

Assistance Available Through a Presidential Disaster Declaration:

A Catalogue



Northern Region
USDA Forest Service

Fire Siege 2000
September 6, 2000

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I. Introductory Information

Disaster Declarations in the Northern Region:

Supporting Documentation

Disaster Summary for FEMA-1340-DR, Montana

Declaration Date: August 30, 2000

Incident Type: Wildfires

Incident Period: July 13, 2000 through continuing

Counties Declared and Types of Assistance as of August 30, 2000:

Beaverhead, Broadwater, Carbon, Cascade, Deer Lodge, Flathead, Gallatin, Glacier, Granite, Jefferson, Judith Basin, Lake, Lewis and Clark, Lincoln, Madison, Meagher, Mineral, Missoula, Park, Pondera, Powell, Ravalli, Sanders, Silver Bow, Stillwater, Sweet Grass, Teton and Wheatland counties, and the Flathead Indian and Blackfeet Indian reservations for Individual Assistance only. (28)

All counties in the state are eligible for assistance under the Hazard Mitigation Grant Program.

Disaster Summary for FEMA-1341-DR, Idaho

Declaration Date: September 1, 2000

Incident Type: Wildfires

Incident Period: July 27, 2000 through continuing

Counties Declared and Types of Assistance as of September 1, 2000:
Bannock, Boise, Clearwater, Elmore, Idaho, Jerome, Lemhi, Lewis and Power counties, and the Fort Hall Indian Reservation for Individual Assistance only. (10)

All counties in the state are eligible for assistance under the Hazard Mitigation Grant Program.

SBA DECLARATION #9G98 -- FIRES

MONTANA

Open Declarations as of September 4, 2000

Small businesses in Carter, Custer, Fallon, and Powder River Counties are eligible to apply for a low-interest Economic Injury Disaster Loan from the SBA. These loans are available to small businesses that have suffered financial losses and are dependent on farmers and ranchers who sustained crop losses as a result of fires that occurred on October 31, 1999. Farmers and ranchers are not eligible for these SBA loans.

The loan application deadline is November 11, 2000.

For further information call SBA at 1-800-366-6303.

Disaster Assistance:

A Quick Reference Guide

Local and State governments share the responsibility for protecting their citizens from disasters, and for helping them to recover when a disaster strikes. In some cases, a disaster is beyond the capabilities of the State and local government to respond.

The Robert T. Stafford *Disaster Relief and Emergency Assistance Act*, Public Law 93-288, as amended (the Stafford Act) was enacted to support State and local governments and their citizens when disasters overwhelm them. [A Guide to the Disaster Declaration Process](#) explains the declaration process and provides an overview of the assistance available.

There are [individual assistance programs](#) (an overview of individual assistance programs) that assist people and businesses following a disaster and help you get back on your feet.

The [Public Assistance Program](#) provides supplemental federal disaster grant assistance to help state and local governments and certain private non-profit organizations rebuild.

- [Disaster Assistance for Older Americans](#)
- [FTC Consumer Alert. After A Disaster: Hiring A Contractor](#)

HOW CAN I ...

- [Get In Touch With My Family?](#)
- [Afford To Rebuild?](#)
- [Help When Disaster Strikes?](#)
- [Assist People with Disabilities in a Disaster](#)

WHERE CAN I ...

- [Get Food And Water?](#)
- [Find A Place To Stay?](#)
- [Get Crisis Counseling?](#)

WHAT IF ...

- [My Home Was Destroyed?](#)
- [Lost a Loved One?](#)
- [I Lost My Job?](#)
- [I Don't Have Any \(or enough\) Insurance?](#)

- [What If I Lost My Business Or Farm?](#)
- [I Need Legal Help?](#)
- [Am I Eligible For Federal Assistance? How Do I Apply?](#)

Frequently Asked Disaster Assistance Questions

How can I get in touch with my family?

The American Red Cross maintains a database to help you find family. Contact your local American Red Cross chapter for information. Do not contact the chapter in the disaster area.

What if my home was destroyed?

FEMA can provide disaster housing assistance to those whose homes are damaged or destroyed. To apply for assistance, all you have to do is call the special toll free telephone number, 1-800-462-9029 (TTY: 1-800-462-7585) and register. Specially trained operators at one of FEMA's National Processing Service Centers will process your application.

Where can I get food and water?

The American Red Cross and other volunteer agencies will provide you with food, water and clothing. Listen to your radio or watch local media for the location of the nearest volunteer agency facility.

