

From Congressman Lamar Gudger

Things To Know About Disaster Relief Programs

President Carter officially declared flood-damaged sections of Western North Carolina a major disaster area on November 9, 1977. The following questions and answers detail what types of assistance may be available to disaster victims in areas so designated.

Q. What types of assistance may be available to disaster victims?

A. Temporary housing for disaster victims whose homes are uninhabitable until other housing resources are available. No rental is charged during the first 12 months of occupancy.

• Minimum essential repairs to owner-occupied residences in lieu of other types of temporary housing resources, so that families can return quickly to their damaged homes.

• Temporary assistance with mortgage or rental payments for persons faced with loss of their residences because of disaster-created financial hardship for a period not to exceed 12 months.

• Disaster loans to individuals, businesses, and farmers for refinancing, repair, rehabilitation, or replacement of damaged real and personal property not fully covered by insurance.

• Agricultural assistance is available. This includes: technical assistance; payments of up to 80% of the cost to eligible farmers who perform emergency conservation measures on farmland damaged by the disaster; and donations of federally-owned feed grain for commingled livestock and herd preservation.

• Distribution of food coupons to eligible disaster victims.

• Individual and Family Grants of up to \$5,000 to meet disaster-related necessary expenses or serious needs of those adversely affected by a major disaster when they are unable to meet such expenses or needs through other programs or other means.

• Legal services to low-income families and individuals.

• Consumer counseling and assistance in obtaining insurance benefits.

• Crisis counseling and referrals to appropriate mental health agencies to relieve disaster-caused mental health problems.

• Social Security assistance to recipients and/or survivors such as death or disability benefits or monthly payments.

• Veterans' assistance, such as death benefits, pensions, insurance settlements, and adjustments to home mortgages held by the Veterans Administration if a VA-insured home has been damaged.

Q. I don't want to wait for the Corps of Engineers to repair my road (or bridge). Can I be reimbursed for the money I have spent to repair my road (or bridge)?

A. Reimbursement for repairs accomplished for restoration of flood damage whether it be home, bridge or road damage may be available from a Small Business Administration loan or Individual Family Grant.

Q. When will my road (or bridge) be repaired?

A. People must have first applied to HUD for temporary housing. Once declared eligible due to access problem, the applicant should maintain contact with HUD for follow-up information on the repairs. Call toll-free: 800-452-2897.

Q. Do we have to move out of our homes?

A. It is the objective of the Temporary Housing Program to have the family remain in their own home if the home is safe for habitation. If the Minimal Repair Program is to be used to restore habitability the family may remain in the home while repairs are underway.

Q. If I am not satisfied with the access provided by the Corps of Engineers, what can I do to repair it to my satisfaction?

A. Since the access to be provided by the Corps is a temporary emergency measure, permanent restoration of the access will most likely be necessary. To restore the facility to pre-disaster condition, assistance may be obtained from the Small Business Administration Loan Program or Individual Family Grant Program.

Q. I have seen the Corps of Engineers repairing bridges (roads) in my areas and need similar help. So I need to make an application with the Corps—right?

A. Wrong. All bridge, road or access problems must be referred to HUD. Temporary Housing eligibility due to inaccessibility is the trigger for assistance.

SBA

Q. How much money am I eligible to apply for?

A. Applicants may apply for an amount equal to the cost to repair flood damage and restore property (real or personal) to the pre-flood condition. Maximum home loans are \$50,000 for real property, \$10,000 for personal property with a maximum combination of \$55,000.

Q. What damaged property may I claim?

A. Any personal or real property that the applicant actually owned (in case of real estate applicant's name must be on the deed) excluding luxury items (e.g. antiques). Bridges and roads must be on the applicant's property.

Q. What are the interest rates?

A. For home loans—1% for the first \$10,000; 3% for the next \$30,000 (\$10,000-\$40,000); 6 5/8% for the next \$15,000 (40,000-\$55,000).

For business loans—3% for the first \$250,000 and 6 5/8% for the next \$250,000.

