



GOVERNOR GREG ABBOTT

March 9, 2016

The Honorable Barack Obama  
President of the United States  
The White House  
1600 Pennsylvania Avenue, NW  
Washington, D. C. 20500

Dear Mr. President:

Under the provisions of Section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, 42 U.S.C. § 5 121-5207 (Stafford Act), and implemented by 44 CFR § 206.36, Individual Assistance, on behalf of the survivors of Collin, Dallas, Ellis, Franklin, Rockwall and Van Zandt counties, I request that you reconsider your denial of Individual Assistance for the State of Texas based on the Individual Assistance factors below.

Since May of 2015, the State of Texas has experienced a continuing pattern of destructive storms, severe flooding and tornadoes, resulting in multiple fatalities and severe damage to hundreds of homes and businesses. In eight months, Texas has endured a major wildfire eligible for a Fire Management Assistance Grant and three federally declared disasters. Of the 254 counties in Texas, 136 counties have been declared in one of these three major disaster declarations. Of those 136 counties, 27 of them have been declared in two or more of these disasters. The population of these counties under the three declarations is over 19.5 million people, or 71 percent of the total population of Texas. 19.5 million is greater than the populations of 48 states. It has been a difficult year. The assistance received as a result of these earlier federal disasters has been vital, but many of the same communities are still in the recovery process from these earlier disasters, and assistance is still needed.

The following table shows the original number of major and destroyed homes (1,077) from the Major Disaster Declaration Request from January 26, 2016. ***Since that letter, additional major and destroyed homes were added to the original numbers from the previous request, increasing the total of major and destroyed homes to 1,344.***

**Updated Residential Impacts**

|   | <b>Destroyed</b> | <b>Major</b> | <b>Minor</b> | <b>Affected</b> | <b>Uninsured</b> |
|---|------------------|--------------|--------------|-----------------|------------------|
| Joint PDAs in Dallas, Collin, Ellis, Franklin, Rockwall and Van Zandt Counties (state, federal and local)** | 713              | 364          | 260          | 1,005           |                  |
| City of Glenn Heights   | 22               | 14           |              |                 | 7                |
| Survey  | 188              | 43           |              |                 | 60               |
| <b>Totals</b>   | <b>923</b>       | <b>421</b>   |              |                 |                  |
| <b>Total of Major and Destroyed Homes:</b>  |                  |              |              |                 | <b>1,344</b>     |

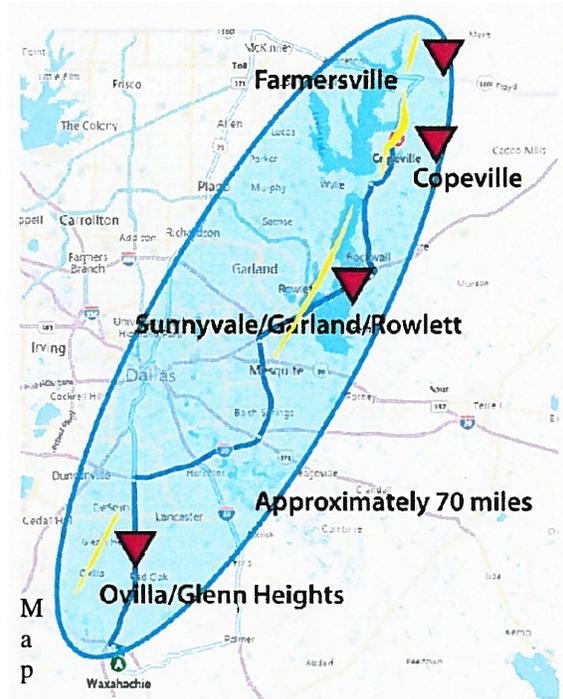
The joint PDAs submitted with the original disaster declaration request totaled 1,077 major and destroyed homes. Additional information collected after the request has found more homes that were damaged or destroyed. The City of Glenn Heights provided additional information that was accepted by FEMA Region 6 which totaled an additional 22 homes destroyed and 14 with major damage. Survey information came from data collected in late February showing 188 homes destroyed and 43 with major damage. The updated total of major and destroyed homes is 1,344.

