

Obtaining Disaster Assistance

If you live in an area the President has designated as a disaster area, you may be eligible for various disaster assistance programs.

Disaster assistance is money or other assistance to individuals, families and businesses whose property has been damaged or destroyed and whose losses are not covered by insurance. This assistance is meant to help with critical expenses that cannot be covered in other ways. It is not intended to restore your property to its condition before the disaster.

Most government assistance programs require that you apply for disaster assistance through the **Federal Emergency Management Administration** (FEMA). Money and services are provided through the **Individuals and Households Program** (IHP). Low-interest loans are provided through the **Small Business Administration** (SBA) for homeowners and renters. Most assistance will be in the form of loans.

FEMA

Applications for assistance can be completed by calling 1-800-621-3362 (hearing/speech impaired ONLY — call TTY: 1-800-462-7585). You also may apply online at www.fema.gov (by clicking on “Online Individual Assistance Center”). FEMA does not accept applications through the mail; nor can they be completed at Disaster Recovery Centers (unless a Center has computers available for public use). To apply, you will need to provide the following:

- ♦ your Social Security number
- ♦ current and pre-disaster addresses
- ♦ phone numbers where you may be contacted
- ♦ description of your losses that were caused by the disaster
- ♦ directions to your damaged property
- ♦ type of insurance coverage
- ♦ total household annual income
- ♦ the routing number and account number from your bank if you want to have disaster assistance funds deposited directly into your account

You will be given a FEMA registration identification number. Once this number is assigned, it identifies you and your claim with FEMA. This number will be on all official correspondence related to your claim.

Each *official* FEMA representative and inspector will have this number before they speak to you. *Should you be asked for this number by any-*

one claiming to be a FEMA official, do not give it to them. Since official FEMA representatives will already have this number, you need to ask for identification.

You will be mailed a copy of your registration form. It comes with “Help After a Disaster: Applicant’s Guide to the Individuals & Households Program” (also available at http://www.fema.gov/pdf/assistance/process/help_after_disaster_english.pdf).

About 10 to 14 days after you register, you should receive a call from a FEMA inspector to schedule an appointment to inspect your property. In areas where access is restricted, it may take longer for an inspection to take place. About 10 days after the inspection, FEMA will decide whether you qualify for assistance. If you do, FEMA will send you a check or deposit funds to your bank account. FEMA will send you a letter telling you how to use the money (e.g., repairs and rent). If FEMA determines you are not eligible for assistance, you will receive a letter explaining why you were denied and how to appeal. Appeals must be made in writing and mailed within 60 days of FEMA’s decision.

If you have insurance, you should contact your insurance agent or company to file a claim as soon as possible. Failure to file a claim may affect your eligibility for assistance. FEMA may be able to provide assistance in these situations:

- your insurance settlement is delayed
- your insurance settlement is insufficient to meet your disaster-related needs
- you have exhausted the Additional Living Expenses provided by your policy
- you are unable to locate rental resources in your area

For more information, see www.fema.gov/assistance/process/dhelp_insurance.shtml. You have up to 12 months from the date you registered with FEMA to submit your insurance information for review. By law, FEMA cannot provide money for losses that are covered by insurance. For insurance settlements that are delayed more than 30 days from the date you filed your claim, FEMA may be able to provide assistance. This assistance is considered an advance and must be repaid to FEMA once you receive your insurance settlement.

Small Business Administration

If FEMA determines you are not eligible for assistance under the IHP, you will be mailed a SBA Disaster Loan application for homeowners and renters. The SBA provides low-interest loans for rebuilding your home. Renters and homeowners may borrow up to \$40,000 in Personal Property loans to repair or replace clothing, furniture, cars or appliances damaged or destroyed in a disaster. Homeowners may apply for Real Property Loans of up to \$200,000 to repair or restore a main residence to its pre-disaster condition. Any proceeds from insurance coverage on your property will be deducted from the total damage to the property to determine the loan amount for which you are eligible.

Loan applications should be completed and submitted even if you have not yet received a final settlement from your insurance company. ***Do not miss the filing deadline.*** SBA representatives at Disaster Recovery centers can help you complete SBA applications. They can also provide information about assistance programs for businesses.

Disaster Unemployment Assistance

Many people living in areas affected by a disaster may be unable to return to work because of damage. You may qualify for Unemployment Insurance and/or Disaster Unemployment Assistance. First you must file for regular unemployment benefits before filing for Disaster Unemployment Assistance.

Apply online at www.twc.state.tx.us/ui/uiclaim.html or call 1-800-939-6631. This program covers most people affected by a disaster, including many who do not normally qualify for regular unemployment insurance, such as the self-employed.

Finding a Job

Job seekers may visit the Texas Workforce centers to view job postings, learn about training programs, get help preparing a resume and access other services. To locate a Workforce Center in your area, visit <http://www.twc.state.tx.us/dirs/wdas/wdamap.html>.

Employers with jobs for displaced disaster victims may post them by calling the Texas Workforce Commission at 1-800-695-6879. Job seek-

ers and employers will find helpful information at <http://www.WorkInTexas.com>.

Farm/Agricultural Damages

Farmers and ranchers should apply for FEMA assistance to cover damages to their homes or personal property. They can also apply for SBA loans to cover damage to homes and their contents. Contact your local Farm Services Agency office to inquire about USDA disaster assistance programs for damage to crops, livestock, farm equipment and barns, for example.

Tax Relief from the IRS

For persons in areas that have suffered extensive damage and are facing deadlines for filing returns, paying taxes and other time-sensitive actions, the Internal Revenue Service may postpone the deadlines. Individuals seeking a delay with the IRS must identify that they are disaster victims and are eligible for this relief. This includes taxpayers in other parts of the state who are not in the disaster areas but whose books, records or accountants are located there. Further information is available by calling the IRS at 1-800-829-1040.

References

- Hurricane Disaster Assistance, Small Business Administration, www.sba.gov
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- Disaster Assistance Frequently Asked Questions
www.fema.gov/rrr/dafaq/shtm
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- Help After a Disaster: Applicant's Guide to the Individuals & Households Program (August 2005)
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