

GUIDE TO FEDERAL DISASTER ASSISTANCE

TO APPLY FOR FEDERAL DISASTER ASSISTANCE, CALL:

1-800-621-FEMA (3362)

OR GO ONLINE AT WWW.FEMA.GOV

THE HEARING OR SPEECH IMPAIRED MAY CALL 1-800-462-7585

If you have insurance on your residence, contact your insurance agent to file a claim

THE PROCESS:

Following a disaster, individuals and families may be eligible for federal disaster assistance loans and grants to repair disaster-related damages not covered by private insurance. To be considered for federal disaster relief, individuals and families must call FEMA's toll free number or go online to register. Unfortunately, none of the federal disaster relief programs will repair a home to its pre-disaster condition or make an individual or family whole.

When registering for disaster assistance, have a pen and paper to take notes and be prepared to provide the following information:

- Social Security Number
- Describe the damages and losses caused by the disaster
- Insurance and financial information
- Directions to the damaged properties
- A contact phone number

Once the information has been provided to FEMA, you will receive an application number - - this number is vital to all future interactions with FEMA regarding your disaster assistance claim.

LOAN AND GRANT PROGRAMS:

Small Business Administration:

Most disaster relief from the federal government is delivered in the form of loans from the Small Business Administration (SBA), which must be repaid. Only uninsured disaster-related losses are eligible for an SBA loan. To be eligible for SBA disaster assistance, an applicant must demonstrate the ability to repay all loans. Interest rates on SBA loans can be as low as 2.68% for homeowners and renters with loan repayment terms up to 30 years. The SBA offers loans up to \$200,000 to repair physical disaster-related damages to primary residences. Homeowners and renters are also eligible for loans up to \$40,000 to replace personal property, such as furniture and clothing damaged or destroyed in a disaster. Damages to cars and mobile homes may be eligible for a loan if the losses are uninsured. Collateral is required for all physical loss loans over \$10,000.

If a damaged property is located in a flood hazard area, flood insurance is required before the SBA will disburse a loan.

For assistance or a status update on a disaster loan request, please call the SBA customer service line at 1-800-659-2955.

Federal emergency Management Agency:

If an individual or family does not have the ability to repay an SBA loan, the Federal Emergency Management Agency (FEMA) offers several tax-free grant programs to meet immediate shelter needs, cover disaster related health costs, and fund measures that can reduce the impacts of future disasters.

The Individuals and Households Program (IHP) covers the repair or replacement of items that are disaster-damaged and are not covered by insurance or an SBA loan. The maximum IHP grant allowed through FEMA is \$26,200 per household.

The IHP can provide the following types of assistance:

Housing Assistance:

- **Rental Assistance:** The IHP can address the cost of renting another dwelling to live in if your home is not habitable. For homeowners, rental assistance may be provided in addition to Home Repair money, if needed.
- **Repairs for Homeowners:** The IHP can fund the cost of materials and labor to repair a home to make it safe, sanitary, and habitable. The funds can be used to make structural repairs to a dwelling's foundation, walls, and roof; repair or replace windows, doors, floors, ceilings, and cabinetry; septic and sewer systems; water and well systems; heating, ventilating, and air conditioning systems; electrical, plumbing, and gas systems; entrance and exit ways from a residence, such as drive ways and privately owned access roads; blocking, leveling, and anchoring a mobile home; and resetting water, sewer, electrical, and fuel lines for a mobile home.
- **Replacement Housing:** IHP funds may be used to assist with the cost of replacing a home when a residence is no longer safe, sanitary, and functional. The grant is capped up to the limits allowed under law.
- **Permanent Housing:** The IHP may be used to secure new, permanent housing where there is a lack of rental resources, a home cannot be repaired and replacement housing is not feasible, and building contractors are not available, FEMA can have your home rebuilt.
- **Transient Accommodations:** The IHP may be used to address the cost of temporary lodging, such as hotel or motel expenses, related to the disaster.

Transportation: IHP money may be used to repair or replace a vehicle that is no longer useable because of disaster-related damage.

Moving and Storage: Grants from the IHP may also be used for costs related to moving and storing personal property from a damaged residence to avoid additional disaster-related damage.

Personal Property: IHP grant funds may be used to repair and replace disaster-damaged items, such as appliances, furniture, clothing, and bedding.

Medical: IHP grant money may be used to address the costs of medical treatment or the purchase of medical equipment necessitated by an injury directly related to the disaster.

Dental: IHP funds may be used to pay for dental care directly related to dental injuries received during the disaster.

Funeral: The IHP can also be used to pay for funereal services, cremation or burial, and other funeral expenses associated with a death caused by the disaster.

Next Steps:

About ten days after an application has been filed with FEMA, if an inspection is necessary, a damages inspector may contact you to schedule an inspection of the affected property. The damages at the impacted property will be recorded and submitted to the IHP for consideration. If you are determined eligible for a disaster loan, the SBA will send an application.

