



FEMA

ASSISTANCE TO INDIVIDUALS AND HOUSEHOLDS

The Individuals and Households Program (IHP) provides financial help or direct services to those who have necessary expenses and serious needs if they are unable to meet the needs through other means. Up to \$30,300 is available in financial help (adjusted each year), although some forms of IHP assistance have limits. Flood insurance may be required as indicated below. These forms of help are available: Housing Assistance (including Temporary Housing, Repair, Replacement, and Semi-Permanent or Permanent Housing Construction) and Other Needs Assistance (including personal property and other items).

Housing Assistance

Temporary Housing: Money to rent a different place to live or a temporary housing unit (when rental properties are not available).

Repair: Money for homeowners to repair damage from the disaster that is not covered by insurance. The goal is to repair the home to a safe and sanitary living or functioning condition. FEMA may provide up to \$30,300 for home repair; then the homeowner may apply for a Small Business Administration disaster loan for additional repair assistance. FEMA will not pay to return a home to its condition before the disaster. Flood insurance may be required if the home is in a Special Flood Hazard Area. Repair and replacement items include:

- Structural parts of a home (foundation, outside walls, roof)
- Windows, doors, floors, walls, ceilings, cabinetry
- Septic or sewage system
- Well or other water system
- Heating, ventilating, and air conditioning system
- Utilities (electrical, plumbing, and gas systems)
- Entrance and exit ways from the home, including privately owned access roads
- Blocking, leveling and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical and fuel lines and tanks

Replacement: Money to replace a disaster-damaged home, under rare conditions, if this can be done with limited funds. FEMA may provide up to \$30,300 for home replacement. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements and local flood codes and requirements.

Semi-Permanent or Permanent Housing Construction: Direct assistance or money for the construction of a home. This type of assistance occurs only in very unusual situations, in

locations specified by FEMA, where no other type of housing assistance is possible. Construction shall follow current minimal local building codes and standards where they exist, or minimal acceptable construction industry standards in the area. Construction will aim toward average quality, size, and capacity, taking into consideration the needs of the occupant. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements and local flood codes and requirements.

Other Needs Assistance

Other Needs Assistance provision of the Individuals and Households Program provides grants for uninsured, disaster-related necessary expenses and serious needs. Flood insurance may be required on insurable items (personal property) if they are to be located in a Special Flood Hazard Area. Assistance includes:

- Medical and dental expenses
- Funeral and burial costs
- Repair, cleaning, or replacement of:
 - Clothing
 - Household items (room furnishings, appliances)
 - Specialized tools or protective clothing and equipment required for your job
 - Necessary educational materials (computers, school books, supplies)
- Clean-up items (wet/dry vacuum, air purifier, dehumidifier)
- Fuel (fuel, chain saw, firewood)
- Repairing or replacing vehicles damaged by the disaster, or providing for public transportation or other transportation costs
- Moving and storage expenses related to the disaster (including evacuation, storage, or the return of property to a home)
- Other necessary expenses or serious needs (for example, towing, or setup or connecting essential utilities for a housing unit not provided by FEMA)
- The cost of a National Flood Insurance Program group flood insurance policy to meet the flood insurance requirements

Conditions and Limitations of IHP Assistance

- **Non-discrimination:** All forms of FEMA disaster housing assistance are available to any affected household that meets the conditions of eligibility. No Federal entity or official (or their agent) may discriminate against any individual on the basis of race, color, religion, sex, age, national origin, disability, or economic status.
- **Residency status in the United States and its territories:** To be considered for disaster housing assistance, you or a household member must provide proof of identity and sign a declaration stating that you/they are a United States citizen, a non-citizen national, or a qualified alien.
- **Supplemental Assistance:** Disaster housing assistance is not intended to substitute for private recovery efforts, but to complement those efforts when needed. FEMA expects minor housing damage or the need for short-term shelter to be addressed by homeowners or

tenants. Furthermore, the Disaster Housing Program is not a loss indemnification program and does not ensure that applicants are returned to their pre-disaster living conditions.