In addition, Collin County reported a total of 171 damaged homes based on an appraisal district assessment. The PDA had a total of 107 homes so that is an additional 64 homes with an unknown category of damage. In the two previous Texas disasters, FEMA Individuals and Households Program-eligible applicants were 60 percent and 75 percent more than the damage assessments. It is important to note that there are many more survivors eligible for assistance than what the PDA covers.

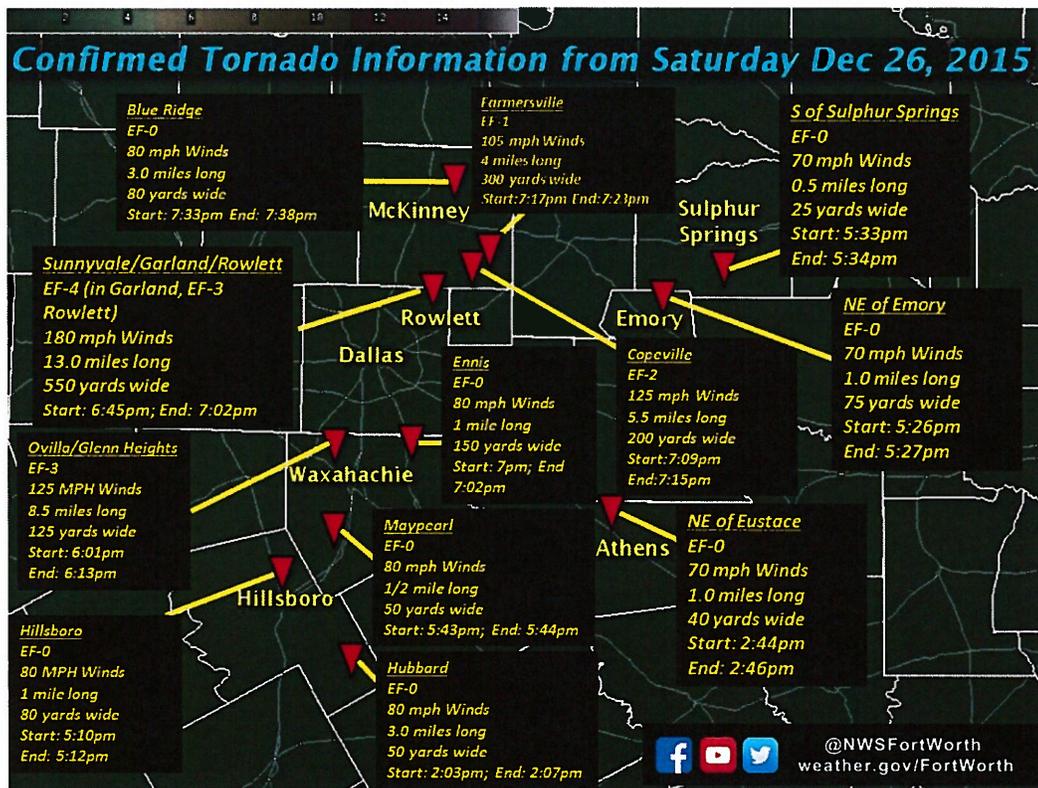
**Concentration of damages**

In the early evening hours of December 26, 2015, a dangerous weather system moved over north Texas to produce one of the most devastating and deadly winter tornado outbreaks in Texas history. Several supercell thunderstorms produced 12 confirmed tornadoes across north Texas, with the most significant damage affecting high-population areas of Dallas, Rockwall, Collin and Ellis counties.

The storm system that tore through Texas produced tornadoes that reached EF-4 classification with winds climbing to over 175 miles per hour. Plainly explained, winds at this speed cause “extreme damage,” which causes well-constructed and whole frame houses to be completely leveled, with cars and other large objects acting as missiles, destroying anything in their path. The tornado produced a horrific path of damage for approximately 13 miles across Dallas and Rockwall counties. The violent storms also cut an approximately 70-mile trail from Faith Lane in Waxahachie across two lakes and past Copeville, leaving behind catastrophic damage.