There are also sources of water in your home that you may have not thought of. For example, your hot water heater is an excellent source of water. Turn off the power that heats your tank and let it cool. When you want water, place a container underneath and open the drain valve on the bottom of the tank.

People who lose their jobs due to the disaster may apply for Disaster Unemployment Assistance (DUA) which provides weekly benefits to individuals who are unemployed and not eligible for regular Unemployment Insurance compensation. You can call 1-800-462-9029 (TTY: 1-800-462-7585) or the local unemployment office for information.

I think I need legal help.

Local members of the American Bar Association Young Lawyers Division offer free legal counseling to low-income individuals. You can get information at a Disaster Recovery Center (DRC) that may be set up after the President declares a major disaster. You can call 1-800-525-0321 for more information.

What if I can't afford to rebuild?

FEMA may be able to provide money to make emergency repairs to make your home habitable.

If you have the ability to repay a loan, the Small Business Administration offers loans at low-interest rates for home repairs and personal property. If you are ineligible for a loan, you can also apply for a cash grant from the State.

In addition, the Farm Service Agency (FSA) provides loans to help eligible low- and very low-income applicants buy, build, or repair housing located in rural areas. For additional

information or to apply for assistance, contact the local FSA County Office serving the areas where the house is located.

To apply for FEMA's Disaster Housing and for state grant assistance, all you have to do is call the special toll free telephone number, 1-800-462-9029 (TTY: 1-800-462-7585) and register. Specially trained operators at one of FEMA's National Processing Service Centers will process your application.

How can I help when disaster strikes?

Everyone is moved when they hear the news that disaster has befallen a community. Earthquakes, floods, hurricanes, tornadoes, etc., can suddenly change the lifestyle of a family, community and country.

Some helpful ways in which you can be of assistance are part of the National Donations Strategy that has been developed by the National Donations Steering Committee composed of federal, state and local emergency management personnel assisted by private voluntary organizations.

The most effective guidelines for sending in-kind donations to disaster victims are:

1. Contributions of Cash - Often the Best Donation

Monetary contributions allow the professional relief organizations to purchase exactly what disaster victims most urgently need and to pay for the transportation necessary to distribute the supplies.

Donations of money given to recognized relief organizations are tax deductible and allow the relief supplies to be purchased in locations near the disaster site. This stimulates the economy and ensures the supplies will arrive as quickly as possible.

2. Confirm the Need

Exactly what is needed can be confirmed by checking with a relief organization on site at the disaster, or by calling the FEMA 800 number or a state 800 donations number set up specifically to provide such information in the emergency. The organizations involved regularly update their information to the coordination office that allows the needs to be made known. Only provide the requests associated with the needs list which is current and appropriate for the victims being served.

3. Donate Through an Organization

Before starting a collection of goods to send to a disaster site, it is essential to locate a reliable relief organization willing to receive the shipment of donated goods.

Distributing the relief supplies requires personnel and financial resources within the affected area. When unsolicited truckloads of items arrive at a disaster site there is often no place to unload the goods.

This often creates a problem resulting in not being able to utilize the items regardless of the need. To avoid this, designate a relief organization and work with them from start to finish.

4. Transportation Must be Planned in Advance

Do not assume unsolicited relief supplies will be transported at no charge. Local trucking firms may be willing to help in times of disaster, if funds are available to cover part of the expense.

Some volunteer agencies may have vehicles going to the disaster site and can deliver the donations or they may be able to identify other possible means of providing the donations to the site.

Certain precautions are necessary regarding inventory, shipping restrictions, warehousing of goods. Always work with an identified source to avoid transportation problems.

5. Donated Items Must be Well Packed and Labeled

It is more efficient when items are sent properly sorted, clearly labeled and ready for distribution. This should be handled in advance at the sending location.

Specific content lists should be taped to the side of each box sent. This allows the receiving officials to determine what is in the box without opening it, plus getting it to the proper distribution location in a timely manner.

Food items, if needed, should be boxed according to instructions provided by the organization with whom the donor is working.

6. Small Items and Unsorted Clothing May Go to Local Need

Relief organizations maintain prepared stocks of needed items, especially dry goods like clothing that are easy to store. These are usually the first relief supplies to the site.

Unsorted bags of clothing and donations not needed immediately at the disaster site are maintained and handled at the local level. These are often sent to the site at a later time.

