

## **Government Assistance and Disaster Relief**

Individuals, families, and businesses/nonprofit organizations are eligible for federal assistance if they live or own a business in a county declared a Major Disaster Area (Alabama, Louisiana, and Mississippi), or a state that is hosting evacuees from Hurricane Katrina (Arkansas, Colorado, District of Columbia, Florida, Georgia, Oklahoma, North Carolina, Tennessee, Texas, Utah, and West Virginia).

To apply for Assistance to Individuals and Households, call the special toll free telephone number, **1-800-621-FEMA** (3362) and register.

**Details on applying for assistance are written below, but please begin saving receipts of your clean-up, repair, and relief efforts and note that a 30-day deadline for application of aid is most common.**

This is a fluid situation and some of these guidelines may change. It has been reported to us that the majority of government funding will be channeled through the states, so we suggest that you be in contact with your Governor's office and your state emergency management agency.

### **For Nonprofit Organizations:**

The US Small Business Administration (SBA) can make federally subsidized physical disaster loans to nonprofit organizations to repair or replace disaster-damaged property not covered by insurance, including inventory and supplies.

#### ***Physical Disaster Loans***

YMCAs of any size in a declared disaster area can seek SBA physical disaster loans for up to \$1.5 million to repair or replace damaged property, inventory, machinery, equipment, etc...

To begin the process of qualifying for federal disaster assistance, call FEMA at 1-800-621-FEMA, or apply directly to the SBA at 1-800-659-2955.

The forms are similar to what you would use to apply for a bank loan. Necessary information is specified in the loan application and includes: a) an itemized list of losses with your estimate of the repair or replacement cost of each item; b) a copy of your IRS letter stating nonprofit status or sufficient evidence from your State; c) a brief history of the business; and d) financial statements. A contractor's estimate for repairing structural damage may be desirable, but you may make your own cost estimate if you wish.

Don't wait for a contractor estimate or insurance settlement to file for the loan! The SBA will verify the damage estimate in your application, and final insurance information can be added once a settlement is made. Also, you don't have to wait for them to view property before you begin clean-up. Take pictures, if possible, and save receipts.

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You may not use the money any way your want. SBA loans will cover uninsured physical damage. The disaster loan is intended to help you return your property to its pre-disaster condition and, under certain circumstances, for mitigating devices. Normally, SBA funds cannot be used to expand or upgrade a business. If, however, city or county building codes require such upgrading, then you can use the SBA loan for that purpose. Also, if your business is completely destroyed, certain relocation costs may be included in the loan. Your loan will be made for specific and designated purposes. The penalty for misusing disaster funds is immediate repayment of one-and-a-half times the original amount of the loan. The SBA requires that you obtain receipts and maintain good records of all loan expenditures as you restore your damaged property, and that you keep these receipts and records for three years.

Loans of \$10,000 or less do not require collateral. Loans in excess of \$10,000 require the pledging of collateral to the extent it is available. Normally the collateral would consist of a first or second mortgage on the damaged business property. The SBA will not decline a loan for lack of collateral, but you must pledge available collateral. The interest rate the SBA charges is based on your ability to obtain credit elsewhere, usually at a maximum of 4% a year.

To make a loan, SBA must estimate the cost of repairing the damage, be satisfied that the business can repay the loan from its operations and take reasonable safeguards to help ensure that the loan is repaid. Applications are processed in the order received, and they try to make a decision on each application within seven to 21 days. Be sure the information in your application is complete; missing information is the biggest cause of delay. The money is provided in installments, as you need to repair or replace the damage.

Amounts paid to others and any equipment rental that has already been used for debris removal can be listed as part of repairs to real estate. Don't forget to save receipts! Remember that the maximum loan limit on physical damage is \$1.5 million, and debris removal is included in that limit.

If the business is in a special flood hazard area, or if the disaster damage was caused by flooding, it must have flood insurance before they will disburse a loan. If the business was legally required to maintain flood insurance but did not, then the SBA will not make a disaster loan.

### ***Disaster Recovery Centers***

You may also visit a disaster recovery center to process your claim for assistance in person.

Louisiana:      Shreveport DRC  
                         Summergrove Baptist Church  
                         2820 Summergrove  
                         Shreveport, LA

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Monroe DRC  
Civic Center Conference Hall  
401 Leajoyner Expressway  
Monroe, LA

Plaquemines Parish  
Plaquemines Primary School  
539 Edward Hebert Blvd.  
Belle Chasse, LA 70037

Webster Parish  
Old Wal-Mart Store  
1100 Homer Rd.  
Minden, LA 71055

Alabama: Bayou La Batre Methodist Church Fellowship Hall  
12700 Padgett Switch Road  
Bayou La Batre, AL

Baldwin County  
Bay Minette Fire Station #2  
603 Hwy 31 South  
Bay Minette, AL