Map of tornado tracks covering a 70-mile area



Map of confirmed tornadoes on December 26, 2015

The largest concentrations of damages were in the cities of Rowlett and Garland. The Preliminary Damage Assessments (PDAs) found 849 homes major or destroyed (detailed numbers in chart below). There are still large piles of debris and pieces of people's homes scattered throughout the debris as a constant reminder of the traumatic nature of the disaster.

| City    | Damaged Homes | Major | Destroyed |
|---------|---------------|-------|-----------|
| Rowlett | 1,296         | 234   | 279       |
| Garland | 484           | 73    | 263       |

In addition, there are 197 businesses with confirmed damages of more than \$4.95 million and eight non-profit organizations that suffered estimated damages of more than \$800,000.

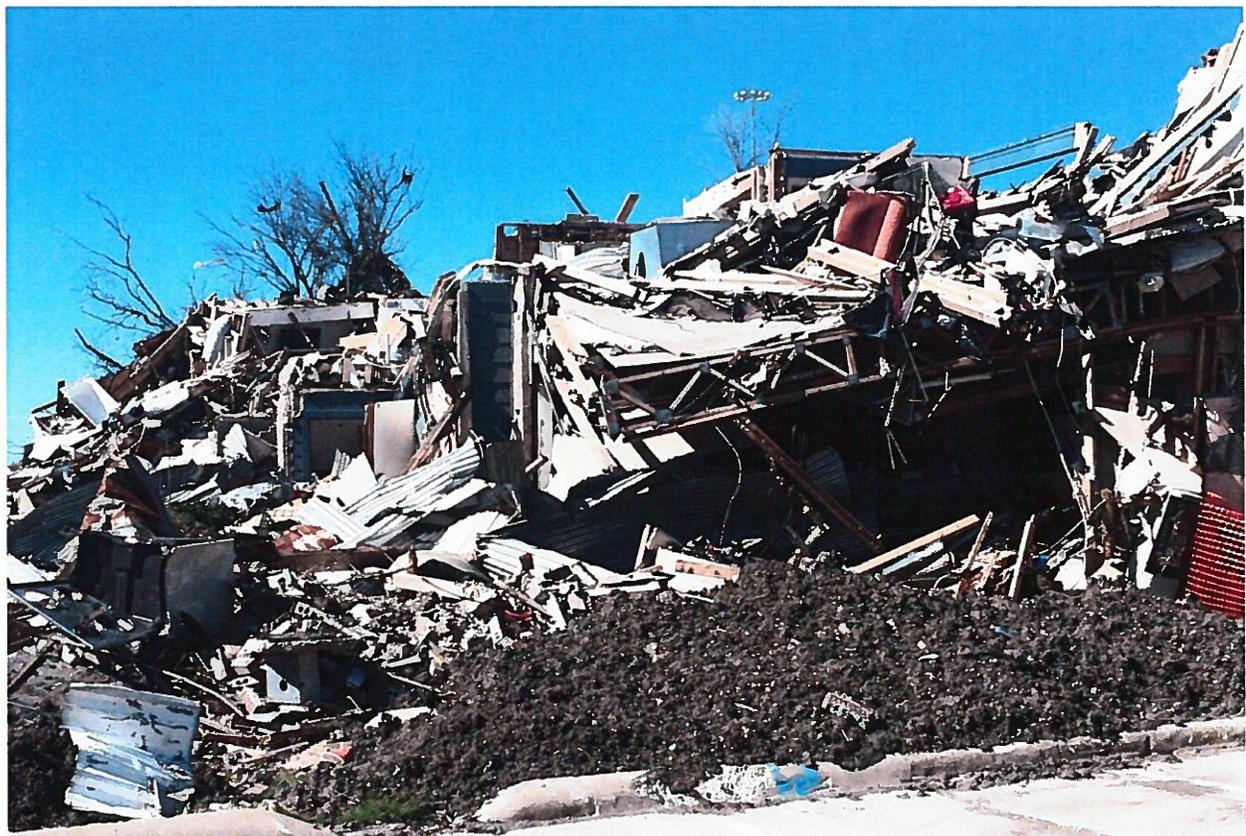


Photo of debris taken Friday, **March 4, 2016**

## Trauma

Over two months later, normal daily activities and the sounds of children playing are still gone. Neighborhoods still look like war zones. This storm produced tornadoes that battered northeast Texas the day after Christmas, killing 12 people, including an infant, and injuring over 500. Eight of the 12 total fatalities occurred near the intersection of Interstate 30 and the President George Bush Turnpike near Dallas, where multiple cars became caught in the severe weather and plunged 17 feet from a bridge. In Copeville, one woman lost her husband and her home to the tornado and suffered numerous injuries causing over \$400,000 in medical bills. The storms blew roofs from homes, destroyed vehicles, damaged churches, took out power lines and trees, caused natural gas lines to burst and destroyed entire neighborhoods. Over 70 families remain in shelters and hotels.

