

## **FEMA DISASTER ASSISTANCE PROCESS**

1. Call (800) 621-FEMA (3362) or for the hearing and speech impaired, call (800) 462-7585 or

[www.FEMA.gov](http://www.FEMA.gov)

Have the following information ready to give to the person who takes your call:

- Your Social Security number.
- A description of your losses that were caused by the disaster.
- Insurance information.
- Directions to your damaged property.
- A telephone number where you can be contacted.

This information is put into the computer and an application is generated. FEMA will then give you an application number.

If you have questions after you have applied for assistance or if the information you provided has changed, call the FEMA Helpline at (800) 621-FEMA (3362) or (800) 462-7585.

2. Within about 10 days after applying, if an inspection is required to process your application, an inspector will make an appointment to visit your property. There is no fee for the inspection. You must have proof of ownership and occupancy to show the inspector.

- Proof of ownership can be your deed, tax records, mortgage payment book or a copy of your insurance policy.
- Proof of occupancy can be a driver's license address, any first-class government mail sent to you within the last three months, or recent utility bills.

3. Within about 10 days of the inspector's visit, you will receive a letter on whether you will get help.

- If you are eligible for help, the letter will be followed by a U.S. Treasury/State check or there will be a transfer of cash to your bank account. The letter explains what the money can be used for. You should use the money given to you as explained in the letter.
- If you are not eligible for help, the letter will give the reason for the decision. It will tell of your appeal rights.



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# R&R

Response &

## Individual Assistance Programs

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### Disaster Programs

FEMA and other federal, state, local and volunteer agencies offer disaster assistance in se forms:

#### The Disaster Assistance Process

**Assistance for Individuals and Households.** This program, which may include cash gra \$26,200 per individual or household, includes:

- Housing Assistance
  - \* Lodging expenses reimbursement (for a hotel or motel)
  - \* Rental assistance (cash payment for a temporary rental unit or a manufact
  - \* Home repair cash grant
  - \* Home replacement cash grant
  - \* Permanent housing construction in rare circumstances
- \* Other Needs Assistance
  - \* Medical, dental, funeral costs
  - \* Transportation costs
  - \* Other disaster-related needs

**Low-Interest Loans.** Most, but not all, federal assistance is in the form of low interest loar expenses not covered by state or local programs, or private insurance. People who do not loans may be able to apply for a cash grant.

The Farm Service Agency (FSA) and the Small Business Administration (SBA), offer low ii loans to eligible individuals, farmers and businesses to repair or replace damaged property personal belongings not covered by insurance.

**Veterans Benefits.** The Department of Veterans' Affairs provides death benefits, pension: settlements and adjustments to home mortgages for veterans.

**Tax Refunds.** The Internal Revenue Service (IRS) allows certain casualty losses to be de- Federal income tax returns for the year of the loss or through an immediate amendment to previous year's return.

**Excise Tax Relief.** Businesses may file claims with the Bureau of Alcohol, Tobacco and F (ATF) for payment of Federal excise taxes paid on alcoholic beverages or tobacco product rendered unmarketable or condemned by a duly authorized official under various circumst: Including where the President has declared a major disaster. Read more, (445 Kb Word D

**Unemployment Benefits.** Disaster Unemployment assistance and unemployment insurar may be available through the state unemployment office and supported by the U.S. Depar

### Labor.

**Crisis Counseling.** The purpose of the crisis counseling program is to help relieve any grief, stress, or mental health problems caused or aggravated by the disaster or its aftermath. *Temporary services, provided by FEMA as supplemental funds granted to State and local mental health agencies, are only available to eligible survivors of Presidentially-declared major disasters who may require this confidential service should inquire about it while registering for disaster assistance. Or they may contact FEMA's toll-free Helpline number 1-800-621-FEMA (TTY: 1-800-462-7585) to find out where these services can be obtained. Crisis counselors are often on-hand at Disaster Recovery Centers (when they are established). Eligible survivors may also learn where crisis counseling services are available via the media, and FEMA's Recovery Times newsletters. Crisis counseling services are also offered by the American Red Cross, the U.S. Army, other voluntary agencies, as well as churches and synagogues. Additional mental health information may be found on the U.S. Department of Health and Human Services, Center for Mental Health Services' website, [www.mentalhealth.org](http://www.mentalhealth.org).*

**Free Legal Counseling.** The Young Lawyers Division of the American Bar Association, through an agreement with FEMA, provides free legal advice for low-income individuals regarding cases that do not produce a fee (i.e., those cases where attorneys are paid part of the settlement which is approved by the court). Cases that may generate a fee are turned over to the local lawyer referral service.

Individuals, families and businesses may be eligible for federal assistance if they live, own a business, or work in a county declared a Major Disaster Area, incur sufficient property damage, and, depending on the type of assistance, do not have the insurance or other resources to meet their needs.

To apply for Assistance for Individuals and Households, all you have to do is call the special telephone number, 1-800-621-FEMA (TTY: 1-800-462-7585) and register. Specially trained staff at one of FEMA's National Processing Service Centers will process your application.

**Your rights:** Each Federal agency that provides Federal financial assistance is responsible for investigating complaints of discrimination in the use of its funds. If you believe that you or your family are being discriminated against in receiving disaster assistance, you may contact one of FEMA's Equal Rights Officers (ERO), who has the job of ensuring equal access to all FEMA disaster programs. The ERO will attempt to resolve your issues. You can read more about your civil rights on the FEMA site.