The key to an effective donated goods system is to be informed before a disaster arises. Information can be provided through a relief organization

Thanks to generous, well-informed and involved individuals like you, relief organizations can make a real difference in the world.

Volunteers are always needed when disasters occur. It is important that individuals who want to respond to these situations register in the proper manner.

Any relief organization that uses volunteers will have a formal arrangement planned to utilize individuals. Plan ahead to attend training sessions and keep informed of volunteer opportunities.

In a disaster, the volunteer center in your community maintains a list of where volunteers are needed, by what agency, and handles all of the sign-up procedures. This is a coordinated process and allows everyone to serve.

Response and recovery work is often dirty, monotonous, mundane and far from glamorous. Very little individual recognition is noted. Volunteers should be committed to work under such conditions and fit within plans coordinated by the volunteer agencies.

The Federal Emergency Management Agency and the National Voluntary Organizations Active in Disaster (NVOAD) provide this information.

Adventist Community Services	American Radio Relay League, Inc.
The American Red Cross	AMURT (Ananda Marga Universal Relief Team)
Catholic Charities USA	Christian Disaster Response A.E.C.C.G.C
Christian Reform World Relief Committee	Church of the Brethren
Church World Service	The Episcopal Church
Friends Disaster Service	Inter-Lutheran Disaster Response
Mennonite Disaster Service	National Organization for Victim Assistance
Nazarene Disaster Service	The Phoenix Society
The Points of Light Foundation	Presbyterian Church (USA)
REACT International, Inc.	The Salvation Army
Second Harvest National Network of Food Banks	Society of St. Vincent de Paul
Southern Baptist Convention	United Methodist Church Committee on Relief
Volunteers of America	World Vision

How Can I Assist People with Disabilities in a Disaster?

People with disabilities who are self-sufficient under normal circumstances may have to rely on the help of others in a disaster.

- People with disabilities often need more time than others to make necessary preparations in an emergency.
- The needs of older people often are similar to those of persons with disabilities.
- Because disaster warnings are often given by audible means such as sirens and radio announcements, people who are deaf or hard of hearing may not receive early disaster warnings and emergency instructions. Be their source of emergency information as it comes over the radio or television.
- Some people who are blind or visually impaired, especially older people, may be extremely reluctant to leave familiar surroundings when the request for evacuation comes from a stranger.
- A *guide dog* could become confused or disoriented in a disaster. People who are blind or partially sighted may have to depend on others to lead them, as well as their dog, to safety during a disaster.
- In most states, guide dogs will be allowed to stay in emergency shelters with owners. Check with your local emergency management officials for more information.
- People with impaired mobility are often concerned about being dropped when being lifted or carried. Find out the proper way to transfer or move someone in a wheelchair and what exit routes from buildings are best.
- Some people with mental retardation may be unable to understand the emergency and could become disoriented or confused about the proper way to react.
- Many respiratory illnesses can be aggravated by stress. In an emergency, oxygen and respiratory equipment may not be readily available.
- People with epilepsy, Parkinson's disease and other conditions often have very individualized medication regime's that cannot be interrupted without serious consequences. Some may be unable to communicate this information in an emergency.

Be ready to offer assistance if disaster strikes:

If a disaster warning is issued, check with neighbors or coworkers who are disabled. Offer assistance whenever possible.

Prepare an emergency plan.

Work with neighbors who are disabled to prepare an emergency response plan. Identify how you will contact each other and what action will be taken.

Evacuation

Be able to assist if an evacuation order is issued.

Provide physical assistance in leaving the home/office and transferring to a vehicle.

Provide transportation to a shelter. This may require a specialized vehicle designed to carry a wheelchair or other mobility equipment.

Self-Help Networks

Self-help networks are arrangements of people who agree to assist an individual with a disability in an emergency. Discuss with the relative, friend or co-worker who has a disability what assistance he or she may need. Urge the person to keep a disaster supplies kit and suggest that you keep an extra copy of the list of special items such as medicines or special equipment that the person has prepared. Talk with the person about how to inform him or her of an oncoming disaster and see about getting a key to the person's house so you can provide assistance without delay.

Where can I find a place to stay?

For immediate housing needs, the American Red Cross and other volunteer agencies set up shelters for people who cannot return to their homes. Listen to your radio or watch local media for the location of the nearest volunteer agency facility.

For health and space reasons, pets are not permitted in public emergency shelters. Contact the emergency management office or your local animal shelter or humane society to see if there is a shelter set-up to take pets in an emergency.