Q. How long do I have to pay the loan back?

A. It depends on your ability to repay and the amount of the loan. The maximum is 30 years.

Q. Can I get a grant?

A. Grant eligibility cannot be determined unless the applicant has sought all other sources of governmental assistance including the Small Business Administration Loan Program. Therefore, grant eligibility may be determined on your ability to obtain an SBA loan. However, individuals who have suffered only personal property damage and derive more than 50% of their income from social security, welfare, or unemployment may apply for an Individual and Family Grant without seeking loan assistance.

INDIVIDUAL AND FAMILY GRANT PROGRAM

Q. Who is eligible for the Individual and Family Grant Program?

A. Any individual who was in any of the 16 counties at the time of the flood who has necessary expenses or serious needs caused by the severe storm or flood that other sources or other governmental programs do not meet. They do not have to be a resident of the counties involved.

Q. Does an individual or family have to be poor to apply for a grant?

A. No! There is no income test for eligibility. They do have to apply for other governmental disaster assistance programs such as the SBA loan program and be determined ineligible or not receive enough to meet their total disaster needs.

Q. Is the Individual and Family Grant Program a welfare program?

A. No! This program offers grant assistance to meet serious needs and necessary expenses that have not been met by other forms of governmental disaster assistance.

Q. Do I have to repay the grant?

A. No, a grant does not have to be repaid.

Q. What is eligible for grant assistance?

A. Eligible categories for assistance are: home rebuilding; repair and replacement of owner-occupied dwellings; personal property needs; transportation needs or expenses; medical and dental expenses; funeral expenses; rental accommodations; and first year flood insurance premiums. The above categories

are eligible if no other governmental assistance or insurance agency has met the need and only if assistance has not been refused from these other means.

Q. Who makes the determination that I am eligible?

A. After the application and an on-site verification of need are completed, the information is forwarded to an Administrative Panel comprised of three State representatives from the Department of Human Resources, Social Services Division. The panel determines eligibility.

Q. What do I do if I do not agree with the Administrative Panel's decision?

A. You have the right to appeal the decision. Each applicant is notified in writing of the panel's decision and how to appeal.

Q. I am a farmer and have had all of my livestock feed washed away by the flood. What assistance is available for me?

A. The ASCS has a livestock feed program in which they will cover 50% of the cost of feed replacement. This program is implemented under the regulations of ASCS.

Q. What are the deadlines to submit applications to the various governmental agencies for disaster assistance?

A. The application deadline is different depending upon the individual agency. The deadlines are as follows:

• Small Business Administration, Individual and Family

Grants, and HUD have a cut-off date of 60 days after the declaration of disaster is proclaimed.

• Farmers Home Administration has a cut-off date of 180 days after the declaration.

• Disaster Unemployment Assistance has a cut-off date of 30 days after the disaster declaration.

• Internal Revenue Service does not have a specific deadline. However, depending upon whether the person is filing an amended tax return or the 1977 tax return to cover damage caused by the flood, you should call the IRS at the toll free number: 800-822-8800.

• Crisis counseling and referrals to appropriate mental health agencies to relieve disaster-caused mental health problems.

• Social Security assistance to recipients and/or survivors such as death or disability benefits or monthly payments.

• Veterans' assistance, such as death benefits, pensions, insurance settlements, and adjustments to home mortgages held by the Veterans Administration if a VA-insured home has been damaged.

Q. I don't want to wait for the Corps of Engineers to repair my road (or bridge). Can I be reimbursed for the money I have spent to repair my road (or bridge)?

A. Reimbursement for repairs accomplished for restoration of flood damage whether it be home, bridge or road damage may be available from a Small Business Administration loan or Individual Family Grant.

Q. When will my road (or bridge) be repaired?

A. People must have first applied to HUD for temporary housing. Once declared eligible due to access problem, the applicant should maintain contact with HUD for follow-up information on the repairs. Call toll-free: 800-452-2897.

Q. Do we have to move out of our homes?

A. It is the objective of the Temporary Housing Program to have the family remain in their own home if the home is safe for habitation. If the Minimal Repair Program is to be used to restore habitability the family may remain in the home while repairs are underway.

Q. If I am not satisfied with the access provided by the Corps of Engineers, what can I do to repair it to my satisfaction?

