms and paperwork for assistance or insurance claims, getting them counseling, identifying child care resources, helping to locate new housing, or providing a connection to legal assistance if they are dealing with a landlord or contractor. In some cases, the Red Cross may also provide financial assistance.

Q. Will the Red Cross still provide casework or additional financial assistance for households later?

- A. While our immediate focus is on getting emergency assistance into the hands of the families that need it most, we are also working alongside community and government partners to develop longer-term plans.

Each community and each affected family will have different needs throughout their recovery, requiring different support to meet those needs. In the coming weeks, the Red Cross will be working alongside our community partners to initiate long-term recovery services, which will focus on people with major damage or destroyed homes. These services will be available in those Texas counties and Louisiana parishes impacted by Hurricane Harvey.

The Red Cross also works with government and nonprofit partners to help develop coordinated community recovery plans and strategies. In some situations, the Red Cross may give grants to partner organizations for specialized activities such as mold remediation. Our recovery support could also include preparedness activities, so people and communities are ready for the next emergency.

Q. Why don't you give financial assistance to everyone?

- A.** Our focus right now is to deliver the funds generously donated by the public to those people most severely affected by Hurricane Harvey. In the coming weeks, the Red Cross will be working alongside our community partners to initiate long-term recovery services which will focus on those individuals and families most severely impacted. We plan to have these long-term recovery services available in those Texas counties and Louisiana parishes impacted by Hurricane Harvey.

It takes a large network of people and organizations to ensure that communities and individuals receive the help they need during and after a disaster. The Red Cross is one member of a broader disaster response community that includes local, state and federal entities. While the Red Cross can't meet every need, we will work with our partners to ensure that we do our part to keep people safe and comfortable during trying times.

Q. Do you think it is right to give donor money to undocumented people?

- A.** During a humanitarian emergency, the Red Cross delivers help to whoever needs it, regardless of citizenship status. All Red Cross services, including financial assistance, are available to whoever needs them, regardless of nationality, race, sexual orientation, religious beliefs, class or political opinions. The Red Cross is a charity, not a government agency, and people do not need to be American citizens to receive our assistance.

Q. Do you really think \$400 is enough to help a household?

- A.** Red Cross financial support is intended to be a bridge to cover emergency needs until those affected by this disaster can access other resources such as insurance, community services or other forms of federal, state and local disaster assistance. People have a variety of needs, and the Red Cross cannot meet them all. But we do work very closely with both our government and community partners to ensure that we help people with emergency cash when they need it most.

It's important to remember that the Red Cross is not a government agency and our response and recovery efforts depend on the generous donations of the public. The

Red Cross does not have the scale of resources of government.

Q. What is the \$400 per household based on? Did you decide on \$400 per household based on the amount of financial donations you have received for this disaster?

A. This amount was based on the number of households severely affected by Harvey as well as the amount of donations we raised.

Q. How much of your total budget is dedicated to financial assistance? Where is the rest of the money going?

A. Currently, the Red Cross is working with government and community partners to assess what people need and how we can help. While it may be some time before we can provide a cost breakout, based on current projections, we do anticipate that the bulk of our expenses will be related to food, shelter and relief supplies in addition to this and other financial assistance.

Q. How will this program be audited to ensure there is no fraud?

A. The Red Cross has a zero-tolerance policy when it comes to fraud and aggressively pursues fraudulent activities. If you are aware of fraud, please contact your local law enforcement or the Red Cross at disasterfraud@redcross.org, or the Red Cross Concern Connection Line toll free, at 1-888-309-9679.

The Red Cross strives to eliminate fraud by having several control points around financial assistance. In providing financial assistance in Texas, an applicant's address and identity will be digitally screened to verify that people qualify for assistance. While we cannot guarantee no fraud will occur, we believe we have robust controls and safeguards in place, and will continually monitor the system for fraudulent activity.

Q. How does the Red Cross define “severely impacted” households?

A. Our program is designed to provide emergency financial assistance to those impacted by Hurricane Harvey in communities where homes were most severely damaged, residents displaced and life-sustaining services disrupted.

Hurricane Harvey – IMMEDIATE ASSISTANCE PROGRAM – Talking Points – September 15, 2017

As we continue to provide food, shelter and comfort for those affected by Hurricane Harvey, the American Red Cross is delivering financial assistance to people who need it most.

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We understand this has been frustrating and we apologize for the problems these issues have caused. It is a temporary setback and the Red Cross is fully committed to providing financial support to help meet the needs of those most impacted by Hurricane Harvey.

- Right now, the Red Cross is working to strengthen our IT infrastructure and amend our operating procedures so that when we reopen the application system, the process is as smooth as possible.

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- We expect the website to have sufficient capacity to handle all registrations; applications will not be accepted through any other website or phone number.
- The Red Cross is processing registrations for pending applicants whose registrations were not completed when the system became overloaded. For example, because of the system overload, some applicants did not receive reference codes or were unable to select payment methods. We are working to resolve those registrations within the next few days. Qualified applicants will receive a text or email with instructions for completing the process.
- The Red Cross has a zero-tolerance policy when it comes to fraud and aggressively pursues fraudulent activities. If you are aware of fraud, please contact your local law enforcement or the Red Cross at disasterfraud@redcross.org, or the Red Cross Concern Connection Line toll free, at 1-888-309-9679.

The Red Cross is prepared to provide financial assistance to hundreds of thousands of households.

- This assistance will allow people to make their own decisions about meeting their immediate needs, and is in addition to other Red Cross emergency relief.
- Spending these funds locally will also support Texas communities as they begin recovering from the enormous economic losses inflicted by Harvey.
- The Red Cross is a charity, not a government agency, and people do not need to be American citizens to receive our assistance.