**INFORMATION ABOUT ADDITIONAL DISASTER HELP PROGRAMS**

This section contains a general listing of the types of disaster help available during a Presidentially declared major disaster. During a major disaster if you feel you have disaster-related needs that can be addressed by an agency or service listed in this section, you should contact the FEMA Disaster Helpline at 1-800-621-FEMA (3362)(hearing/speech impaired ONLY - call 1-800-462-7585) for referral information.

**Aging Services:** 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:** 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 the USDA Farm Service Agency (FSA).

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

**Business Loan Program:** 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 the SBA website at www.sba.gov.

**Consumer Services:** Counseling is available on consumer problems such as non-availability of products and services needed for reconstruction, price gouging, disreputable business concerns and practices, etc.

**Crisis Counseling:** Referral services and short-term intervention counseling is available for mental health problems caused or aggravated by the disaster.

**Disaster Unemployment Assistance:** 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** Emergency food, clothing, shelter, and medical assistance may be provided to individuals and families having such needs as a result of the disaster. The American Red Cross (ARC), the Salvation Army, church groups, and other voluntary organizations can provide assistance.

**Financial Counseling:** Provides financial and economic guidance and assistance to individuals and small businesses affected by disasters. HOPE Coalition America offers free financial counseling and provides helpful documents such as the "Emergency Financial First Aid Kit" and the "Personal Disaster Preparedness Guide." These documents are available and can be downloaded for free from their website at www.operationhope.org For more information you can call: 1-888-388-HOPE (4673).

**Hazard Mitigation:** You may receive funds to prevent future damage to your major utilities (i.e., furnace, water heater, electrical service) by either elevation or relocation of these utilities in your home.

**Home and Personal Property Loan Program:** 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 is $40,000. The loan amount is limited to the amount of uninsured SBA verified losses. If you have been referred to this program you will find more information in the "Application Summary" on the back of the Disaster Assistance Application Form.

**Insurance Information:** Help 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:** Free or reduced legal services, including legal advice, counseling, and representation may be provided to low-income disaster victims.
**Social Security:** Help is available from the Social Security Administration (SSA) in expediting delivery of checks delayed by the disaster and in 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 a Presidentially declared disaster. This relief includes postponing tax deadlines to provide you with extra time to file and pay before you will be assessed any penalty, additional amount, or addition to the tax, or abating your interest for periods for which you received an extension of time to file tax returns and pay taxes because you were located in a Presidentially declared disaster area.
Generally, qualified disaster relief payments are not required to be reported in gross income. Qualified disaster relief payments include payments received from any source to pay reasonable and necessary personal, family, living, or funeral expenses incurred as a result of a Presidentially declared disaster. The 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. More information, forms and publications can be found on the IRS web at http://www.irs.gov/newsroom/article/o,,id=108362,00.html.
**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.