- **Household Composition:** People living together in one residence before the disaster are expected to continue to live together after the disaster. Generally, assistance is provided to the pre-disaster household as a unit. If, however, the assistance provided to the household is not shared with you, or if the new residence is too small or causes you undue hardship, you may request assistance separate from your pre-disaster household.
- **Type of Assistance:** Generally, more than one type of IHP assistance may be provided to the household. Only FEMA has the authority to determine which type of assistance is most appropriate for the household and the period of assistance to be covered.
- **Proper Use of Assistance:** All financial assistance provided by FEMA should be used as specified in writing: to rent another place to live, to make the home repairs identified by FEMA, or to prevent eviction or foreclosure, or to replace or repair personal property. Failure to use the money as specified may make you ineligible for additional assistance. All money provided by FEMA is tax-free.
- **Documentation:** It is your responsibility to provide all documentation necessary for FEMA to evaluate your eligibility. You may need to provide proof of occupancy, ownership, income loss, and/or information concerning your housing situation prior to the disaster. You should keep all receipts and records for any housing expenses incurred as a result of the disaster. This includes receipts for repair supplies, labor, and rent payments.
- **Insurance:** If you have insurance, any assistance provided by FEMA should be considered an advance and must be repaid to FEMA when you receive your insurance settlement payment. If your settlement is less than FEMA's estimated cost to make your home habitable, you may qualify for funds to supplement your insurance settlement, but only for repairs relating to the home's habitability. FEMA does not provide replacement value amounts or assistance with non-essential items.
- **Duration of Assistance:** Repair and Replacement Assistance is provided as a one-time payment. Temporary Housing Assistance (or a mobile home/travel trailer) is provided for an initial period of 1, 2, or 3 months. To be considered for additional assistance, you must demonstrate that you have spent any previous assistance from FEMA as instructed, and you must demonstrate your efforts to re-establish permanent housing. Additional assistance is generally provided for 1, 2, or 3 months at a time. The maximum period for IHP assistance is 18 months, unless extended by the President.
- **Appeal Rights:** If you disagree with FEMA's determination of eligibility or the form of assistance provided, you have the right to appeal within 60 days of the date of your notification letter. Send appeal letters to: Appeals Officer, FEMA- Individuals & Households Program, National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-7055. Telephone: 1-800-621-FEMA or TTY 1-800-462-7585.



Filing your Flood Insurance Claim

If your community has been flooded and your property or home has suffered flood damage, please follow these instructions to file your flood insurance claim.

IMMEDIATELY

- **Call your agent or insurance company.** Have the following information with you when you place your call: (1) the name of your insurance company (your agent may write policies for more than one company); (2) your policy number; and (3) a telephone number/e-mail address where you can be reached.
- **When you file your claim,** ask for an approximate time frame during which an adjuster can be expected to visit your home so you can plan accordingly.

ONCE YOU HAVE REPORTED YOUR LOSS

- **An adjuster will work with you** to calculate the value of the damage and prepare a repair estimate.
- **Please keep your agent advised if your contact information changes.** If you are still in a shelter or cannot be easily reached, please provide the name of a designated relative or point-of-contact person who can reach you.

BEFORE THE ADJUSTER ARRIVES

- **Local officials may require the disposal of damaged items.** If you dispose of items, please keep a swatch or other sample of damaged items for the adjuster.
- **Separate damaged items from undamaged items.** If necessary, place damaged items outside the home.
- **Take photographs.** Take photos of any water in the house and any damaged personal property. Your adjuster will need evidence of the damage and damaged items (e.g., cut swatches from carpeting, curtains, chairs) to prepare your repair estimate.
- **Make a list of damaged or lost items and include their age and value when possible.** If possible, have receipts for all items available for the adjuster.
- **If you have damage estimates prepared by a contractor, provide them to your adjuster** since they will be considered in the preparation of your repair estimate.
- **Contact your insurance company** if an adjuster has not been assigned to you within several days.

FOR MORE INFORMATION

For Federal Emergency Management Agency (FEMA) Disaster Assistance, call 1-800-621-3362. For general flood insurance questions, call 1-800-427-4661 or contact your insurance company or agent.



FEMA



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Congressional Affairs

WHAT HAPPENS AFTER YOUR CONSTITUENT REGISTERS FOR FEMA ASSISTANCE

What happens after disaster victims call the Federal Emergency Management Agency's (FEMA) toll-free registration number, 1-800-621-FEMA (3362)?

Callers are assigned a registration identification number for future reference in identifying their case. A FEMA inspector will telephone in a few days to make an appointment to visit the damaged home or apartment and assess the damage. During that initial telephone contact, the inspector will advise the applicant of what documentation is needed.

The following are points to remember during inspections:

- All inspectors wear a current photo identification badge.
- Clothing with names or insignias is not an indication they work for the agency.
- All FEMA inspectors carry a hand-held computer. It contains information about the person whose household they are inspecting.
- The computer is only for FEMA programs. It is of no use to anyone else.
- Inspectors do not determine any dollar amounts. They only look at reported damage and document it.
- Inspectors do not carry money or ask for money.

Among other programs, FEMA may provide housing assistance, which may include lodging expense reimbursement, repair assistance and/or temporary rental assistance.