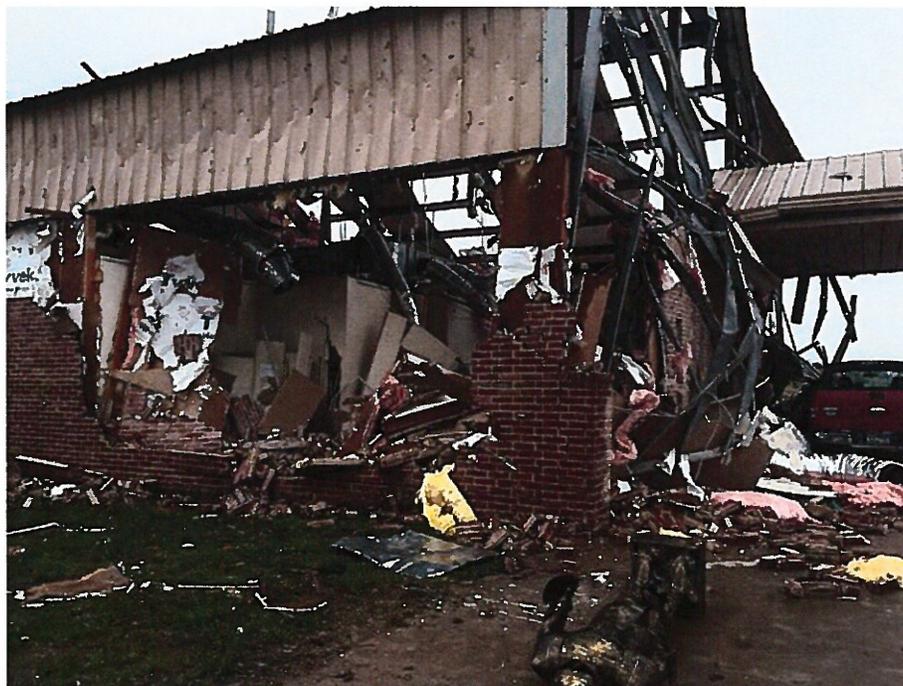


Photo of debris taken **March 4, 2016**

Day-to-day life has yet to normalize for many families. Most survivors do not have the equipment or financial means to have storm debris removed and can't start rebuilding until the debris is cleared. Recovery efforts have hit a roadblock due to the hundreds of piles of debris remaining across the county.

Places that normally serve as a respite and support for family life, such as schools and churches, have been heavily affected, removing normal avenues for support.

Only the frame remains of Harvest of Praise Ministry in Glenn Heights. It was one of two churches destroyed or heavily damaged by the tornado. The other is Ovilla Road Church of the Nazarene, which is in Red Oak but almost within sight of Harvest of Praise Ministry.



Harvest of Praise Ministry in Glenn Heights



Ovilla Road Church of Nazarene in Glenn Heights

In between these two churches Garland Independent School District, whose homes were destroyed, are now living outside of the district. The district was forced to contract for transportation for those displaced students at a daily cost of \$4,862.50. These students have been traumatized and are still trying to cope with fear of recurring disasters and loss of their homes, schools and churches. School counselors interviewed over 1,000 students and indicated many will need ongoing counseling. Children are particularly vulnerable after this type of disaster and suffer from the effects in many ways.



Photo of Donald T. Shields Elementary School in Glenn Heights

Cities and counties continue to see the growing negative effects of the storm, particularly to their tax bases. The Collin Central Appraisal District determined the tornadoes caused a \$3.6 million loss in the county tax base. Glenn Heights officials estimate the tornado left an estimated \$10 million in residential damage, which will cause a significant loss of revenue from taxes. For a community of 11,763 residents, this type of damage causes large-scale disruption of normal community functions.



