

CONGRESSMAN JIM COOPER REPORT ON FEMA ASSISTANCE FOR FLOOD VICTIMS

May 7, 2010

Getting Help to Rebuild Your Home, Step-by-Step

- Step 1** Your insurance may cover some or all of the damage done by the storm. **Contact your agent first.**
- Step 2** If you have **Flood Insurance**, it may cover the costs of repairing your home and replacing destroyed belongings. However, it may not cover the cost of staying elsewhere during the flooding or while repairs are made.
- Step 3** If you are forced to evacuate your home, staying in a hotel or even with a relative, **FEMA Housing Assistance** is available to cover some of these costs. You will have to register for assistance with FEMA at DisasterAssistance.gov or 800-621-FEMA (3362).
- Step 4** You may be eligible, through the Small Business Administration (SBA), for a federally subsidized **SBA loan**. These low-interest rate loans may be up to \$200,000 to repair or rebuild your home and \$40,000 to replace lost possessions *even if you don't own a small business*. You may apply for an SBA loan at DisasterLoan.SBA.gov or 800-659-2955. The SBA will then arrange to come to your home and inspect the damages.
- Step 5** If you cannot obtain an SBA loan, you may apply for **other FEMA Assistance** on DisasterAssistance.gov or 800-621-FEMA (3362). This assistance will only cover costs to bring your home up to a minimally habitable standard. FEMA will (separate from SBA) come to your home to inspect the damages. FEMA assistance is capped at \$29,900, including any Housing Assistance you may have received.
- Step 6** You may be able to claim a **Disaster Relief Tax Cut** for much of the damage to your home or lost possessions not covered by any of the above. This deduction can be applied to your 2009 taxes through an amended return, so you can receive the tax cut soon.

We are here to help you through this process. Lana Skelo and Brenda Wynn will be spearheading this effort for my office. Please contact them with any questions, or for help in getting started with your applications for assistance.



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