After taking the first step of the assistance process - calling the registration number - the U. S. Small Business Administration (SBA) may send the applicant a loan application packet. It is most important to complete and return the SBA packet. If the SBA determines that homeowners or renters do not qualify for a loan, their name may be referred for assistance through the Other Needs Assistance (ONA) program.

ONA may include medical, dental, funeral expenses, furniture, clothing, some appliances, vehicle costs (up to state limits), and other eligible expenses resulting from the disaster.

If the SBA packet is not completed and returned, the applicant may not be considered eligible for certain types of ONA assistance.

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HOW DO I APPLY FOR DISASTER ASSISTANCE?

Apply at www.DisasterAssistance.gov

Call 1-800-621-FEMA (3362)

Help is available in most languages

The TTY number is 1-800-462-7585

When you apply we will ask for the following information:

- The address of your damaged home or apartment
- Names of people living in your household
- A description of your disaster damages
- Insurance information
- Your Social Security Number
- A telephone number where we can reach you or leave a message
- An address where you can get mail
- If you want your disaster assistance funds sent directly to your bank, provide the FEMA agent:
 - your bank account type
 - account number
 - routing number

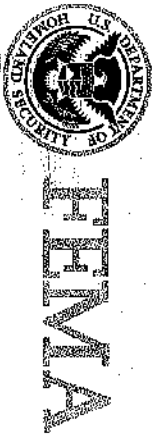
When you apply, you will be given a FEMA application number. Write down your application number and save it for future reference. You will need the application number whenever you contact FEMA.

Insurance is essential in any recovery process. If you've been affected by the disaster, make sure you call your insurance company and file a claim. Only damages that are not covered by insurance can qualify for FEMA disaster assistance. By law we can not duplicate benefits.

If you move after applying for assistance, be sure to let FEMA know your new address and telephone number(s). This will ensure that all disaster awards get to you without delay.

IMPORTANT:

Disaster recovery assistance is available without regard to race, color, gender, religion, national origin, age, disability, English proficiency or economic status.

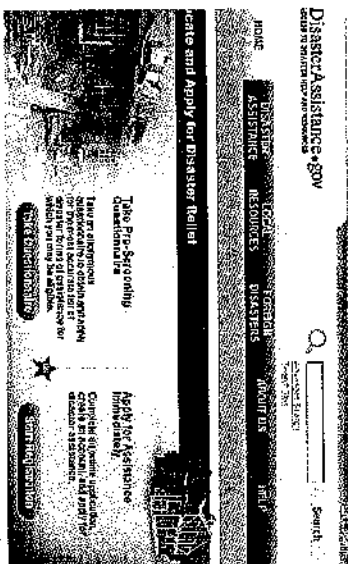


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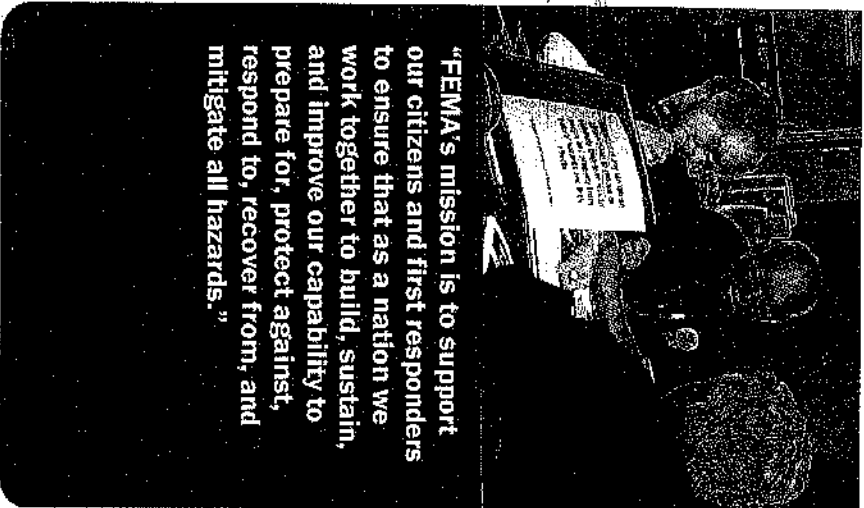
www.fema.gov

1-800-621-3362 or hearing-impaired 1-800-462-7585



As part of the U.S. Department of Homeland Security, the Federal Emergency Management Agency (FEMA) is the organization that acts as coordinator of disaster recovery efforts. FEMA partners with local, state and other federal agencies to help those who are affected by federally declared disasters and who qualify for temporary financial and/or direct assistance. FEMA's Individual & Households Program is one of many elements that may be available for recovery support.

I NEED ASSISTANCE. CAN FEMA HELP?