Photo of debris pile taken **March 4, 2016**

As predicted, survivors continue to experience sleep disturbances, have difficulty concentrating and feel hypervigilant, anxious and sad. Being forced to shelter in place with the described sounds of a freight train or jet engine roaring around them, not knowing if they will be caught up in the storm or what will be left when it is over, is something not easily forgotten. Witnessing or experiencing death and/or injury increases the need for long-term behavioral health support. Behavioral health workers, including crisis counselors and chaplains, responded immediately after these storms to support individuals, families and neighborhoods devastated by the destruction. Outreach workers collected data to assess the emotional impact on residents of the impacted areas. These encounters documented primarily the experiences and reactions of residents of Collin, Dallas, Ellis and Rockwall counties, which are all served by the North Texas Behavioral Health Authority.

An online survey conducted from February 14–28, 2016, on tornado damages and insurance resulted in 1,088 respondents. Of those, 113 respondents reported they suffered from an injury due to the tornado with an average out-of-pocket expense of \$3,000.

## Special Populations

The data in the table below represents special populations, such as low-income, the elderly and the unemployed, for the affected counties. As you can see from the table, the highlighted areas show that many communities affected by these horrible storms have many residents below the national and state poverty level, household incomes lower than both national and state averages and elderly and disabled populations above the national and state averages.

| December 2015 Severe Weather Event |   |                                    |  |   |   |
|------------------------------------|---|------------------------------------|--|---|---|
|                                    | Average of Persons Below Poverty Level in percent | Median Household Income in dollars | Percent of Elderly (Age 65 and Older) in percent | Percent of Disabled (Under the 65) in percent | Percent Pre-Disaster Unemployment (November 2015) |
| National Average                   | 15.4  | \$53,046.00                        | 14.1   | 8.4   | 5.0   |
| State Average                      | 17.6  | \$51,900.00                        | 11.2   | 8.2   | 4.6   |
| Counties                           |   |                                    |  |   |   |
| Collin                             | 7.0   | \$84,233.00                        | 9.7  | 4.2   | 3.6   |
| Dallas                             | <b>19.3</b>                                       | <b>\$49,925.00</b>                 | 9.7  | 6.7   | 4.2   |
| Ellis                              | 11.0  | \$61,898.00                        | 11.9   | <b>9.2</b>                                    | 3.9   |
| Franklin                           | 14.4  | <b>\$45,523.00</b>                 | <b>20.3</b>                                      | <b>19.0</b>                                   | 5.1   |
| Rockwall                           | 6.8   | \$86,597.00                        | 11.9   | <b>9.2</b>                                    | 3.7   |
| Van Zandt                          | <b>16.4</b>                                       | <b>\$43,439.00</b>                 | <b>19.8</b>                                      | <b>19.0</b>                                   | 5.2   |

Data from U.S. Census Records; unemployment data from U.S. Bureau of Labor Statistics.

## Voluntary Agency Assistance

Due to the large number of disasters in Texas during the last eight months, many voluntary agency resources (financial and personnel) are depleted and operating with little to no funding. Resources across the state have dwindled. Most of the voluntary agencies that provided initial assistance are no longer providing services.

Voluntary Organizations Active in Disaster (VOADs) have been very active throughout Texas beginning with providing many services for the May severe weather event as well as recovery efforts for the Eagle Pass flooding, Hidden Pines wildfires and the October flooding events. While VOADs provided mass care sheltering; feeding; bulk distribution; reunification; damage assessments; emergency food boxes; packing and salvaging of personal property; debris removal; spiritual and emotional care; shower units; heavy equipment; clothing distribution; clean-up kits; direct financial assistance such as gift cards, food and hotel vouchers; personal care and comfort kits; medical kits; blankets and many more services, they are only short-term solutions. Their efforts have been heroic, but their capabilities are exhausted.

A survey of survivors in late February still shows a monumental level of unmet needs. The most common are rent and mortgage assistance, housing, home repairs, financial assistance, insurance deductibles, clean-up, food, medical and dental expenses, household items, utilities assistance and clothing.

The jurisdictions fully expect the number of cases and unmet needs to increase as survivors find they are underinsured, as hotel vouchers expire and as victims staying with friends and family try to return to their homes. In addition, it is estimated that the cost of rebuilding has increased 25 to 30 percent in the last year, which will create additional hardships for the survivors.

