

Help For Hurricane Katrina Victims

Register with FEMA by calling 1-800-621-3362 (TTY 1-800-462-7585) operating 24 hours everyday, by registering on-line at www.fema.gov, or by going to a local FEMA application center.

Lost Basic Personal Property or Have Other Serious Needs ?

Expedited Assistance

FEMA is no longer offering Expedited Assistance to Katrina victims but is offering \$2,000 to some Rita victims.

Personal property replacement

SBA low interest loan of up to \$40,000 to repair or replace personal property; or if you can't repay a loan:

Individual & Household Program (IHP)

ELIGIBILITY: All victims are eligible, but may have to first take an SBA loan, or at least apply.

- Repair or replace your car, pay for public transportation
- Replace clothes, including school uniforms
- Replace school supplies (e.g., computers) and work tools
- Replace household belongings, furniture, large appliances
- Repair or replace medical equipment including wheelchairs
- Moving and storage expenses
- Medical and dental expenses
- Funeral expenses including burial or cremation

Total IHP benefit (including housing) is \$26,200.

Lost your job? Workplace damaged by Katrina?

Unemployment Insurance or Disaster

Unemployment Assistance (DUA) if you:

- lost your job
- were about to begin work but now cannot
- were self-employed
- had not worked long enough to establish a state unemployment claim
- cannot get to your job
- have become the head of household because of a disaster-related death

Apply for DUA by November 30, 2005: by calling 1-877-872-5627 or by finding an unemployment office near you.

Not a Citizen?

If you are not a U.S. citizen, you are eligible for short-term, non-cash, in-kind emergency disaster relief. You do not have to disclose your immigration status for this kind of assistance. Some "qualified aliens" and lawful permanent residents can get cash assistance from FEMA. Receipt of disaster relief does not have public charge consequences. See <http://www.nilc.org/disasterassistance>.

Home/Apartment Damaged? Inaccessible? Destroyed?

ELIGIBILITY: all victims can get this help but FEMA housing assistance (and possibly KDHAP assistance) will be deducted from the \$26,200 IHP limit.

Money for rent (IHP rental assistance)

- 1 to 3 months rent from the Federal Emergency Management Agency (FEMA), e.g., \$2,358
- Up to 18 months continued rental assistance whether or not they got the \$2,358 initial checks

Temporary Housing Units

FEMA provides temporary housing at some military bases, public housing projects, trailers, and in mobile homes.

Other Housing Assistance

KDHAP: HUD money for homeless and those who lived in public or subsidized housing before the disaster to be housed in the new area, administered by the local Housing Authority. **Contact Information:** For general assistance, call 1-888-297-8685. For those who were Section 8 voucher holders or public housing residents, call 1-800-955-2232. HUD has an online directory of all public housing authorities at <http://www.hud.gov/offices/pih/pha/contacts/>.

Other Household Members – Split families

If you need to set up a housing separate from some or all of the people you were living with before Katrina, then you should ask FEMA to treat you separate. Appeal if they don't.

Money for homeowners to repair, replace or rebuild housing

- Up to around \$5,100 to make emergency repairs; or
- Up to \$10,000 to buy another home
- If you make enough money to repay a loan, the Small Business Administration (SBA) may give you a low-interest loan of up to \$200,000
- If you cannot afford to repay a loan, FEMA's **Individual & Household Program (IHP)** may be able to give you up to \$26,200 to repair your home
- Read your mortgage to see if you have HUD or other mortgage insurance.

Your Business Damaged?

Small Business Admin. (SBA) Loans

- **Business Physical Disaster Loans** up to \$1.5 million to repair or replace disaster damage to property, including inventory and business equipment
- **Economic Injury Disaster Loans (EIDL)** up to \$1.5 million for small businesses that had property or inventory damaged or lost business
- The total loan to one business cannot exceed \$1.5 million

Disaster Assistance Tips

If you don't get help from one disaster assistance program, you may still be able to get it from another. Call the numbers on the bottom of this page for more help.

1. Apply for FEMA benefits as soon as possible. Currently, the deadlines to apply for FEMA assistance are 60 days after the President declares a major disaster, or Katrina victims in Louisiana: **January 11, 2006** (recently extended); Katrina victims in Mississippi: **January 11, 2006** (recently extended) and Florida: **October 28, 2005**; Katrina victims in Alabama: **October 29, 2005**; all Rita victims: **November 23, 2005**. (May be extended.)
2. **Have all your facts before you contact FEMA to register.** Before you contact FEMA to register, write down all your disaster-related losses including your home, car, job and personal property. Also write down your current needs, such as medical care, money for rent, a place to live or help repairing or replacing your home. Make sure to take time to tell your FEMA contact person about all of your losses and needs, and write down their name.
3. Keep a flood/hurricane notebook. List your FEMA application control number. List all your calls, the date you called, the number you called, the name of the person you spoke to and what they told you. Whenever you call FEMA have your FEMA number handy. **If you haven't heard from FEMA—call them. Do not submit a new second application—this will only cause problems later.**
4. Save all papers and receipts such as rent receipts, leases, and all copies of letters to and from FEMA, SBA, IFGP and any other agency.
5. **If the FEMA inspector comes to your home, try to be there. Show or explain to him or her all of your damage. Ask them to write everything down, since a good inspection is very important to support your need for help.** If you can, take pictures of the damage (get double prints).
6. Call legal aid to appeal if you don't get enough help from FEMA or your application is delayed or denied. If you believe you were denied because your inspection was bad, ask for a new inspection.
7. **YOU HAVE 60 DAYS to appeal a FEMA decision.** The appeal must be in writing and signed by you or your representative. Call your local legal aid for help with the appeal.

For Further Help Call: Your Local Legal Aid Office or (Insert local Hotline # Here)

Phone Numbers for Emergency Food, Housing, Clothing and Other Needs

FEMA

1-800-621-3362

TTY: 1-800-462-7585

SBA

1-800-659-2955

Red Cross

1-866-438-4636

Crisis Counseling

1-800-273-8255