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What kind of disaster assistance can FEMA provide?
It depends on the type of your disaster damages.

If your home is damaged and you cannot live there safely, you may be eligible for temporary housing assistance.

If you're a homeowner, you could also be eligible for money to help with the cost of repairing damages not covered by insurance.

Owners and renters could be eligible for money to help replace furniture, clothes or other damaged personal items.

If you have other serious disaster-related needs, you could be eligible for money to help with expenses such as medical, dental and transportation costs.

FEMA can also help you contact other disaster recovery agencies that may be able to help you on the road to recovery. For example, you may be able to qualify for a low interest disaster loan through the Small Business Administration (SBA). The SBA will require a separate loan application.

What do I need to do?
If you have insurance, please call your insurance company before calling FEMA. Only damages that are NOT covered by insurance can qualify for FEMA disaster assistance. By law we can not duplicate benefits.

Apply for assistance with FEMA. Apply online at www.DisasterAssistance.gov or call 1-800-621-FEMA (3362) or TTY 1-800-462-7585 to apply by telephone.

What happens after I apply?
We will mail you a copy of your application and a copy of Help After a Disaster: Applicant's Guide to the Individuals and Households Program. After that, a FEMA inspector will contact you for an appointment to survey your damaged property if necessary.

How can I check the status of my application?
Go to www.DisasterAssistance.gov or call the FEMA Helpline at 1-800-621-3362 or TTY 1-800-462-7585.

It's important to remember that FEMA programs offer temporary assistance and are not designed to return individuals to pre-disaster status.

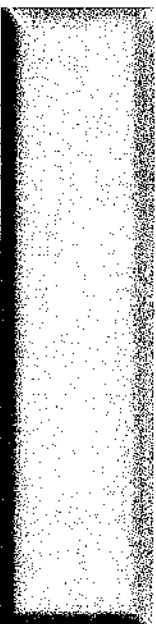


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NEED INFORMATION ABOUT ASSISTANCE? VISIT A RECOVERY CENTER

DATE:

TIME:

LOCATIONS

Should I go to a Disaster Recovery Center?

If you have questions that you'd like to ask in person, you can visit a Disaster Recovery Center (DRC).

What can I do at a DRC?

- You can ask questions and get information from FEMA and other federal, state and volunteer agencies.
- You can check on the status of your FEMA application.

- You can talk with someone about a letter you received from FEMA.

To find the nearest DRC location, you can check online at <https://asd.fema.gov/inter/locator/drclocator.jsp> or call the FEMA Helpline at 1-800-621-FEMMA (3362), TTY 1-800-462-7585.

IMPORTANT: No cash, checks or vouchers are distributed at the centers.




FEMMA

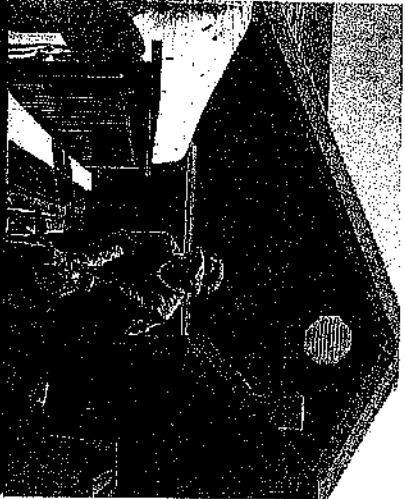
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IF I MOVE, HOW CAN I MAKE SURE I STILL RECEIVE ASSISTANCE?

If you move after applying for assistance, be sure to let FEMA know your new address and telephone number(s). This will ensure that all disaster award decision letters get to you without delay (or as soon as possible).

Updating your information is easy:

- **Online**
Go to www.DisasterAssistance.gov
Go down to the Check your Application Status bar and click on "Login", then click on "Login Now", here you will have a choice to login with your User ID and password or open an account.
- **Phone**
Call FEMA Helpline at 1-800-621-FEMA (3362) or TTY 1-800-462-7585.
- **Give the agent your FEMA application number.** Tell them you have already applied and you want to UPDATE your address and/or phone number.
- **Disaster Recovery Center (DRC)**
Visit a Disaster Recovery Center and a FEMA employee will help you. To find the nearest DRC location, you may check online at www.DisasterAssistance.gov or call the FEMA Helpline at 1-800-621-FEMA (3362), TTY 1-800-462-7585.