Multi-Agency Resource Centers (MARC)s were opened in Dallas County, Glenn Heights and Collin County for two to three weeks following the storms. As the MARCs closed, VOADs continue to work with case management as noted in the table below. The MARC in Dallas County alone recorded over 68,819 volunteer hours and distribution of \$612,409 to survivors. Collin County opened a Volunteer Reception Center that registered approximately 1,000 volunteers in 3 days and the community of Copeville opened a Volunteer Reception Center that registered 2,000 volunteers in 24 hours.

| <b>County</b>                | <b>Organization</b>      | <b>Total Cases</b> |
|------------------------------|--------------------------|--------------------|
| Dallas                       | Disaster Case Management | 342                |
| Dallas                       | Salvation Army           | 412                |
| Ellis                        | Salvation Army           | 140                |
| Dallas/Ellis/Collin/Rockwall | TRACE                    | 166                |
| Dallas/Ellis/Collin/Rockwall | 2-1-1                    | 191                |
| <b>Total</b>                 |                          | <b>1,251</b>       |

Cities and counties continue to try to meet unmet needs and have been distributing donated goods since the MARCs closed.

Since, December 26, 2015, 2-1-1 Texas received 191 disaster-related calls for assistance. The 2-1-1 program is run by the Texas Health and Human Services Commission and provides information for callers on a number of assistance topics during a disaster.

Family Tornado Relief and Coordination Effort (TRACE) North Texas is matching disaster survivors with volunteers who are willing to donate time and items by adopting a family. TRACE has 166 families that have applied for adoption. Examples of unmet needs include housing, auto repairs, household items, food, clothing, counseling, and medications.

The online survey conducted from February 14–28, 2016, reported many still with unmet needs. 433 respondents (40 percent) reported the following unmet needs due to the tornado: appliances, clothing, counseling, deposits, food, furniture, debris removal, deductibles, demolition,

eyeglasses, hotel expenses, household goods, housing, medical bills, medication, deposits, storage, repair, rebuild, roof repair and replacement, utilities and vehicle repair and replacement.

## **Insurance**

44 CFR § 206.48 states that FEMA considers the amount of insurance coverage because, by law, federal disaster assistance cannot duplicate insurance coverage. Currently there is no objective measurement for determining insurance coverage. For example, there is no way to track insurance by address. There is no way to be sure who is or is not insured beyond asking the homeowner. In fact, most people will not know whether they have adequate insurance until after a claim is filed and processed. It is estimated that the amount of insurance coverage for this disaster is 76.77 percent, leaving 23.23 percent of uninsured damages.

Federal assistance under the Stafford Act is necessary to supplement the compensation by insurance for disaster-related losses. While FEMA focuses on uninsured and underinsured losses when determining whether or not to grant a declaration, there is no process in place for determining exactly who is insured, uninsured or underinsured. These numbers are determined by asking homeowners, and only a sample of homeowners, to extrapolate definitive determinations on who has and does not have insurance for the entire area. FEMA's calculation is based on information from different sources that provide generalized data not specific to affected households.

**Of the 1,088 respondents to the February online survey, 979 reported suffering damages to their primary residence. Approximately two-thirds of the respondents whose homes were 100 percent destroyed were uninsured. Also of significance is that 623 respondents had at least one automobile damaged due to the tornado, and 30.2 percent did not have comprehensive auto coverage.**

### **Uninsured Data:**

- 359 reported that their primary residence was *completely destroyed* with **32.7 percent uninsured**
- 72 reported that their primary residence suffered more than 75 percent damages with **12.5 percent uninsured**
- 150 reported that their primary residence suffered 50–75 percent damages with **17.3 percent uninsured**
- 370 reported that their primary residence suffered below 50 percent damages with **11.1 percent uninsured**

**Insured Data:**

- **17.1 percent** reported that their claim was reduced due to co-insurance, which indicates that the survivor is **underinsured**
- The **average homeowners deductible** was **\$2,487**
- **54.2 percent** had other damages to property or structures (e.g.; fences, tree removal, storage buildings) that were **not covered under insurance** with an average estimated amount of damage of over **\$50,000**
- **28.2 percent** did not have **Additional Living Expenses (ALE)** coverage
- 659 respondents had to replace contents
- **42.5 percent** did not have replacement cost coverage on contents
- **38 percent** of those that did have replacement cost coverage on contents have exhausted the contents limit on their policy
- **29.9 percent** had Actual Cash Value coverage on contents.
- **24.7 percent** have exhausted **ALE** coverage