Long Term Recovery Center  
21955 Hibbing Lane  
Robertsdale, AL

Fairhope Gymnasium  
801 North Greeno Road  
Fairhope, AL

Mobile County  
J.C. Davis Auditorium  
400 Grand Blvd.  
Chickasaw, AL

Mississippi: 3164 Bienville Blvd  
(old K-Mart building)  
Ocean Springs, MS

1716 Tucker Ave.  
(Pascagoula High School)  
Pascagoula, MS

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Florida: Esambia County  
Area Field Office DRC  
33 Brent Lane  
Pensacola, FL 32503

Okaloosa County  
CVS Pharmacy DRC  
348 Racetrack Road  
Ft. Walton Beach, FL 32548

Santa Rosa County  
Midway Plaza Unit A-3 DRC  
5660 Gulf Breeze Parkway  
Gulf Breeze, FL 32561

County Administrator Office Building DRC  
6495 Caroline Street (Hwy 90)  
Milton, FL 32570

***Public Assistance***

Some YMCAs, particularly those that provide child care services, may qualify for aid from their State through the Public Assistance grant program through the Private Nonprofit Facility Eligibility. If you are declined for an SBA loan, you may then apply through the State to FEMA for public assistance. Or, if the maximum SBA loan for which you are eligible does not fully cover eligible damages, you may apply through the State to FEMA for public assistance for the excess eligible damages.

Each state's qualifications and amounts differ and may change in the coming days, so you need to contact them directly at the numbers listed below, or visit the disaster recovery center in your area, listed above.

Alabama Emergency Management Agency  
5898 County Road 41  
P.O. Drawer 2160  
Clanton, Alabama 35046-2160  
(205) 280-2200  
(205) 280-2495 FAX  
<http://www.ema.alabama.gov/>

Louisiana Office of Emergency Preparedness  
7667 Independence Blvd.  
Baton Rouge, Louisiana 70806  
(225) 925-7500  
(225) 925-7501 FAX

Y-USA Office of Government Relations & Public Policy

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<http://www.ohsep.louisiana.gov>

Mississippi Emergency Management Agency  
P.O. Box 4501 - Fondren Station  
Jackson, Mississippi 39296-4501  
(601) 352-9100  
(800) 442-6362 Toll Free  
(601) 352-8314 FAX

***Community Development Block Grant***

If you have received money through the Community Development Block Grant, contact your local/state program officer, as you may be able redirect your focus and use these funds for disaster recovery efforts, particularly for long-term efforts.

***Private Relief Funds***

To our knowledge, relief and recovery (short-term and long-term) funds will be available to nonprofit organizations, like YMCAs, through the following private foundations:

Baton Rouge Area Foundation  
22587-6126  
<http://www.braf.org>

Community Foundation of Greater Birmingham  
205-328-8641  
<http://www.foundationbirmingham.org>

Community Foundation of Greater Jackson  
601-974-6044  
<http://www.cfgreaterjackson.org>

Foundation for the Mid South  
1-601-355-8167  
<http://www.fndmidsouth.org>

Greater New Orleans Foundation  
(working out of Baton Rouge Area Foundation)  
<http://www.gnof.org>

**Local United Way**

Local chapters of the United Way in affected areas will distribute money from their national Hurricane Katrina Response Fund to nonprofits affected by the disaster and assisting those affected. Contact your local United Way office for more information.

***Donating Your Resources***

If you have resources to donate or sell to the response agencies, please register those items in the National Emergency Resource Registry, accessible at: [www.SWERN.gov](http://www.SWERN.gov).

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If you have already provided services to relief efforts, please start making a list of those activities or resources, i.e. – staging areas for relief workers, showers for evacuees, child programming for evacuees, etc.

### ***More Information***

If you need more information, have questions, or need assistance in the application process, you may contact the following individuals in the YUSA Government Relations & Public Policy Office:

Katie Ferrier at [katie.ferrier@ymca.net](mailto:katie.ferrier@ymca.net) or 202-835-0315

Stacey Paradis at [stacey.paradis@ymca.net](mailto:stacey.paradis@ymca.net) or 312-419-5422

Kathy Winslow at [kathy.winslow@ymca.net](mailto:kathy.winslow@ymca.net) or 312-419-8410

### **For Individuals:**

To provide help to YMCA staff in affected areas, we also have some information for individual assistance. Call FEMA (Federal Emergency Management Agency) at 1-800-621-FEMA (3362) to apply for assistance and register. A disaster victim must register and establish eligibility. You need to provide the operator with the following information:

- Your social security number
- A description of your losses from the disaster
- Insurance information
- Directions to your damaged property
- Telephone number where you can be contacted

### ***Housing***

Types of Housing Assistance includes:

- Lodging Expense Reimbursement: You may be eligible to receive a grant to cover your cost of short-term lodging, such as hotel rooms.
- Rental Assistance: You may get a check based on fair market rents in your area for you to rent a place to live for a limited time. A homeowner may receive a first check to cover three months, and a renter one month. Additional assistance for up to 18 months total, may be requested.
- Home Repairs: A homeowner whose home is unlivable but which can be made livable by repairs may receive a grant to cover home repairs not covered by insurance. The applicants should contact their insurance company immediately to discuss their coverage.
- Home Replacement or Permanent Housing Construction: In certain special circumstances, homes may be replaced or constructed. The FEMA registrar will explain.