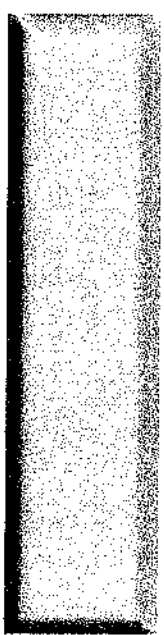
In addition to contacting FEMA, be sure to change your mailing address with the U.S. Postal Service every time you move, even if the move is temporary. To update your address with the U.S. Postal Service, go online to www.usps.gov, or call 1-800-ASK-USPS, or pick up a change of address form at any post office.



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PROTECT YOURSELF FROM DISASTER FRAUD

- During the confusion and chaos following a disaster, people will sometimes take advantage of disaster victims. They may try to charge you for a service that is provided for free, obtain your personal information to access benefits or resources belonging to you, or use false identification to gain access to your home or property. Protect yourself from disaster fraud!
- Beware of phone calls from people who say they want to "help" you with your application for a fee. FEMA services never cost money.
 - If you've already applied with FEMA and you receive a call, ask the caller to verify your application number. If the person calling is a FEMA employee, he or she will be able to confirm your application number.
 - Never give your social security number or bank account information to someone who calls or visits you. This information is only collected by FEMA when you register or contact FEMA directly.
 - Make certain that any contractors doing work to repair your home or property are properly licensed or have proof of insurance.

If you believe you have witnessed possible disaster fraud or have been the victim of fraud yourself, call the Department of Homeland Security Office of Inspector General's Hotline at 1-800-323-8603. You can also send an e-mail to DHSOIGHOTLINE@dhs.gov.



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FEMMA APPLICATION

DEADLINE EXTENDED



Apply at www.DisasterAssistance.gov



Call 1-800-621-FEMMA (3362)

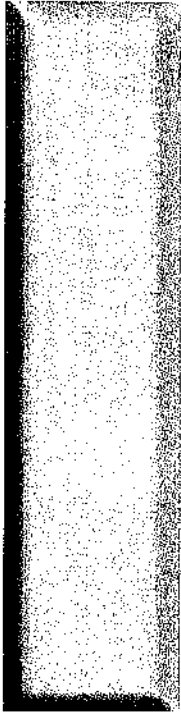


Help is available in most languages



The TTY number is 1-800-462-7585

The deadline for applying for disaster assistance from FEMA has been extended to:



If you haven't applied for assistance yet, do so as soon as possible.

When you apply we will ask for the following information:

- The address of your damaged home or apartment
- Names of all people in your household

- A description of your disaster damages

- Insurance information

- Your Social Security Number

- A telephone number where we can reach you or leave a message

- An address where you can get mail

- If you want your disaster assistance funds sent directly to your bank, provide the FEMA agent:

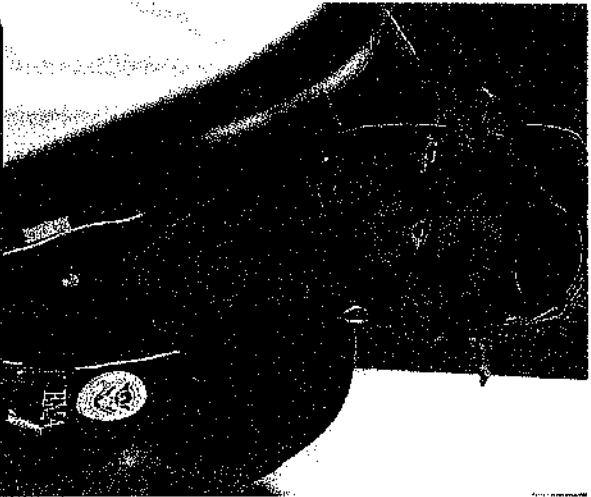
- your bank account type

- account number

- routing number

When you apply, you will be given a FEMA application number. Write down your application number and save it for future reference. You will need the application number whenever you contact FEMA.

If you move after applying for assistance, be sure to let FEMA know your new address and telephone number(s). This will ensure that all disaster awards and other important mail gets to you without delay.



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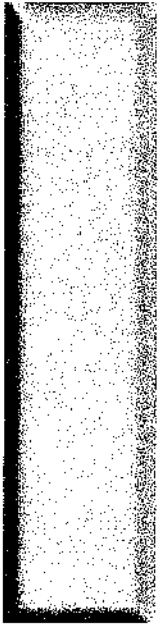


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FEMMA CAN TAKE YOUR APPLICATION IN ALMOST ANY LANGUAGE

FEMMA has operators available to take your application in almost any language. If you need information to apply for disaster assistance and you communicate best in a language other than English, you can call FEMMA's toll-free number and talk with someone who speaks your language.

Since the inception of the FEMMA language line, translators have handled FEMMA registration calls in 176 languages.