A. Since the access to be provided by the Corps is a temporary emergency measure, permanent restoration of the access will most likely be necessary. To restore the facility to pre-disaster condition, assistance may be obtained from the Small Business Administration Loan Program or Individual Family Grant Program.

Q. I have seen the Corps of Engineers repairing bridges (roads) in my areas and need similar help. So I need to make an application with the Corps—right?

A. Wrong. All bridge, road or access problems must be referred to HUD. Temporary Housing eligibility due to inaccessibility is the trigger for assistance.

SBA

Q. How much money am I eligible to apply for?

A. Applicants may apply for an amount equal to the cost to repair flood damage and restore property (real or personal) to the pre-flood condition. Maximum home loans are \$50,000 for real property, \$10,000 for personal property with a maximum combination of \$55,000.

Q. What damaged property may I claim?

A. Any personal or real property that the applicant actually owned (in case of real estate applicant's name must be on the deed) excluding luxury items (e.g. antiques). Bridges and roads must be on the applicant's property.

Q. What are the interest rates?

A. For home loans—1% for the first \$10,000; 3% for the next \$30,000 (\$10,000-\$40,000); 6 5/8% for the next \$15,000 (40,000-\$55,000).

For business loans—3% for the first \$250,000 and 6 5/8% for the next \$250,000.

Q. How long do I have to pay the loan back?

A. It depends on your ability to repay and the amount of the loan. The maximum is 30 years.

Q. Can I get a grant?

A. Grant eligibility cannot be determined unless the applicant has sought all other sources of governmental assistance including the Small Business Administration Loan Program. Therefore, grant eligibility may be determined on your ability to obtain an SBA loan. However, individuals who have suffered only personal property damage and derive more than 50% of their income from social security, welfare, or unemployment may apply for an Individual and Family Grant without seeking loan assistance.

INDIVIDUAL AND FAMILY GRANT PROGRAM

Q. Who is eligible for the Individual and Family Grant Program?

A. Any individual who was in any of the 16 counties at the time of the flood who has necessary expenses or serious needs caused by the severe storm or flood that other sources or other governmental programs do not meet. They do not have to be a resident of the counties involved.

Q. Does an individual or family have to be poor to apply for a grant?

A. No! There is no income test for eligibility. They do have to apply for other governmental disaster assistance programs such as the SBA loan program and be determined ineligible or not receive enough to meet their total disaster needs.

Q. Is the Individual and Family Grant Program a welfare program?

A. No! This program offers grant assistance to meet serious needs and necessary expenses that have not been met by other forms of governmental disaster assistance.

Q. Do I have to repay the grant?

A. No, a grant does not have to be repaid.

Q. What is eligible for grant assistance?

A. Eligible categories for assistance are: home rebuilding; repair and replacement of owner-occupied dwellings; personal property needs; transportation needs or expenses; medical and dental expenses; funeral expenses; rental accommodations; and first year flood insurance premiums. The above categories

are eligible if no other governmental assistance or insurance agency has met the need and only if assistance has not been refused from these other means.

Q. Who makes the determination that I am eligible?

A. After the application and an on-site verification of need are completed, the information is forwarded to an Administrative Panel comprised of three State representatives from the Department of Human Resources, Social Services Division. The panel determines eligibility.

Q. What do I do if I do not agree with the Administrative Panel's decision?

A. You have the right to appeal the decision. Each applicant is notified in writing of the panel's decision and how to appeal.

Q. I am a farmer and have had all of my livestock feed washed away by the flood. What assistance is available for me?

A. The ASCS has a livestock feed program in which they will cover 50% of the cost of feed replacement. This program is implemented under the regulations of ASCS.

Q. What are the deadlines to submit applications to the various governmental agencies for disaster assistance?

A. The application deadline is different depending upon the individual agency. The deadlines are as follows:

• Small Business Administration, Individual and Family

Grants, and HUD have a cut-off date of 60 days after the declaration of disaster is proclaimed.

• Farmers Home Administration has a cut-off date of 180 days after the declaration.

• Disaster Unemployment Assistance has a cut-off date of 30 days after the disaster declaration.