If you are eligible for FEMA disaster assistance, a letter will be followed by a U.S. Department of Treasury or state check, or an electronic fund transfer, for the eligible damages and costs. The letter will explain what the money can be used for.

If you have any questions about your disaster assistance application, contact FEMA's Disaster Helpline at 1-800-621-3362.

As you file your application, meet with inspectors, receive letters and disaster assistance, you are strongly encouraged to keep all receipts for disaster-related expenses, copies of checks or funds transfers, and all correspondence from the SBA and FEMA in a safe, dry place.

Appeal Process:

If you are denied a disaster grant under FEMA's programs, or feel you should have been eligible for a different amount or type of assistance, you may submit a written appeal to challenge the determination. Be sure to include your FEMA registration number and disaster number (found at the top of the decision letter) in your letter. Your appeal letter must be postmarked within 60 days of the date of the decision letter date. Send your letter to:

National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-7055

Or you may fax your appeal to 1-800-827-8112, attention FEMA - Individuals and Households Program.

By law, if a dwelling unit is located in a Special Flood Hazard Area (SFHA) and the homeowner or renter receives a SBA loan or a disaster grant from FEMA, the homeowner or renter must maintain flood insurance on the property for the life of the property or as long as the renter resides in the dwelling. If flood insurance is not maintained on the dwelling unit and it is damaged again in a disaster, also by law, no disaster assistance will be provided to the homeowner or renter.

Hazard Mitigation Grant Program: The Hazard Mitigation Grant Program (HMGP) can provide grants to Tribes, States, and local governments to implement projects that will reduce or avoid damages from future disasters. Under the HMGP, individual homeowners are not directly eligible for funds but can receive a grant as part of a comprehensive damage-reduction project submitted by a Tribe, State, or local government. HMGP funds can be used to acquire and demolish disaster-impacted properties, with the acquired land maintained as open space; elevate a home or flood-proof a business in compliance with the National Flood Insurance Program (NFIP); and install hurricane shutters and roof straps for structures at risk of hurricane damage, among other eligible activities.

Under the HMGP, States notify local governments of the availability of funds, set project priorities for the grant program, establish a project solicitation process, and forward projects to FEMA for final approval. All projects must be cost-effective and comply with all relevant federal laws and Executive Orders.

Funds for the HMGP are generated through other costs FEMA incurs during each specific disaster, with the equivalent of 7.5% of certain FEMA costs is set-aside for the HMGP. Under the HMGP, FEMA contributes 75% of the total project cost, and 25% must be contributed by the State or local government using non-federal funds; the non-federal cost-share can be met with cash or certain in-kind contributions.

National Flood Insurance Program: Under the NFIP, businesses, homeowners and renters can purchase flood insurance for dwellings located in Special Flood Hazard Areas (SFHA) as well as structures outside a SFHA but still at risk for flooding. The Flood Insurance Administration, part of FEMA, administers the NFIP, and sells flood insurance in partnership with private insurance brokers.

For flood insurance information, contact the NFIP at 1-888-379-9531.

OTHER DISASTER RELIEF ASSISTANCE:

Crisis Counseling: Crisis Counseling services, available for immediate and long term needs, can be accessed through State and County mental health organizations and are supported with federal grants through FEMA.

Financial Institutions: Banks that are members of the Federal Deposit Insurance Corporation (FDIC), Federal Reserve System (FRS), or the Federal Home Loan Bank Board (FHLBB) may allow early withdraw of time deposits without penalty. Contact your financial institution to see if they have received a waiver from their regulatory agency.

Financial Counseling: The HOPE Coalition America offers free economic and financial guidance to individuals and small businesses affected by disasters, including the “Emergency Financial First Aid Kit” and the “Personal Disaster Preparedness Guide.” For more information, contact 1-888-388-4673 (HOPE) or visit their web site at www.operationhope.org

The **Department of Veteran’s Affairs (VA)** can provide death benefits, pensions, insurance settlements, and adjustments to mortgages for veterans. Contact the IRS at 202-273-4800 or www.va.gov.

The **Internal Revenue Service (IRS)** allows certain losses to be deducted on federal income tax returns for the year the disaster occurred or through an immediate amendment to the previous year’s tax return. Contact the IRS at 202-622-5000 or www.irs.gov.

Disaster Unemployment Assistance/Department of Labor (DOL) can support the disbursement of Disaster Unemployment assistance and unemployment insurance benefits through your State’s unemployment office with weekly benefits paid to individuals out of work because of a disaster, including individuals that are self-employed, ranch owners and farmers, and other individuals who are not covered under regular unemployment programs.

The **Young Lawyers Division of the American Bar Association, through an arrangement with FEMA**, can provide free legal advice for low-income individuals and households impacted by a disaster. Access the Young Lawyers Division through FEMA.