**Automobile Damages:**

- 623 respondents had at least one automobile damaged due to the tornado
- **30.2 percent did not have comprehensive auto coverage**
- The **average deductible** for comprehensive auto coverage was **\$595**

**Average amount of IA by State**

Texas has had 13 IA declarations in the last 10 years, which includes 12 Major Disaster Declarations and one Emergency Declaration. 10 of the declarations included PDAs with an average of 554 major and destroyed homes. PDAs for this disaster resulted in 1,344 major and destroyed homes (total from original request letter and additional houses from Glenn Heights and the online survey).

| Disaster # | Date Declared | Event  | Major | Destroyed | Total | Total Regs | HA Eligible |
|------------|---------------|--|-------|-----------|-------|------------|-------------|
| DR-4245-TX | 25-Nov-15     | Severe Storms, Tornadoes, Straight-line Winds and Flooding | 940   | 348       | 1288  | 9,574      | 2,634       |
| DR-4223-TX | 29-May-15     | Severe Storms, Tornadoes,                                  | 723   | 208       | 931   | 35136      | 11053       |

The Honorable Barack Obama

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|            |           | Straight-line Winds and Flooding    |        |        |              |                          |         |
|------------|-----------|-------------------------------------|--------|--------|--------------|--------------------------|---------|
| EM-3363-TX | 19-Apr-13 | Explosion                           | 51     | 118    | 169          | 883                      | 139     |
| DR-4029-TX | 09-Sep-11 | Wildfires                           | 6      | 1588   | 1594         | 4126                     | 912     |
| DR-1931-TX | 03-Aug-10 | Hurricane Alex                      | 163    | 199    | 362          | 5134                     | 2321    |
| DR-1791-TX | 13-Sep-08 | Hurricane Ike                       | No PDA | No PDA |              | 734386                   | 85,308  |
| DR-1780-TX | 24-Jul-08 | Hurricane Dolly                     | 294    | 76     | 370          | 38730                    | 11,222  |
| DR-1730-TX | 02-Oct-07 | TS Erin                             | 245    | 31     | 276          | 1645                     | 652     |
| DR-1709-TX | 29-Jun-07 | Severe Storms, Tornadoes & Flooding | No PDA | No PDA |              | 16572                    | 5260    |
| DR-1658-TX | 15-Aug-06 | Flooding                            | 134    | 32     | 166          | 5976                     | 1845    |
| DR-1697-TX | 01-May-07 | Severe Storms & Flooding            | 23     | 100    | 123          | 1785                     | 581     |
| DR-1624-TX | 11-Jan-06 | Wildfires                           | 24     | 242    | 266          | 530                      | 148     |
| DR-1606-TX | 24-Sep-05 | Hurricane Rita                      | No PDA | No PDA |              | 480,115                  | 224,520 |
|            |           |                                     |        |        | <b>Total</b> | 5545                     | 480,115 |
|            |           |                                     |        |        |              | <b>Average (5545/10)</b> | 554     |

Pursuant to 44 CFR § 206.36, this incident is of such magnitude and severity that effective recovery is beyond the state and local capability and supplementary federal assistance is necessary. The unmet needs as a result of the tornadoes of December 26 continue to grow in scope due to the extent of the damage. The negative consequences of this widespread unmet need will have a major impact on the community's ability to recover.

