



Florida Kidney Disaster Coalition

ALL-HAZARDS EDUCATIONAL SERIES:

DISASTER ASSISTANCE

Disaster assistance is money or direct assistance to individuals, families and businesses in an area whose property has been damaged or destroyed and whose losses are not covered by insurance. It is meant to help you with critical expenses that cannot be covered in other ways. This assistance is not intended to restore your damaged property to its condition before the disaster.

While some housing assistance funds are available through our Individuals and Households Program, **most disaster assistance from the Federal government is in the form of loans administered by the Small Business Administration (SBA).**

First and foremost, to qualify for assistance, your losses must have occurred in an area covered by a disaster declaration.

Secondly, if you have insurance, you must file a claim with your insurance company.

Two types of disaster assistance, "Housing Needs" and "Other than Housing Needs", are available to individuals, families and businesses in an area whose property has been damaged or destroyed and whose losses are not covered by insurance.

The first step in registering for disaster assistance is to apply by phone, 1-800-621-FEMA (3362) or TTY 1-800-462-7585 for people with speech or hearing disabilities; or online at <http://www.fema.gov/assistance/>

The SBA program can offer low interest loans to individuals and businesses for refinancing, repair, rehabilitation, or replacement of damaged property (real and personal). Loans may be available to businesses that have suffered an economic impact as a result of the disaster.

An SBA declaration can be made independently or in concert with a Presidential Disaster Declaration. With a SBA independent disaster declaration there must be a minimum of twenty-five homes or businesses with 40 percent or more uninsured losses and/or five businesses with substantial economic or physical losses.

Other types of disaster assistance may be available in the form of disaster unemployment assistance, food coupons, income tax service, and legal assistance. Ask your local emergency management agency about disaster assistance in your area.

For more information on disaster assistance,
visit <http://www.fema.gov/assistance/>
and
http://www.floridadisaster.org/disaster_assistance.htm