For those who have longer-term housing needs, FEMA's Disaster Housing Program (DH) offers several types of assistance, including services and grants to help people repair their homes.

To be eligible:

- a. The home must be the applicant's long-term residence.
- b. The home must be inaccessible or have been damaged and rendered unlivable as a result of a disaster.
- c. The insurance covering the dwelling does not fully cover applicant's additional living expense and/or home repairs.

To apply for FEMA assistance, all you have to do is call the special tollfree telephone number, 1-800-462-9029 (TTY: 1-800-462-7585) and register. Specially trained operators at one of FEMA's Centers will process your application.

Is Crisis Counseling Available?

CRISIS COUNSELING. The purpose of the crisis counseling program is to help relieve any [grieving](#), stress or mental health problems caused or aggravated by the disaster or its aftermath. These *short-term* services, provided by FEMA as supplemental funds granted to State and local mental health agencies, *are only available to eligible survivors of Presidentially-declared major disasters*.

Those who may require this confidential service should inquire about it while registering for disaster assistance. Or they may contact FEMA's toll-free Helpline number 1-800-525-0321 (TTY 1-800-462-7585) to find out where these services can be obtained.

Crisis counselors are often on-hand at [Disaster Recovery Centers](#) (when they are established). Eligible survivors may also learn more about where crisis counseling services are available via the media, and FEMA's [Recovery Times](#) newsletters.

Crisis counseling services are also offered by the American Red Cross, the Salvation Army, other voluntary agencies, as well as places of worship. Additional mental health information may be found on the U.S. Department of Health and Human Services, Center for Mental Health Services' website, www.mentalhealth.org.

What if I don't have any (or enough) Insurance?

You may qualify for grants from FEMA, low-interest loans from the [Small Business Administration](#) or the [Farm Service Agency \(FSA\)](#), or you may qualify for tax refunds for items that were not covered by insurance. For federal tax information, contact the [Internal Revenue Service](#) at 1-800-829-1040 (TTY: 1-800-822-6268) for assistance. Information on tax assistance, grants and loans can be obtained at a [Disaster Recovery Center \(DRC\)](#) that may be set up after the President declares a major disaster. You can also call 1-800-462-9029 (TTY: 1-800-462-7585) to register for assistance over the phone.

What if I lost my business or farm?

Business and farm loans are available to people who have suffered damage to business property or economic injury. These low-interest loans are available through the [Small Business Administration](#) and the [Farm Service Agency \(FSA\)](#), to repair or replace damaged property not covered by insurance, and to provide working capital.

You can obtain information at the [Disaster Recovery Center \(DRC\)](#) that may be set up after the President declares a major disaster. You can also call 1-800-462-9029 (TTY: 1-800-462-7585) for information. You can visit the County FSA office or one of the SBA workshops set up in disaster areas.

In addition, the U.S. Department of Agriculture's Extension Service provides information and materials to farmers, ranchers, and others on what they can do to protect themselves and their property against the hazards associated with disasters. Information is available on such topics as: cleanup of damaged property, sanitation precautions, insect control, food preparation in an emergency, recovery actions on damaged farms, and renovations of damaged equipment and property.

Am I eligible for disaster assistance? How do I apply?

Individuals, families, farmers and businesses are eligible for federal assistance if they live or own a business in a county declared a Major Disaster Area, incur sufficient property damage or loss, and, depending on the type of assistance, do not have the insurance or resources to meet their needs.

To apply for Disaster Housing and Individual and Family Grant assistance, all you have to do is call the special toll free telephone number, 1-800-462-9029 (TTY: 1-800-462-

7585) and register. Specially trained operators at one of FEMA's [National Processing Service Centers](#) will process your application. [SBA](#) and [FSA](#) applications may be made at locally announced locations.

Your rights: Each Federal agency that provides Federal financial assistance is responsible for investigating complaints of discrimination in the use of its funds. If you believe that you or others protected by Civil Rights laws have been discriminated against in receiving disaster assistance, you may contact one of FEMA's Equal Rights Officers (ERO), who has the job of ensuring equal access to all FEMA disaster programs. The ERO will attempt to resolve your issues

II. FEMA

A GUIDE TO THE DISASTER DECLARATION PROCESS

and Federal Disaster Assistance

Local and State governments share the responsibility for protecting their citizens from disasters, and for helping them to recover when a disaster strikes. In some cases, a disaster is beyond the capabilities of the State and local government to respond.