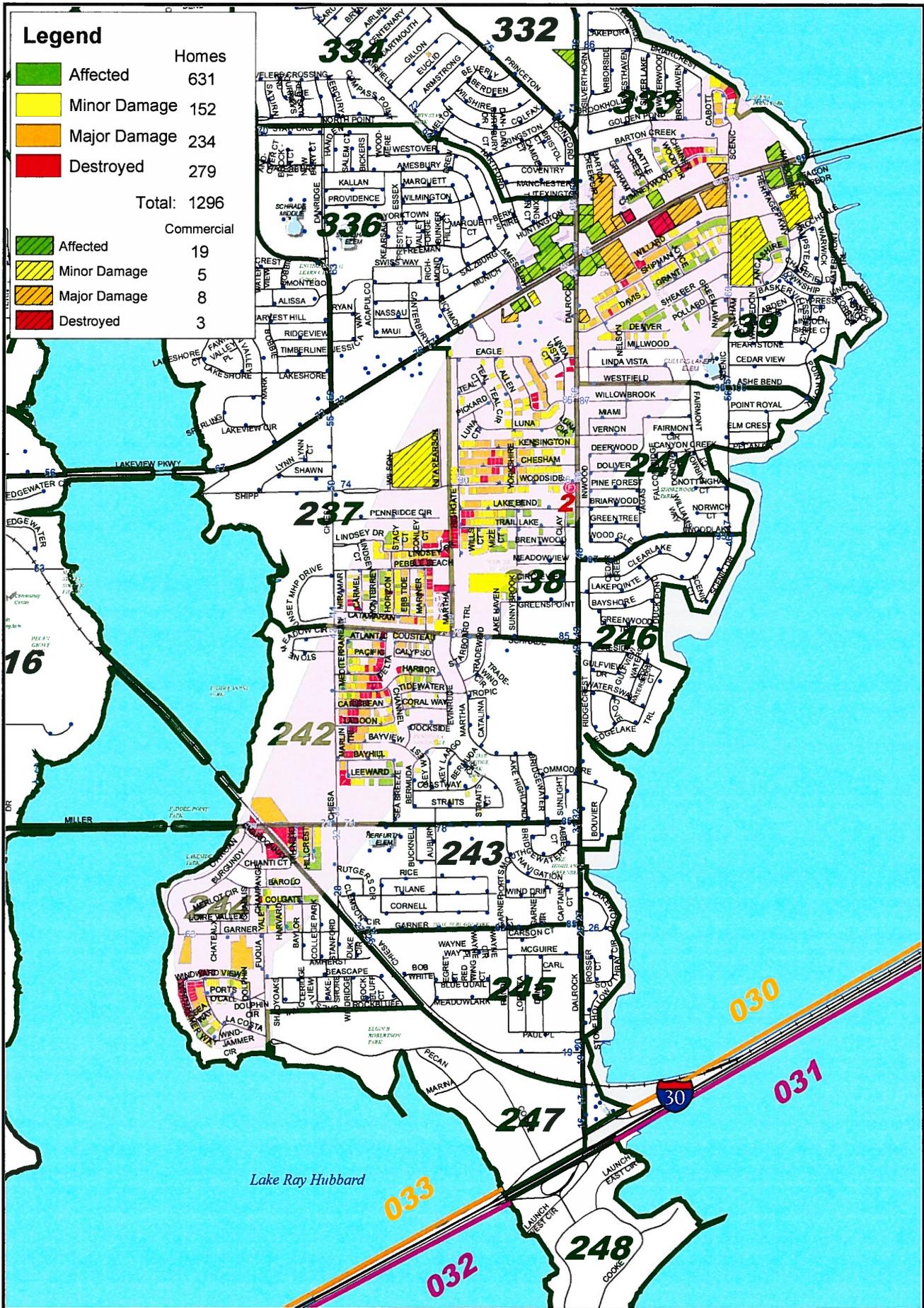
Sincerely,



Greg Abbott  
Governor

GA:sck

Enclosures: City of Rowlett Fire Rescue GIS Map (Concentration of Damages)  
Survey Results of Unmet Needs



**Legend**

|                    | Homes            |
|--------------------|------------------|
|                    | Affected 631     |
|                    | Minor Damage 152 |
|                    | Major Damage 234 |
|                    | Destroyed 279    |
| <b>Total: 1296</b> |                  |
|                    | Commercial       |
|                    | Affected 19      |
|                    | Minor Damage 5   |
|                    | Major Damage 8   |
|                    | Destroyed 3      |



DATA SOURCE NORTH CENTRAL TEXAS COUNCIL OF GOVERNMENTS,  
CITY OF ROWLETT FIRE RESCUE  
CITY OF ROWLETT GEOGRAPHIC INFORMATION SYSTEM DIVISION

500 250 0 500 1,000 1,500 Feet

MAP PROJECTION TEXAS 4202 NORTH CENTRAL ZONE 1983 US SURVEY FEET

MAP PREPARED BY  
CITY OF ROWLETT GIS

January 4, 2016

**City of Rowlett Fire Rescue**  
**Fire District Box Map**  
**Concentration of Damages**