• Internal Revenue Service does not have a specific deadline. However, depending upon whether the person is filing an amended tax return or the 1977 tax return to cover damage caused by the flood, you should call the IRS at the toll free number: 800-822-8800.

• Crisis counseling and referrals to appropriate mental health agencies to relieve disaster-caused mental health problems.

• Social Security assistance to recipients and/or survivors such as death or disability benefits or monthly payments.

• Veterans' assistance, such as death benefits, pensions, insurance settlements, and adjustments to home mortgages held by the Veterans Administration if a VA-insured home has been damaged.

Q. I don't want to wait for the Corps of Engineers to repair my road (or bridge). Can I be reimbursed for the money I have spent to repair my road (or bridge)?

A. Reimbursement for repairs accomplished for restoration of flood damage whether it be home, bridge or road damage may be available from a Small Business Administration loan or Individual Family Grant.

Q. When will my road (or bridge) be repaired?

A. People must have first applied to HUD for temporary housing. Once declared eligible due to access problem, the applicant should maintain contact with HUD for follow-up information on the repairs. Call toll-free: 800-452-2897.

Q. Do we have to move out of our homes?

A. It is the objective of the Temporary Housing Program to have the family remain in their own home if the home is safe for habitation. If the Minimal Repair Program is to be used to restore habitability the family may remain in the home while repairs are underway.

Q. If I am not satisfied with the access provided by the Corps of Engineers, what can I do to repair it to my satisfaction?

A. Since the access to be provided by the Corps is a temporary emergency measure, permanent restoration of the access will most likely be necessary. To restore the facility to pre-disaster condition, assistance may be obtained from the Small Business Administration Loan Program or Individual Family Grant Program.

Q. I have seen the Corps of Engineers repairing bridges (roads) in my areas and need similar help. So I need to make an application with the Corps—right?

A. Wrong. All bridge, road or access problems must be referred to HUD. Temporary Housing eligibility due to inaccessibility is the trigger for assistance.

SBA

Q. How much money am I eligible to apply for?

A. Applicants may apply for an amount equal to the cost to repair flood damage and restore property (real or personal) to the pre-flood condition. Maximum home loans are \$50,000 for real property, \$10,000 for personal property with a maximum combination of \$55,000.

Q. What damaged property may I claim?

A. Any personal or real property that the applicant actually owned (in case of real estate applicant's name must be on the deed) excluding luxury items (e.g. antiques). Bridges and roads must be on the applicant's property.

Q. What are the interest rates?

A. For home loans—1% for the first \$10,000; 3% for the next \$30,000 (\$10,000-\$40,000); 6 5/8% for the next \$15,000 (40,000-\$55,000).

For business loans—3% for the first \$250,000 and 6 5/8% for the next \$250,000.

Q. How long do I have to pay the loan back?

A. It depends on your ability to repay and the amount of the loan. The maximum is 30 years.

Q. Can I get a grant?

A. Grant eligibility cannot be determined unless the applicant has sought all other sources of governmental assistance including the Small Business Administration Loan Program. Therefore, grant eligibility may be determined on your ability to obtain an SBA loan. However, individuals who have suffered only personal property damage and derive more than 50% of their income from social security, welfare, or unemployment may apply for an Individual and Family Grant without seeking loan assistance.

INDIVIDUAL AND FAMILY GRANT PROGRAM

Q. Who is eligible for the Individual and Family Grant Program?

A. Any individual who was in any of the 16 counties at the time of the flood who has necessary expenses or serious needs caused by the severe storm or flood that other sources or other governmental programs do not meet. They do not have to be a resident of the counties involved.

Q. Does an individual or family have to be poor to apply for a grant?

A. No! There is no income test for eligibility. They do have to apply for other governmental disaster assistance programs such as the SBA loan program and be determined ineligible or not receive enough to meet their total disaster needs.

Q. Is the Individual and Family Grant Program a welfare program?

A. No! This program offers grant assistance to meet serious needs and necessary expenses that have not been met by other forms of governmental disaster assistance.

