

Federal Aid Programs For North Carolina Disaster Recovery

posted by Frank Thomason on Wednesday, August 31, 2011 12:00 AM

With many local citizens either having friends, family members or direct ownership of property in the effected coastal area by Hurricane Irene over the last week, the following information from FEMA can be important in the recovery process.

The following is a summary of key federal disaster aid programs that can be made available as needed and warranted under President Obama's major disaster declaration issued for the State of North Carolina.

Assistance for Affected Individuals and Families Can Include as Required:

- Rental payments for temporary housing for those whose homes are unlivable. Initial assistance may be provided for two months for homeowners and renters. Assistance may be extended if requested after the initial period based on a review of individual applicant requirements. (Source: FEMA funded and administered.)
- Grants for home repairs and replacement of essential household items not covered by insurance to make damaged dwellings safe, sanitary and functional. (Source: FEMA funded and administered.)
- Grants to replace personal property and help meet medical, dental, funeral, transportation and other serious disaster-related needs not covered by insurance or other federal, state and charitable aid programs. (Source: FEMA funded at 75 percent of total eligible costs; 25 percent funded by the state.)
- Unemployment payments up to 26 weeks from the date of the disaster declaration for workers who temporarily lost jobs because of the disaster and who do not qualify for state benefits, such as self-employed individuals. (Source: FEMA funded; state administered.)
- Low-interest loans to cover residential losses not fully compensated by insurance. Loans available up to \$200,000 for primary residence; \$40,000 for personal property, including renter losses. Loans available up to \$2 million for business property losses not fully compensated by insurance. (Source: U.S. Small Business Administration.)
- Loans up to \$2 million for small businesses, small agricultural cooperatives and most private, non-profit organizations of all sizes that have suffered disaster-related cash flow problems and need funds for working capital to recover from the disaster's adverse economic impact. This loan in combination with a property loss loan cannot exceed a total of \$2 million. (Source: U.S. Small Business Administration.)
- Loans up to \$500,000 for farmers, ranchers and aquaculture operators to cover production and property losses, excluding primary residence. (Source: Farm Service Agency, U.S. Dept. of Agriculture.)
- Other relief programs: Crisis counseling for those traumatized by the disaster; income tax assistance for filing casualty losses; advisory assistance for legal, veterans benefits and social security matters.
- **Assistance for the State and Affected Tribal and Local Governments Can Include** Payment of not less than 75 percent of the eligible costs for repairing or replacing damaged public facilities, such as roads, bridges, utilities, buildings, schools, recreational areas and similar publicly owned property, as well as certain private non-profit organizations that provide essential governmental services. (Source of funding: FEMA funded, state administered.)
- Payment of not less than 75 percent of the eligible costs for removing debris and for emergency measures taken to save lives and protect property and public health. (Source of funding: FEMA funded, state administered.)
- Payment of not more than 75 percent of the approved costs for hazard mitigation projects undertaken by state and local governments to prevent or reduce long-term risk to life and property from natural or technological disasters. (Source of funding: FEMA funded, state administered.)

How to Apply for Assistance:

- Those in the counties designated for assistance to affected residents and business owners can begin the disaster application process by registering online at www.DisasterAssistance.gov or by calling **1-800-621-FEMA (3362)**. **Disaster assistance applicants, who have a speech disability or hearing loss and use TTY, should call 1-800-462-7585 directly; for those who use 711 or Video Relay Service (VRS), call 1-800-621-3362.**
- The toll-free telephone numbers are available from 7 a.m. to 10 p.m. (local time) Monday through Sunday until further notice. Applicants registering for aid should be prepared to provide basic information about themselves (name, permanent address, phone number), insurance coverage and any other information to help substantiate losses.