FEMMA cash assistance is available to eligible U.S. citizens who suffered disaster-related losses and certain categories of non-U.S. citizens living legally in the federally declared disaster areas. Those who are not eligible for monetary aid may still receive non-cash assistance; they will be referred to voluntary agencies.

Apply for assistance with FEMMA, online at www.DisasterAssistance.gov or call 1-800-621-FEMMA (3362) or TTY 1-800-462-7585 to apply by telephone.

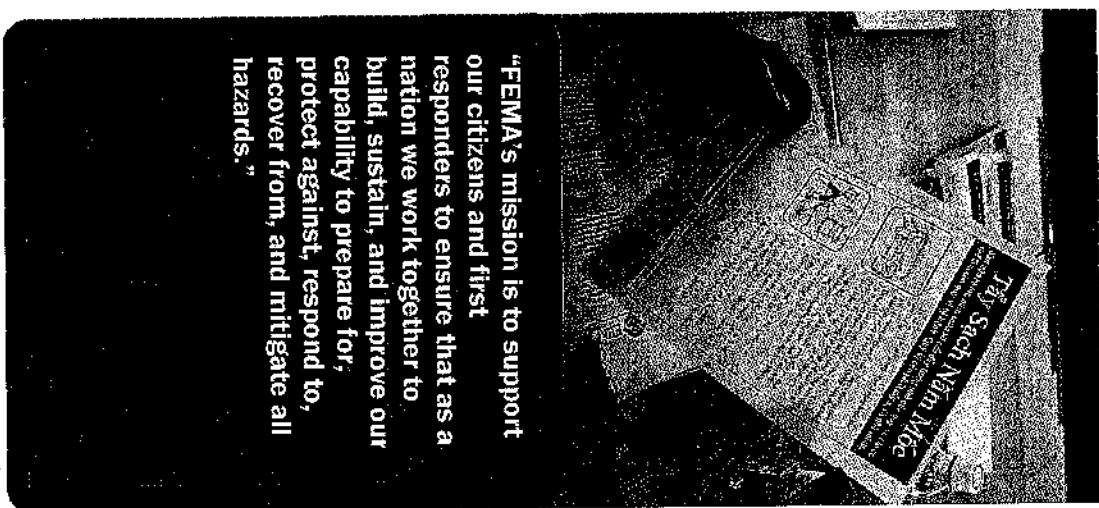


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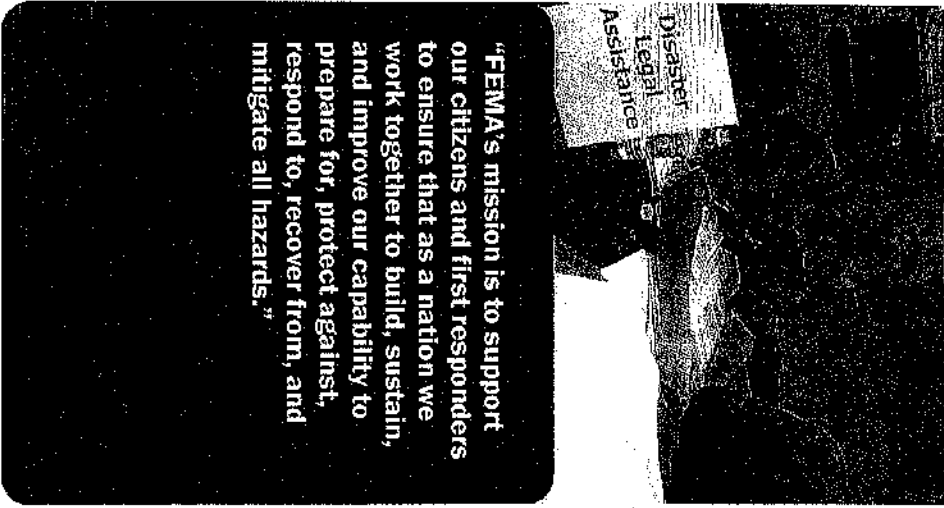
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DISASTER LEGAL

SERVICES



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Disaster legal services are available on a case by case basis to disaster applicants who are unable to afford basic legal services. These services may help you if you need:

- Legal advice on disaster-related problems.
- Advice about landlord-tenant problems or other housing problems.
- Help replacing legal papers destroyed in the disaster.
- Help with insurance claims for doctor bills or lost property.
- Assistance with home repair contracts.

These are typically the types of free disaster legal advice that may be available to qualified disaster applicants through an arrangement FEMA has with the Young Lawyers Division of the American Bar Association.

Cases that may require a fee are referred to private attorneys through existing referral services.

