



Government Assistance

Professional Insurance Agents of Florida
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Individual Assistance Programs

FEMA's [Disaster Assistance Process](#)

FEMA and other federal, state, local and volunteer agencies offer disaster assistance in several forms:

Low-Interest Loans. Most, but not all, federal assistance is in the form of low interest loans to cover expenses not covered by state or local programs, or private insurance. People who do not qualify for loans may be able to apply for a cash grant.

The Farm Service Agency (FSA) and the [Small Business Administration](#) (SBA), offer low-interest loans to eligible individuals, farmers and businesses to repair or replace damaged property and personal belongings not covered by insurance.

FEMA's Assistance for Individuals and Households. This program, which may include cash grants of up to \$25,000 per individual or household, includes:

Housing Assistance

- Lodging expenses reimbursement (for a hotel or motel)
- Rental assistance (cash payment for a temporary rental unit or a manufactured home)
- Home repair cash grant
- Home replacement cash grant
- Permanent housing construction in rare circumstances

Other Needs Assistance

- Medical, dental, funeral costs
- Transportation costs
- Other disaster-related needs

Veterans Benefits. The Department of Veterans' Affairs provides death benefits, pensions, insurance settlements and adjustments to home mortgages for veterans.

Tax Refunds. The [Internal Revenue Service \(IRS\)](#) allows certain casualty losses to be deducted on Federal income tax returns for the year of the loss or through an immediate amendment to the previous year's return.

Excise Tax Relief. Businesses may file claims with the Bureau of Alcohol, Tobacco and Firearms (ATF) for payment of Federal excise taxes paid on alcoholic beverages or tobacco products lost, rendered

unmarketable or condemned by a duly authorized official under various circumstances, including where the President has declared a major disaster. [Read more](#), (445 Kb Word Document)

Unemployment Benefits. Disaster Unemployment assistance and unemployment insurance benefits may be available through the state unemployment office and supported by the U.S. Department of Labor.

Crisis Counseling. The purpose of the crisis counseling program is to help relieve any [grieving](#), stress, or mental health problems caused or aggravated by the disaster or its aftermath. These *short-term* services, provided by FEMA as supplemental funds granted to State and local mental health agencies, *are only available to eligible survivors of Presidentially-declared major disasters*. Those who may require this confidential service should inquire about it while registering for disaster assistance. Or they may contact FEMA's toll-free Helpline number 1-800-621-FEMA (TTY 1-800-462-7585) to find out where these services can be obtained. Crisis counselors are often on-hand at [Disaster Recovery Centers](#) (when they are established). Eligible survivors may also learn more about where crisis counseling services are available via the media, and FEMA's [Recovery Times](#) newsletters. Crisis counseling services are also offered by the American Red Cross, the Salvation Army, other voluntary agencies, as well as churches and synagogues. Additional mental health information may be found on the U.S. Department of Health and Human Services, Center for Mental Health Services' website, www.mentalhealth.org.

Free Legal Counseling. The Young Lawyers Division of the American Bar Association, through an agreement with FEMA, provides free legal advice for low-income individuals regarding cases that will not produce a fee (i.e., those cases where attorneys are paid part of the settlement which is awarded by the court). Cases that may generate a fee are turned over to the local lawyer referral service.

Individuals, families and businesses may be eligible for federal assistance if they live, own a business, or work in a county declared a Major Disaster Area, incur sufficient property damage or loss, and, depending on the type of assistance, do not have the insurance or other resources to meet their needs.

To apply for Assistance for Individuals and Households, all you have to do is call the special toll free telephone number, 1-800-621-FEMA (TTY: 1-800-462-7585) and register. Specially trained operators at one of FEMA's [National Processing Service Centers](#) will process your application.

Your rights: Each Federal agency that provides Federal financial assistance is responsible for investigating complaints of discrimination in the use of its funds. If you believe that you or others protected by Civil Rights laws have been discriminated against in receiving disaster assistance, you may contact one of FEMA's Equal Rights Officers (ERO), who has the job of ensuring equal access to all FEMA disaster programs. The ERO will attempt to resolve your issues. You can [read more about your civil rights](#) on the FEMA site.

Back to the [Hurricane Kit Table of Contents](#)