

Help For Hurricane Victims

ALL HURRICANE VICTIMS MUST REGISTER WITH FEMA by calling 1.800.621.3362 (TTY 1.800.462.7585), registering online at www.fema.gov or going to a local FEMA center.

When you register, be sure to answer the question about your pre-disaster income! Keep track of your FEMA ID number.

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Available FEMA IHP Assistance: Housing Assistance

ELIGIBILITY: Those who were housed and did not live in HUD-assisted housing before the hurricanes. Total assistance available from all IHP programs is \$26,200.

Rental Assistance

Up to 18 months of rental assistance is available (but FEMA must recalculate your rent after three months. Keep all receipts!) People from Orleans, Jefferson, St. Bernard, St. Charles and Plaquemines parishes in LA and Jackson, Harrison and Hancock counties in MS should have received checks for \$2,358 for three months' rent.

Repair/Rebuilding Assistance

Individuals can receive \$26,200 in available FEMA assistance to pay for serious hurricane-related losses. This could include:

- Up to \$5,100 for emergency repairs to make homes safe
- Up to \$10,000 for the purchase of another home

Expedited Assistance

FEMA is no longer offering Expedited Assistance to Katrina victims. FEMA is offering \$2,000 in Expedited Assistance to some Rita victims for food, transportation, clothing or housing.

Shared Households

If you have set up housing arrangements separate from some or all of the people you lived with before Katrina, explain and ask FEMA to treat you as a separate household. If they don't, appeal.

Temporary Housing Units

All eligible, but the KDHAP-eligible should use KDHAP. FEMA provides temporary housing for ALL victims at hotels, some military bases, public housing developments, on cruise ships and in mobile homes. FEMA should ask all victims what kind of assistance is needed. FEMA's timeline to transition all victims from temporary housing has been extended with no set deadline.

Available FEMA IHP Assistance: Other Needs Assistance

ELIGIBILITY: All victims are eligible, but FEMA housing assistance (and possibly KDHAP assistance) will be deducted from the \$26,200 in total assistance FEMA can provide.

FEMA can provide assistance to victims for non-housing needs. Those applying for this assistance must also complete an SBA loan application unless pre-disaster income was less than 150% of the poverty line. Other Needs Assistance can pay for:

- Repairing/replacing cars, or paying for transportation home
- Replacing clothing, including school uniforms
- Replacing school supplies, including computers
- Replacing household belongings, furniture, large appliances
- Replacing medical equipment, including wheelchairs
- Medical/dental expenses
- Moving and storage expenses
- Funeral expenses, including burial or cremation
- Up to \$25,000 for home repairs IF individual income is not enough to make SBA loan repayments (see SBA section).

Available HUD KDHAP Assistance: Housing Assistance

ELIGIBILITY: Those who lived in HUD-assisted housing before the hurricanes or who were homeless.

Katrina Disaster Housing Assistance Program (KDHAP) Benefits

KDHAP will pay for 18 months of rental assistance, administered through the network of 2,500 public housing authorities across the country. After registering with FEMA, those eligible should contact the PHA in their current location. There is no limit to where you can seek housing. Rent assistance will be calculated at 100% of the HUD-determined Fair Market Rent of wherever victims choose to relocate.

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/>.

Available SBA Assistance: Home, Property & Business Loans

ELIGIBILITY: Total loans to one business cannot exceed \$1.5 million. If you receive an SBA application, always fill it out and return it or you may not receive help.

Home & Personal Property Replacement Loans

If individual income is enough to make loan repayments, SBA may offer low-interest loans of up to \$40,000 to replace personal property or \$200,000 to buy another home.

SBA Business Physical Disaster Loans

These loans provide up to \$1.5 million to repair or replace disaster damage to property, including inventory and business equipment.

Economic Injury Business Disaster Loans

These loans provide up to \$1.5 million to small businesses whose property or inventory was damaged, or who lost business.

Available Labor Dept. Assistance: Disaster Unemployment Insurance

ELIGIBILITY: You may be eligible for Unemployment or Disaster Unemployment insurance benefits if you lost your job, even if you were self-employed; were about to begin work but now cannot; had not worked long enough to establish a state unemployment claim; cannot get to your job; or became the head of household due to a disaster-related death.

Individuals must apply by November 30, 2005. Call 1.877.872.5627 or apply in person at any Dept. of Labor One-Stop or Job Center, or your local unemployment office.

Non-Citizens Assistance

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. Receiving this kind of disaster help does not have public charge consequences. Some "qualified aliens" and lawful permanent residents can get cash assistance from FEMA. See <http://www.nilc.org/disasterassistance>.

Disaster Assistance and FEMA Tips

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

1. Apply for assistance as soon as possible. All victims of Hurricanes Katrina and Rita must register with FEMA. Currently, the deadlines to apply for FEMA assistance are 60 days after the President declares a major disaster, or:
 - Katrina victims in Louisiana: October 27, 2005
 - Katrina victims in Mississippi and Florida: October 28, 2005
 - Katrina victims in Alabama: October 29, 2005
 - All Rita victims: November 23, 2005
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 all your hurricane-related materials in one place**, such as a notebook. Make sure to keep:
 - Your FEMA identification number
 - A record of all your calls to FEMA, including the dates you called, the numbers you called, the names of the FEMA representatives you spoke to and what they told you.
 - All your papers and receipts such as rent receipts, leases and copies of all letters to and from FEMA, the Small Business Association, IFGP or any other agency.
 - If possible, take photos of the damage to your home or apartment. Make sure to get double prints.
4. **If you have not heard from FEMA, call them.** But do not submit a second application, as this will only cause problems later.
5. **If FEMA inspectors come to your home, try to show or explain all the damage.** Ask the inspector to write everything down, since a good inspection is very important to support your claim. If you believe that you were denied assistance due to a poorly done inspection, ask for a new inspection.
6. **YOU HAVE 60 DAYS to appeal a FEMA decision.** Your appeal must be in writing and signed by you or your representative. Call your local legal aid for assistance if you don't get enough help or if your application was denied.
7. If you have information that FEMA or HUD, or any other agency, acted improperly or incorrectly, please e-mail Katrina@nlchp.org. Many organizations are advocating with the agencies on behalf of evacuees, and we will use your stories as evidence of problems with the programs.

For Further Help, Call:

HUD, for general inquiries	1.888.297.8685
HUD, for Section 8 voucher holders, former public housing or subsidized housing residents	1.800.955.2232
FEMA	1.800.621.3362 1.800.462.7585 (TTY)
Small Business Association	1.800.659.2955
Red Cross	1.866.438.4636
Crisis Counseling	1.800.273.8255
Louisiana Disaster Legal Services Hotline	1.800.310.7029