

Recovery Assistance for Presidentially Declared Disasters

When the President of the United States declares an emergency or major disaster for your area, Individual Assistance (IA) may become available to individuals, families and businesses whose property has been damaged or destroyed and whose losses are not covered by insurance. While some assistance is available through FEMA's Individuals and Households Program (IHP), most disaster assistance from the Federal government is in the form of loans administered by the Small Business Administration (SBA).

Applying for Assistance:

If you live in a disaster area declared by the President and need disaster help, apply online using the [Online Individual Assistance Center](#) and the screens will prompt you through the process. You may also register by calling 1.800.621.FEMA (3362) (hearing/speech impaired ONLY-Call TTY: 1.800.462.7585). If you get a busy signal when you call the toll-free number try calling in the evening after 10:00 p.m. or on the weekends when fewer people are trying to call.

When you apply you should have a pen and paper available to write down important phone contacts. You will need your social security number, current and pre-disaster address, phone numbers, type of insurance coverage, total household annual income, and a routing and account number from your bank if you want to have disaster assistance funds transferred directly into your bank account. If you do not have your bank routing number, you can find it on the [Federal Reserve Financial Services](#) website.

After You Apply:

FEMA will mail you a copy of your application and a copy of "[Help After a Disaster](#)" guide that will answer many of your questions.

- If your home or its contents are damaged and you do not have insurance an inspector should contact you within 10 to 14 days after you apply to schedule a time to meet you at your damaged home. In areas where access is still severely limited, it may take longer for an inspection.
- If your home or its contents were damaged and you have insurance you need to work through your insurance claim first and provide FEMA with a decision letter (settlement or denial) from your insurance company before FEMA issues an inspection. ***There is an exception for damages caused by flooding; if you have

flood insurance, FEMA will issue an inspection before receiving a copy of your flood insurance decision letter to evaluate your eligibility for temporary living expenses because temporary living expenses are not covered by flood insurance.

- About 10 days after the inspection FEMA will decide if you qualify for assistance. If you qualify for a grant, FEMA will send you a check by mail or deposit it in your bank account. FEMA will also send you a letter describing how you are to use the money (for example: repairs to your home or to rent another house while you make repairs).
- If FEMA decides that you do not qualify for a grant, FEMA will send you a letter explaining why you were turned down and give you a chance to appeal the decision. Appeals must be in writing and mailed within 60 days of FEMA's decision.
- If you get a Small Business Administration (SBA) Disaster Loan application in the mail, you must complete and return the application to be considered for a loan as well as certain types of grant assistance. SBA representatives are available at Disaster Recovery Centers to help you with the application. If the SBA finds that you cannot afford a loan they will automatically refer you to FEMA's Individual and Household grant program for help.
- If the SBA approves you for a loan, they will contact you. If the SBA finds that you cannot afford a loan, FEMA will contact you.

If You Lost Your Job Because of the Disaster:

If you lost work because of the disaster, you may qualify for Disaster Unemployment Assistance (DUA). Contact the local office of your State's Employment Commission for information about DUA. The DUA program covers most people affected by a disaster, including many who do not normally qualify for regular unemployment aid. Also, be sure to speak to your lender or landlord and explain your circumstances. Special arrangements can often be made.

Farm / Agricultural Damages:

If you sustained damages to your home or personal property, you should apply with FEMA for assistance. If you had damages to your crops, livestock, farm equipment, barns, dairy, etc., you should contact your local Farm Services Agency office to inquire about the USDA's disaster assistance program.

Insurance:

FEMA cannot duplicate assistance from your insurance company. If you still have serious unmet needs after receiving your insurance settlement, FEMA may be able to provide assistance. If you are unable to locate a place to rent you, can visit a local

Disaster Recovery Center (DRC) or call FEMA's Helpline at 1.800.621.FEMA (3362) to get the list of rental resources in your area.

If a decision on your insurance settlement has been delayed longer than 30 days from the time you filed the claim you may be eligible for an insurance advancement from FEMA. These funds are considered a loan and must be repaid to FEMA once you receive your settlement from your insurance company. Contact FEMA if your insurance settlement is delayed. FEMA will send you a Request for Advancement and Signature letter. You must complete and return this letter before FEMA can evaluate your request for assistance.

Road and Bridge Damages:

If damages to a public or private road or bridge prevents or restricts you from accessing your home, FEMA may be able to provide assistance.

Small Business Administration (SBA):

The Small Business Administration (SBA) is the primary source of federal funds for long-term recovery assistance for disaster victims. The SBA has low-interest disaster loans for homeowners, renters and non-farm businesses to cover disaster damage to real and personal property. For more information about SBA, please call 1.800.659.2955.

Additional Disaster Assistance

Additional disaster assistance that may be available during a Presidentially declared major disaster:

- Aging Services – Services to meet the needs of the elderly such as transportation, meals, home care, etc)
- Agricultural Aid – USDA Rural Development may make emergency loans to farmers and ranchers.
- Assistance from Financial Institutions – Banks may permit early withdrawal of time deposits, without penalty.
- Business Loan Program – Disaster loans may be available to businesses to repair or replace destroyed or damaged business facilities, inventory, machinery or equipment. The maximum loan amount is \$1,500,000.
- Consumer Services – Counseling on consumer problems such as price gouging, availability of products, etc.
- Crisis Counseling – Referral services and short-term intervention.
- Disaster Unemployment Assistance – Provides weekly benefit payments to those out of work due to the disaster, including self-employed persons and others not covered by regular unemployment insurance.

- Emergency Assistance – Emergency food, clothing, shelter and medical assistance may be provided. The American Red Cross, the Salvation Army, church groups, and other voluntary organizations can provide assistance.
- Financial Counseling – Financial and economic guidance and assistance may be provided.
- Hazard Mitigation – You may receive funds to prevent future damage to your major utilities (i.e., furnace, water heater, and electrical service).
- Home and Personal Property Loan Program – Disaster loans for homeowners and renters for restoring or replacing disaster damaged real and personal property.
- Insurance Information – Help and/or counseling on insurance problems and questions.
- Legal Services – Free or reduced legal services may be provided to low-income disaster victims.
- Social Security – Help from Social Security Administration (SSA) in expediting delivery of checks delayed by the disaster and for assistance applying for Social Security disability and survivor benefits.
- Federal Tax Assistance – The federal tax laws allow the Internal Revenue Service (IRS) to grant relief to taxpayers who are victims of Presidentially declared disasters. Contact the IRS for more information of Federal Tax Assistance relief.
- Other Tax Assistance – County tax assessors may provide information and assistance on possible property tax relief.
- Veteran's Benefits – The Veterans Administration (VA) can expedite delivery of information about benefits, pensions, insurance settlements, and VA mortgage loans.

Contact the FEMA Disaster Helpline at 1.800.621.FEMA (3362) (hearing/speech impaired ONLY – call 1.800.462.7585) for referral information.

References/Resources:

["Help After a Disaster" Guide](#)
["Help After a Disaster" Guide \(Spanish\)](#)
["Help After a Disaster" Guide \(Korean\)](#)
[Disaster Assistance FAQs](#)
[Disaster Assistance Process](#)
[Apply for Assistance](#)
[IRS Federal Tax Assistance Information](#)

Dare to Prepare!

For more Information, please call Office of Emergency Management at 951.413.3800