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- In addition, FEMA works with the American Red Cross in providing short-term hotel/motel accommodations to eligible applicants.

### ***Disaster Unemployment Assistance***

The Disaster Unemployment Assistance (DUA) program provides unemployment benefits and re-employment services to individuals who have become unemployed because of major disasters. Benefits begin with the date the individual was unemployed due to the disaster and can extend up to 26 weeks. The benefits are made available to individuals not covered by other unemployment compensation programs. All unemployed individuals must register with the State's employment services office before they can receive DUA benefits.

Individuals anywhere in the country, including the impacted areas and at evacuation sites who are seeking unemployment assistance can call the U.S. Department of Labor toll-free at 1-866-4-USA-DOL (1-866-487-2365) for information on registering for unemployment insurance and disaster unemployment assistance. Individuals can also access America's Service Locator at [www.servicelocator.org](http://www.servicelocator.org) to locate the nearest One Stop Career Center.

The Department of Labor has also established a Hurricane Recovery Assistance page at [www.dol.gov/opa/hurricane-recovery.htm](http://www.dol.gov/opa/hurricane-recovery.htm). The site includes information about how to access unemployment insurance and disaster unemployment assistance, steps to keep workers safe during clean-up and recovery operations, and provides access to public service announcements and news releases, among other information.

### ***Mental Health Services***

As hundreds of Hurricane Katrina victims struggle to begin recovery and rebuild their lives, the immediate priorities are access to water, food, shelter, medical care, and security. For those affected by the storm, however, the mental health effects can be deep and linger for weeks and months to come. Almost everyone who lives through such an event experiences some feelings of sadness and depression. Depending on the individual, these feelings can vary in intensity and duration. This is true not only for the residents of the Gulf Coast cities and town devastated by Hurricane Katrina, but also for the thousands of rescue workers, emergency medical personnel, and disaster recovery experts engaged in one of the biggest search-and-rescue operations in U.S. history.

The US Center for Mental Health Services (CMHS) is focused on providing resources to aid in the recovery process. Visit their website for more information

<http://www.mentalhealth.samhsa.gov/cmhs/katrina/>

### ***Taxes***

The Internal Revenue Service (IRS) has set up a phone line for Katrina victims who need tax help. The number is 1-866-562-5227.

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The IRS can expedite refunds due to taxpayers in a federally funded declared disaster area. An expedited refund can be a relatively quick source of cash, does not need to be repaid, and does not need an Individual Assistance declaration from FEMA in order to qualify. It is available to any taxpayer in a federally declared disaster area.

The IRS has also announced special relief for taxpayers in the Presidential Disaster Areas struck by Hurricane Katrina. These taxpayers generally will have until October 31, 2005, to file tax returns and submit tax payments. The IRS will abate interest and any late filing or late payment penalties that would otherwise apply.

The disaster areas designated for individual relief include:

- 31 Louisiana parishes: Acadia, Ascension, Assumption, Calcasieu, Cameron, East Baton Rouge, East Feliciana, Iberia, Iberville, Jefferson, Jefferson Davis, Lafayette, Lafourche, Livingston, Orleans, Pointe Coupee, Plaquemines, St. Bernard, St. Charles, St. Helena, St. James, St. John, St. Mary, St. Martin, St. Tammany, Tangipahoa, Terrebonne, Vermilion, Washington, West Baton Rouge and West Feliciana;
- 15 Mississippi counties: Amite, Forrest, George, Greene, Hancock, Harrison, Jackson, Lamar, Marion, Pearl River, Perry, Pike, Stone, Walthall, and Wilkinson; and
- Three Alabama counties: Baldwin, Mobile and Washington.

### ***Mail***

The US Postal Service is holding mail, mainly in Houston and Dallas, for areas where there is no delivery and has asked advertisers to refrain from sending mail to certain zip codes so that the agency can devote all its resources to delivering priority mail, such as Social Security checks.

### ***Social Security***

Checks will be available at mobile facilities that the US Postal Service is setting up or at local Social Security offices outside the affected areas.

### ***Mortgages***

Freddie Mac is waiving late fees and penalties and allowing servicers – companies that collect mortgage payments – to reduce or suspend payments for up to 12 months. Fannie Mae's disaster relief provisions include suspending mortgage payments for up to 3 months, reducing the payments for up to 18 months, or in more severe cases, creating longer loan-payback plans.

### ***Credit Cards***

Banks and other issuers are considering offering flexible payment plans. Call your credit care company for details.