

Getting Disaster Assistance

If you live in the disaster area and you suffered personal or property damage in the recent flood you may be able to receive federal or state disaster assistance. Perhaps you aren't sure where to apply or how much you can get to rebuild or replace your losses.

First, any homeowner, renter or business owner who sustained losses in the January flood should apply for Federal/ State assistance. To start the process, call the Federal Emergency Management Agency (FEMA) toll-free number,
1-800-462-9029.

The hearing or speech impaired may call the TDY number:
1-800-462-7585.

The call starts the process for getting help. You should apply even if you have insurance and it pays for all the damage. You may have other unexpected expenses. After you register, a FEMA inspector will make an appointment to meet you at your residence to verify your losses. Then FEMA will determine what assistance you may receive.

Disaster programs cover uninsured and underinsured losses. Some programs, such as disaster temporary housing, are outright grants. Other programs are in the form of loans. The best long-term help available is through special, low interest loans established through the Small Business Administration. The loans are for homeowners, renters and business owners. For this reason, all applicants are requested to complete an SBA loan application.

Disaster Programs

Disaster housing assistance. Grants for temporary housing or emergency repairs needed to make a residence immediately livable. Assistance with paying rent (three months for homeowners, one month for renters).

Disaster loans. For those able to make payments, low-interest loans to repair homes and businesses and replace essential possessions are available through the U.S. Small Business Administration. The maximum loan is \$250,000 for a primary residence, \$100,000 for personal property.

Individual and Family Grants. Grants to meet serious needs created by the disaster when no other form of assistance is available. The amount is tied to losses with a maximum of \$13,400.

Disaster Unemployment Assistance. Weekly payments to those who lost their source of income as a result of the disaster. Includes self-employed people, farmers and some persons not eligible for state unemployment benefits.

Internal Revenue Service. To get information on tax relief for disaster victims that include casualty loss deductions and possibly an immediate cash refund from last year's taxes for those eligible, call the IRS at 1-800-829-1040.

Advice. Help is also available dealing with Social Security and Veterans benefits and insurance or legal problems, such as replacing wills and lost documents.

For more information call the disaster HELPLINE :

1-800-525-0321