Q. Do I have to repay the grant?

A. No, a grant does not have to be repaid.

Q. What is eligible for grant assistance?

A. Eligible categories for assistance are: home rebuilding; repair and replacement of owner-occupied dwellings; personal property needs; transportation needs or expenses; medical and dental expenses; funeral expenses; rental accommodations; and first year flood insurance premiums. The above categories

are eligible if no other governmental assistance or insurance agency has met the need and only if assistance has not been refused from these other means.

Q. Who makes the determination that I am eligible?

A. After the application and an on-site verification of need are completed, the information is forwarded to an Administrative Panel comprised of three State representatives from the Department of Human Resources, Social Services Division. The panel determines eligibility.

Q. What do I do if I do not agree with the Administrative Panel's decision?

A. You have the right to appeal the decision. Each applicant is notified in writing of the panel's decision and how to appeal.

Q. I am a farmer and have had all of my livestock feed washed away by the flood. What assistance is available for me?

A. The ASCS has a livestock feed program in which they will cover 50% of the cost of feed replacement. This program is implemented under the regulations of ASCS.

Q. What are the deadlines to submit applications to the various governmental agencies for disaster assistance?

A. The application deadline is different depending upon the individual agency. The deadlines are as follows:

• Small Business Administration, Individual and Family

Grants, and HUD have a cut-off date of 60 days after the declaration of disaster is proclaimed.

• Farmers Home Administration has a cut-off date of 180 days after the declaration.

• Disaster Unemployment Assistance has a cut-off date of 30 days after the disaster declaration.

• Internal Revenue Service does not have a specific deadline. However, depending upon whether the person is filing an amended tax return or the 1977 tax return to cover damage caused by the flood, you should call the IRS at the toll free number: 800-822-8800.

• Crisis counseling and referrals to appropriate mental health agencies to relieve disaster-caused mental health problems.

• Social Security assistance to recipients and/or survivors such as death or disability benefits or monthly payments.

• Veterans' assistance, such as death benefits, pensions, insurance settlements, and adjustments to home mortgages held by the Veterans Administration if a VA-insured home has been damaged.

Q. I don't want to wait for the Corps of Engineers to repair my road (or bridge). Can I be reimbursed for the money I have spent to repair my road (or bridge)?

A. Reimbursement for repairs accomplished for restoration of flood damage whether it be home, bridge or road damage may be available from a Small Business Administration loan or Individual Family Grant.

Q. When will my road (or bridge) be repaired?

A. People must have first applied to HUD for temporary housing. Once declared eligible due to access problem, the applicant should maintain contact with HUD for follow-up information on the repairs. Call toll-free: 800-452-2897.

Q. Do we have to move out of our homes?

A. It is the objective of the Temporary Housing Program to have the family remain in their own home if the home is safe for habitation. If the Minimal Repair Program is to be used to restore habitability the family may remain in the home while repairs are underway.

Q. If I am not satisfied with the access provided by the Corps of Engineers, what can I do to repair it to my satisfaction?

A. Since the access to be provided by the Corps is a temporary emergency measure, permanent restoration of the access will most likely be necessary. To restore the facility to pre-disaster condition, assistance may be obtained from the Small Business Administration Loan Program or Individual Family Grant Program.

Q. I have seen the Corps of Engineers repairing bridges (roads) in my areas and need similar help. So I need to make an application with the Corps—right?

A. Wrong. All bridge, road or access problems must be referred to HUD. Temporary Housing eligibility due to inaccessibility is the trigger for assistance.

SBA

Q. How much money am I eligible to apply for?

A. Applicants may apply for an amount equal to the cost to repair flood damage and restore property (real or personal) to the pre-flood condition. Maximum home loans are \$50,000 for real property, \$10,000 for personal property with a maximum combination of \$55,000.

Q. What damaged property may I claim?

A. Any personal or real property that the applicant actually owned (in case of real estate applicant's name must be on the deed) excluding luxury items (e.g. antiques). Bridges and roads must be on the applicant's property.

Q. What are the interest rates?

A. For home loans—1% for the first \$10,000; 3% for the next \$30,000 (\$10,000-\$40,000); 6 5/8% for the next \$15,000 (40,000-\$55,000).

For business loans—3% for the first \$250,000 and 6 5/8% for the next \$250,000.

Q. How long