The Robert T. Stafford *Disaster Relief and Emergency Assistance Act*, Public Law 93-288, as amended (the Stafford Act) was enacted to support State and local governments and their citizens when disasters overwhelm them. This law establishes a process for requesting and obtaining a Presidential disaster declaration, defines the type and scope of assistance available under the Stafford Act, and sets the conditions for obtaining that assistance. This paper explains the declaration process and provides an overview of the assistance available.

--The Declaration Process--

The Stafford Act (§401 and 501) requires that: "All requests for a declaration by the President that a major disaster or emergency exists shall be made by the Governor [chief executive] of the affected State." A State also includes the District of Columbia, Puerto Rico, the Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands, Federated States of Micronesia and the Republic of the Marshall Islands. The Governor's request is made through the regional FEMA office. State, local, and Federal officials conduct a preliminary damage assessment (PDA) to estimate the extent of the disaster and its impact on individuals and public facilities. The information gathered during the PDA documents the severity and magnitude of the event and is included in the Governor's request. Normally, the PDA is completed prior to the submission of the Governor's request. However, when an obviously severe or catastrophic event occurs, the Governor's request may be submitted prior to the PDA. Nonetheless, the Governor must still make the request and damage assessments are still conducted.

As part of the request, the Governor must note that the State's emergency plan has been implemented and the situation is of such severity and magnitude that the response is beyond State and local capability and Stafford Act assistance is necessary. The Governor shall furnish information on the nature and amount of State and local resources that have been or will be committed to alleviating the results of the disaster, provide an estimate of the amount and severity of damage and the impact on the private and public sector, and provide an estimate of the type and amount of assistance needed under the Stafford Act. In addition, the Governor will need to certify that, for the current disaster, State and local government obligations and expenditures (of which State commitments must be a significant portion) will comply with all applicable cost-sharing requirements.

Based on the Governor's request, the President may declare that a major disaster or emergency exists, thus activating an array of Federal programs to assist in the response and recovery effort.

--Assistance Available--
Under A Major Disaster Declaration

Not all programs, however, are activated for every disaster. The determination of which programs are activated is based on the needs found during the joint preliminary damage assessment and any subsequent information that may be discovered.

Federal disaster assistance available under a major disaster declaration falls into three general categories:

- [Individual Assistance](#) - aid to individuals, families and business owners;

- [Public Assistance](#) - aid to public (and certain private non-profit) entities for certain emergency services and the repair or replacement of disaster-damaged public facilities;

- [Hazard Mitigation Assistance](#) - funding for measures designed to reduce future losses to public and private property. In the event of a major disaster declaration, all counties within the declared State are eligible to apply for assistance under the Hazard Mitigation Grant Program.

- Some declarations will provide only individual assistance or only public assistance. Hazard mitigation opportunities are assessed in most situations.

A summary of each of these programs follows. Because program complexities require lengthy explanations, the discussion that follows is simply an overview.

Individual Assistance

Individual Assistance programs are oriented to individuals and families. Programs range from grants to loans to counseling services. In every case, the disaster victim must register for assistance and establish eligibility. The toll-free telephone registration number is 1-800-462-9029 (or TTY 1-800-462-7585 for the hearing or speech impaired). FEMA (or the providing agency) will verify eligibility and need before assistance is offered. Individual Assistance includes the following programs.

Temporary Housing Assistance

The Temporary Housing Assistance program assures that people whose homes are damaged by disaster have a safe place to live until repairs can be completed. Temporary housing assistance includes: home repair assistance, rental assistance, mortgage and rental assistance, lodging reimbursement, and referral to other housing programs. These programs are designed to provide funds for expenses that are not covered by insurance. They are available only to homeowners and renters who are legal residents of the United States and were displaced by the disaster.

- **Home repair assistance provides** a check to help repair a home to a habitable condition. The amount of the check is based on structural damage, as determined by a FEMA inspection.
- **Rental assistance** provides a check to rent a place for the pre-disaster household to live. The amount of the check is based on established fair market rent in the area. (In rare instances, a mobile home, travel trailer, or readily fabricated dwelling may be provided in place of Rental assistance.)
- **Mortgage and rental assistance (MRA)** provides a check to pay the rent or mortgage to prevent eviction or foreclosure. To be eligible, the applicant must be living in the same house before and after the disaster and prove occupancy. The applicant must have a documented disaster-related financial hardship (lost employment or business income) that can be confirmed by FEMA, must be unable to make their housing payment due to the disaster, and must have received formal written notice of possible foreclosure or eviction.
- **Referral** to other government housing programs may also be provided, if necessary. This may include residence in government-owned housing or financial assistance from specialized programs. Additional conditions of eligibility may apply.