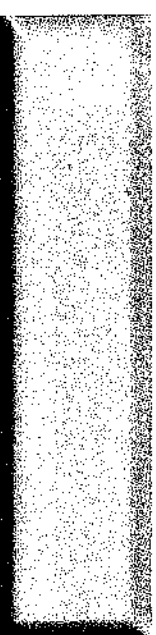
To find out if Disaster Legal Services are available call FEMA at 1-800-621-FEMA (3362) or TTY 1-800-462-7585.



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HELPING CHILDREN COPE WITH DISASTER

A disaster or tragic event can leave children feeling frightened, sad, confused, and insecure whether they are exposed to the disaster directly, see it on television or hear others talking about it. Adults can help children cope with the anxiety that violence, death, and disasters can cause.

Children react to stress in numerous ways. Younger children may return to earlier behavior patterns, such as bed-wetting, sleep problems, and separation anxiety. Older children may show anger, aggression, or withdrawal. For most children, reactions to a disaster are brief and are normal reactions to abnormal events.

Here are some suggestions for interacting with children:

- Encourage children to ask questions and listen to what they say.
- Focus on the positive
- Find out what frightens them, what they think and how they feel

A small number of children can be at risk for long-term psychological problems as a result of three major risk factors:

- Direct involvement in the disaster, such as being evacuated, injured or seeing someone else's death
- The serious injury or death of loved ones
- Ongoing stress from having to live elsewhere. Losing friends, losing possessions, unemployment in the family and financial loss and needs.

If the reactions to the disaster are lasting too long or getting worse instead of better, it may be appropriate to contact a pediatrician or a mental health professional. For information about counseling services available for people of all ages, in your area, call FEMA at 1-800-621-FEMMA (3362), or TTY



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FEMA INSPECTORS WILL VISIT TO SURVEY DISASTER DAMAGE

What happens after I apply with FEMA?

A FEMA inspector will call to make an appointment if your home was damaged. Inspectors will have FEMA identification. These inspections are always free.

The inspector will:

- Review and record any disaster-related damage to your home, both inside and outside.
- Review and record any disaster-related damage to furniture, clothing, and appliances (stoves, refrigerators or washing machines).
- Review and record homeowner, renter, condo, cooperative, and/or vehicle insurance.
- Review and record disaster-related damage to your car and other disaster-related documents for medical, dental, and funeral expenses.
- Ask to see identification and papers proving you own and/or live at the property.

The amount of time spent viewing damages will vary. FEMA inspections are different from other home inspections. They may be very brief and are meant to only record your disaster damages. The inspector will ask you key questions during the inspection. FEMA understands the value of your time and doesn't want to take any longer than necessary.

The inspector will also ask you to sign a form authorizing FEMA to verify that the information you have given is correct. Inspectors report your disaster related damages but do not determine your eligibility. FEMA will notify you by mail to let you know if you are eligible for assistance. If you do not agree with FEMA's decision, you may appeal it with further details about your situation.



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IMPORTANT:

1. Keep your appointment with the inspector; if you cannot, call the FEMA Helpline at 1-800-621-FEMA (3362), or TTY 1-800-462-7585 to reschedule as soon as possible
2. Make sure you show the inspector disaster-related damages that affect the safety of your home and property.
3. You or another adult member of the household must be present when the inspector looks at your property. You will need to show proof that the person applying for assistance owns the property and/or lived there full-time when the disaster occurred.

Any one of the following will be accepted as proof of ownership if it has the applicant's name and the address of the damaged property on it:

- Deed of Property
- Tax payment receipts
- Mortgage payment book
- A copy of your insurance policy, with your name on it

To show that you lived in the home or apartment at the time of the disaster, you may submit one of the following (make sure the dates are pre-disaster dates): Driver's license, with your name and address of the damaged property

- Official's statement (such as Postmaster)
- Federal or State Tax returns
- Landlord's statement
- Voter's Registration Card
- Employer's statement

If you have any questions about the inspector or the inspection, call the FEMA Helpline at 1-800-621-FEMA (3362), or TTY 1-800-462-7585

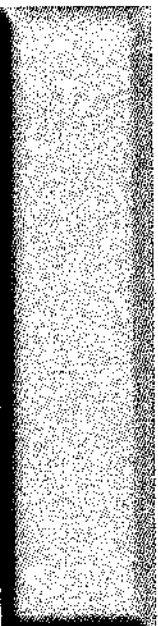


FEMA

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www.fema.gov

1-800-621-3362 or hearing-impaired 1-800-462-7585



DO I NEED TO BE A U.S. CITIZEN TO GET HELP AFTER A DISASTER?

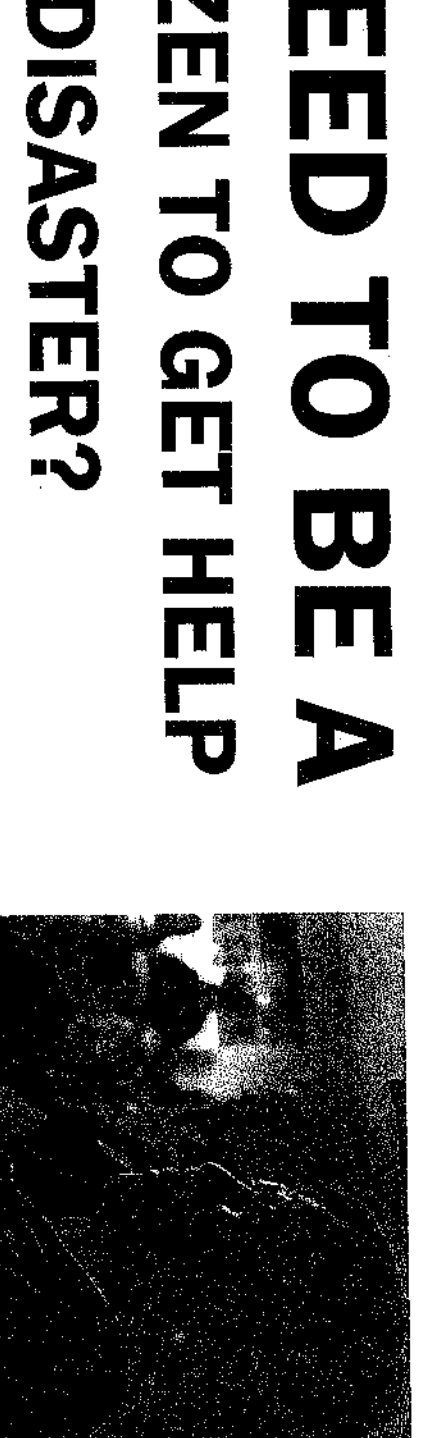
You do not have to be a U.S. citizen, non citizen national or a qualified alien to get help with emergency life-saving and/or life-sustaining needs, such as (but not necessarily limited to) shelter, water, food, first aid, etc.

You do NOT have to be a U.S. citizen, non-citizen national or a qualified alien to get crisis counseling, disaster legal services or other short-term, non-cash emergency assistance.

You must be a U.S. citizen, non-citizen national, or a qualified alien to qualify for a cash award from FEMA's Individuals and Households Program.

You can apply on behalf of your minor child if he or she is a citizen and has a social security number. FEMA can provide information on how to obtain a social security number for a minor child. The minor child must have lived in your household at the time of the disaster.

Disaster assistance is also provided by voluntary agencies, churches and local governments. FEMA can put you in touch with these entities. Contact us at www.DisasterAssistance.gov or call the FEMA Helpline at 1-800-621-3362 or TTY 1-800-462-7585. Call us at 1-800-621-FEMA.



"FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards."



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FEMMA APPLICATION DEADLINE NEARS



Apply at www.DisasterAssistance.gov



Call **1-800-621-FEMMA (3362)**

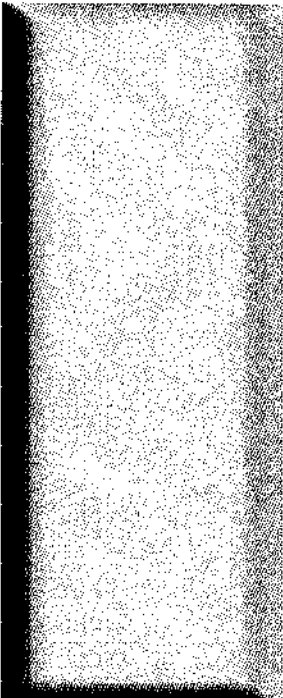


Help is available in most languages



The TTY number is **1-800-462-7585**

"FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards."



is the deadline for applying with FEMA for disaster assistance

If you haven't applied for assistance yet, do so as soon as possible.

When you apply we will ask for the following information:

- The address of your damaged home or apartment
- Names of people in your household
- A description of your disaster damages
- Insurance information
- Your Social Security Number
- A telephone number where we can reach you or leave a message
- An address where you can get mail
- If you want your disaster assistance funds sent directly to your bank, provide the FEMA agent:
 - your bank account type
 - account number
 - routing number

When you apply, you will be given a FEMA application number. Write down your application number and save it for future reference. You will need the application number whenever you contact FEMA.

If you move after applying for assistance, be sure to let FEMA know your new address and telephone number(s). This will ensure that all important mail gets to you without delay.



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1-800-621-3362 or hearing-impaired **1-800-462-7585**

