Disaster Assistance Program Information

This sheet contains a complete listing of the available disaster assistance programs and the agencies/organizations that administer the program. Based on the information you provided during the registration interview, we have identified certain disaster assistance programs that may be helpful to you and have listed them in item number 28 at the bottom of your Application for Disaster Assistance.

If you have been referred to one or more of the following programs, you will be contacted directly:

- the Disaster Housing Program, administered by FEMA,
- the Individual and Family Grant (IFG) Program, administered by your State Government, or
- for a low interest loan, administered by the Small Business Administration (SBA).

For assistance from the other programs listed, you should find the corresponding program names from the list below, and then you must contact these agencies directly to learn how their programs can help you.

PLEASE NOTE: Even if you have not been referred to a particular program, you are welcome to contact any agency listed on this sheet if you feel you have disaster-related needs that can be addressed by that agency. Bear in mind, however, that these programs have conditions of eligibility that must be met before you can be approved for assistance.

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Aging Services, Health and Human Services (HHS) : Services are available to meet the needs of the elderly who have been directly affected by a declared disaster (i.e., transportation, meals, home care, etc.).

Agricultural Aid, USDA Farm Service Agency (FSA) : The USDA Rural Development may make emergency loans to farmers and ranchers (owners or tenants) who were operating and managing a farm or ranch at the time of the disaster. These loans are limited to the amount necessary to compensate for actual losses to essential property and/or production capacity. Farmers and ranchers may also apply for cost sharing grants for emergency conservation programs such as debris removal from crop/pasture lands, repairs to land/water conservation structures, and permanent fencing. Further information is available from your local USDA Farm Service Agency (FSA).
(800) 282-5852 Ext.

Assistance From Financial Institutions: Early withdrawal of time deposits, without penalty, may be permitted by banks that are members of the Federal Deposit Insurance Corporation (FDIC), Federal Reserve System (FRS), or the Federal Home Loan Bank Board (FHLBB). Contact your financial institution to see if they have obtained a waiver from their regulatory agency.

Business Loan Program, Small Business Administration (SBA) : Disaster loans through the Small Business Administration (SBA) are available to businesses to repair or replace destroyed or damaged business facilities, inventory, machinery, or equipment. The maximum loan amount is $ 1,500,000. If you have been referred to this program you will be receiving an application package in the mail. For more information or help in completing this form, refer to your SBA application package or visit an SBA workshop.

Consumer Services, State's Department of Consumer Affairs : Counseling is available on consumer problems such as non-availability of products and services needed for reconstruction, price gouging, disreputable business concerns and practice.

Crisis Counseling, Department of Mental Health Services : Referral services and short-term intervention counseling is available for mental health problems caused or aggravated by the disaster.
(973) 831-5078 Ext.

Disaster Housing Program, Federal Emergency Management Agency (FEMA) : The Federal Emergency Management Agency (FEMA) may provide assistance if your primary residence has been made unlivable as a result of the disaster. Assistance may be in the form of Temporary Rental Assistance, funds to obtain temporary alternate rental housing, or, if you are a homeowner, Emergency Minimal Repair Assistance, funds to make the repairs needed to make your home livable.

If you can still live safely in your home, but you are facing foreclosure or eviction because disaster-created financial hardship has prevented you from making your housing payments, you may be eligible for Mortgage and Rental Assistance (MRA). This assistance requires additional application information, including proof that you have lost your job or business income directly because of the disaster and that you have received a formal notice of foreclosure or eviction.

If you have been referred to this program you will find more information in the Disaster Housing Program Fact Sheet included in this mailing. You may also call the FEMA Disaster Helpline at

Disaster Unemployment Assistance, State's Department of Labor : This assistance provides weekly benefit payments to those out of work due to the disaster, including self-employed persons, farm and ranch owners, and others not covered under regular unemployment insurance programs.

Emergency Assistance, Voluntary Agencies : Emergency food, clothing, shelter, and medical assistance may be provided by the American Red Cross (ARC), the Salvation Army, church groups, and other voluntary agencies to individuals and families having such needs as a result of the disaster.
(800) 541-2748 Ext.

Home and Personal Property Loan Program, Small Business Administration (SBA) : Disaster loans through the Small Business Administration (SBA) are available to homeowners and renters for restoring or replacing disaster damaged real and personal property. The maximum real estate portion of the loan is $200,000 and for personal property $40,000. The loan amount is limited to the amount of uninsured SBA verified losses.

Individual and Family Grant Program, Administered by your State Government : Grants of up to may be available to meet disaster related serious needs or necessary
expenses that are not covered by other disaster assistance programs or insurance. Generally, these may include personal property loss, damage to your home, medical, dental, funeral expenses, or transportation needs. This assistance is need-based, if it appears that you can afford to repay a loan, you will be referred to the Small Business Administration (SBA) first.

Insurance Information, State Insurance Commissioner : Assistance and/or counseling is available on insurance problems and questions, which may include obtaining copies of lost policies, claims filing, expediting settlements, etc. If you have not been able to resolve your problem with your insurance company you may contact your State Insurance Commissioner. For flood insurance inquiries, contact the National Flood Insurance Program (NFIP).

Legal Services, American Bar Association (ABA) : Free or reduced legal services, including legal advice, counseling, and representation may be provided to low-income disaster victims.

Social Security Administration (SSA) : Assistance is available from the Social Security Administration (SSA) in expediting delivery of checks delayed by the disaster and for assistance in applying for Social Security disability and survivor benefits.

Tax Assistance, Internal Revenue Service (IRS) : The Internal Revenue Service (IRS) may allow casualty losses that were suffered on home, personal property, and household goods to be deducted on the income tax return if they are not covered by insurance. Taxpayers may also file an amended return to receive an early tax refund. For more information, order IRS 'Disaster Loss Kit' Publication Number 2194 for Individuals (or 2194B for Businesses) by calling the IRS publication hotline at 1-800-829-3676. County tax assessors may provide . information and assistance on possible property tax relief.

Veteran's Benefits, Veteran's Administration (VA) : The Veterans Administration (VA) can expedite delivery of information about benefits, pensions, insurance settlements, and VA mortgage loans.