### Non-disaster Programs

Emergency Food and Shelter Program

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# Fact Sheet: Federal Aid Programs For Pennsylvania Disaster Recovery

Release Date: September 19, 2004

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[» More Information on Pennsylvania Tropical Depression Ivan](#)

[» President Declares Major Disaster To Aid Pennsylvania Recovery From Tropical Depression Ivan](#)

Following is a summary of key federal disaster aid programs that can be made available as needed and warranted under President Bush's major disaster declaration issued for Tropical Depression Ivan.

Assistance for Affected Individuals and Families Can Include as Required:

- Rental payments for temporary housing for those whose homes are unlivable. Initial assistance may be provided for up to three months for homeowners and at least one month for renters. Assistance may be extended if requested after the initial period based on a review of individual applicant requirements. (Source: FEMA funded and administered.)
- Grants for home repairs and replacement of essential household items not covered by insurance to make damaged dwellings safe, sanitary and functional. (Source: FEMA funded and administered.)
- Grants to replace personal property and help meet medical, dental, funeral, transportation and other serious disaster-related needs not covered by insurance or other federal, state and charitable aid programs. (Source: FEMA funded at 75 percent of total eligible costs; 25 percent funded by the state.)
- Unemployment payments up to 26 weeks for workers who temporarily lost jobs because of the disaster and who do not qualify for state benefits, such as self-employed individuals. (Source: FEMA funded; state administered.)
- Low-interest loans to cover residential losses not fully compensated by insurance. Loans available up to \$200,000 for primary residence; \$40,000 for personal property, including renter losses. Loans available up to \$1.5 million for business property losses not fully compensated by insurance. (Source: U.S. Small Business Administration.)
- Loans up to \$1.5 million for small businesses that have suffered disaster-related cash flow problems and need funds for working capital to recover from the disaster's adverse economic impact. This loan in combination with a property loss

loan cannot exceed a total of \$1.5 million. (Source: U.S. Small Business Administration.)

- Loans up to \$500,000 for farmers, ranchers and aquaculture operators to cover production and property losses, excluding primary residence. (Source: Farm Service Agency, U.S. Dept. of Agriculture.)
- Other relief programs: Crisis counseling for those traumatized by the disaster; income tax assistance for filing casualty losses; advisory assistance for legal, veterans benefits and social security matters.

#### Assistance for the State and Affected Local Governments:

- Payment of 75 percent of the eligible costs for removing debris from public areas and for emergency measures taken to save lives and protect property and public health. (Source: FEMA funded, state administered.)
- Payment of 75 percent of the approved costs for hazard mitigation projects undertaken by the state and local governments to prevent or reduce long-term risk to life and property from natural or technological disasters. (Source: FEMA funded, state administered.)

#### How to Apply for Assistance:

- Those in the counties designated for assistance to affected residents and business owners can begin the disaster application process by calling 1-800-621-FEMA (3362), or 1-800-462-7585 (TTY) for the hearing and speech impaired. The toll-free telephone numbers will be available 24-hours a day, seven days a week until further notice. Applicants registering for aid should be prepared to provide basic information about themselves (name, permanent address, phone number), insurance coverage and any other information to help substantiate losses.
- Application procedures for local governments will be explained at a series of federal/state applicant briefings with locations to be announced in the affected area by recovery officials.

On March 1, 2003, FEMA became part of the U.S. Department of Homeland Security. FEMA's continuing mission within the new department is to lead the effort to prepare the nation for all hazards and effectively manage federal response and recovery efforts following any national incident. FEMA also initiates proactive mitigation activities, trains first responders, and manages the National Flood Insurance Program and the U.S. Fire Administration.

## **Disaster Assistance**

When tragedy strikes, families, businesses and communities seek assistance to repair homes and stores and to restore vital services. The types and levels of disaster assistance depend on the severity of the damage and the declarations that result from the disaster event.

There are essentially three types of declarations: a governor's proclamation that allows state agencies wide latitude to provide assistance and relaxes contracting requirements; a Small Business Administration disaster declaration that provides limited loan assistance following smaller events; and, a Presidential Declaration of Major Disaster or Disaster Emergency the involves a response from both state and federal resources.

### **Assistance Available**

Following a disaster, various types of assistance may be made available by local, state and federal governments. Among the general types of assistance that may be provided should the President of the United States declare the event a Major Disaster are the following:

#### **Individual Assistance**

Individual Assistance provides help for individuals and businesses, homeowners and renters, as they recover from disasters. These programs are largely funded by the US Small Business Administration, although other federal, state and local agencies support the overall Individual Assistance program. For more information, [click here](#). Small Business Administration (SBA) Loan Assistance may also be available under an SBA declaration for smaller events.

#### **Public Assistance**

The Public Assistance program provides cost reimbursement aid to local governments (state, county, local, municipal authorities, and school districts) and certain non-profit agencies that were involved in disaster response and recovery programs or that suffered loss or damage to facilities or property used to deliver governmental-like services. The Public Assistance program is largely funded by the Federal Emergency Management Agency with both local and state matching contributions required.

#### **Hazard Mitigation**

In an effort to break the repetitive disaster cycle of damage-rebuild-damage, the Federal Emergency Management Agency (FEMA) has established a Hazard Mitigation Grant Program to pay for projects such as: acquisition and relocation or removal of structures from flood-prone areas; retrofitting (flood proofing) or elevating existing structures to protect them from future damage; construction of structural hazard controls such as debris basins or floodwalls; or, construction of structural hazard controls such as debris basins or floodwalls.

### **Agency Contacts**

The Bureau of Recovery and Mitigation oversees the commonwealth's disaster assistance programs. For information on specific programs, contact the following program managers: