

# Frequently Asked Questions About Disaster Assistance

Many of the services or assistance disaster victims need, will be found at the Disaster Application Center. The DAC is set up after the President declares a major disaster. Check with the local emergency management office or with local media for the location of the center.

## **Am I eligible for federal assistance? How do I apply?**

Individuals, families and businesses are eligible for federal assistance if they live or own a business 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 resources to meet their needs. Application forms are at the Disaster Application Center.

## **Where can I get food and water or a shelter?**

The American Red Cross and other volunteer agencies will assist disaster victims with food, water, clothing, and emergency shelter for people who cannot return to their homes. For those with longer-term housing needs, FEMA's Disaster Housing Assistance Program offers several types of assistance, including temporary housing and grants to help people repair their homes.

Eligibility requirements:

- The home must be the applicant's long-term residence.
- The home must be inaccessible or have been damaged and rendered unlivable as a result of the disaster.
- The insurance covering the dwelling does not fully cover applicant's additional living expenses and/or home repairs.

Announcements regarding the location of assistance centers are aired on local radio and TV stations and appear in local newspapers.

## **What about my pets?**

For health and safety reasons, pets are not permitted in public emergency shelters. Contact the local emergency management office, animal shelter or humane society for information regarding emergency pet shelters.

## **What if I have family members in a disaster – how do I get in touch with them?**

The American Red Cross maintains a database to help find family members. Contact the local American Red Cross chapter for information – not the chapter in the disaster area.

## **What if my home was destroyed?**

FEMA can provide temporary housing for up to 18 months to those whose homes are damaged or destroyed. You can apply for temporary housing at the Disaster Application Center that is set up a few days after the disaster strikes. To register over the phone call 800-462-9029.

**What if I can't afford to rebuild?**

The Disaster Assistance Center will have information on available on loans and cash grants when a homeowner doesn't have any or enough insurance. They may qualify for grants, low-interest loans and tax refunds for items not covered by insurance.

**What if I need legal help?**

Local members of the American Bar Association Young Lawyers Division offer free legal counseling to low-income individuals. Information is available at the Disaster Application Center.

**Is crisis counseling available?**

Counseling is usually available after a disaster. Information for anyone seeking counseling is available through the Disaster Application Center. Other local agencies, social serving organizations, and churches and synagogues may offer counseling to disaster victims.

**What if I lost my business or farm?**

Business and farm loans are available to people who have suffered damage to business property or economic injury. The Small Business Administration and the Farmers Home Administration offers low-interest loans to repair or replace damaged property not covered by insurance and to provide working capital. Applications are available at the Disaster Application Center.