Individual and Family Grants

The Individual and Family Grant Program (IFG) is authorized by §411 of the Stafford Act and provides funds for the necessary expenses and serious needs of disaster victims that cannot be met through insurance or other forms of disaster assistance (including low interest loans from the Small Business Administration). The maximum amount of each grant is indexed for inflation by the Consumer Price Index. For fiscal year 2000, each individual or family may receive up to \$13,900 through the IFG Program, however, the average grant tends to be in the \$2,000 to \$4,000 range.

Among the needs that can be met through the IFG Program are housing, personal property, medical, dental, funeral, transportation and required flood insurance premiums. To obtain assistance for housing and personal property, applicants may be required to

apply to the U.S. Small Business Administration (SBA) for a disaster loan. If the SBA determines the applicant ineligible for a loan, or if the loan amount is insufficient, the applicant is referred to the IFG program. The State administers the program and pays 25 percent of the grant amount; the Federal government provides the remaining 75 percent. The Governor may request a loan for the State's share.

IFG recipients who live in Special Flood Hazard Areas (SFHA) and receive assistance as a result of flood damages to their home and/or personal property will be provided flood insurance coverage as part of their grant award, for three years under a National Flood Insurance Program (NFIP) group flood insurance policy. The three year coverage is at no cost to the grantee and includes a \$200 deductible applicable separately to real property (structure) and personal property (contents). This flood insurance must be kept active for the life of the property in order to receive Federal assistance for any future flood-related losses.

Small Business Administration Disaster Loans

The U.S. Small Business Administration can make loans to repair or replace homes, personal property or businesses that sustained damages not covered by insurance. The SBA can provide three types of disaster loans to qualified homeowners and businesses:

1. **home disaster loans** to homeowners and renters to repair or replace disaster-related damages to home or personal property,
2. **business physical disaster loans** to business owners to repair or replace disaster-damaged property, including inventory, and supplies; and
3. **economic injury disaster loans**, which provide capital to small businesses and to small agricultural cooperatives to assist them through the disaster recovery period.

For many individuals the SBA disaster loan program is the primary form of disaster assistance.

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, and who are not eligible for disaster benefits under regular unemployment insurance programs.

All unemployed individuals must register with the State's employment services office in order to receive DUA benefits. Benefits may extend from the date of the disaster until 26 weeks after the disaster declaration.

Re-employment services are provided by the State or by the Department of Labor under their own laws.

Legal Services

When the President declares a disaster, FEMA, through an agreement with the Young Lawyers Division of the American Bar Association, provides free legal assistance to disaster victims. Legal advice is limited to cases that will not produce a fee (i.e., these attorneys work without payment). Cases that may generate a fee are turned over to the local lawyer referral service.

The assistance that participating lawyers provide typically includes:

- Assistance with insurance claims (life, medical, property, etc.)
- Counseling on landlord/tenant problems
- Assisting in consumer protection matters, remedies, and procedures
- Replacement of wills and other important legal documents destroyed in a major disaster.

Disaster legal services are meant for low-income individuals who, prior to or because of the disaster, are unable to secure legal services adequate to meet their needs as a consequence of a major disaster.

Special Tax Considerations

Taxpayers who have sustained a casualty loss from a declared disaster may deduct that loss on the federal income tax return for the year in which the casualty actually occurred, or elect to deduct the loss on the tax return for the tax year. In order to deduct a casualty loss, the amount of the loss must exceed 10 percent of the adjusted gross income for the tax year by at least \$100. If the loss was sustained from a federally declared disaster, the taxpayer may choose which of those two tax years provides the better tax advantage.

The Internal Revenue Service (IRS) can expedite refunds due to taxpayers in a federally 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 designation. It is available to any taxpayer in a federally declared disaster area.

Crisis Counseling

The Crisis Counseling Assistance and Training Program (CCP), authorized by §416 of the Stafford Act, is designed to provide supplemental funding to States for short-term crisis counseling services to people affected by Presidentially declared disasters. There are two separate portions of the CCP which can be funded: immediate services and regular program. A State may request either or both types of funding.

The **immediate services** program is intended to enable the State or local agency to respond to the immediate mental health needs of disaster victims with screening, diagnostic, and counseling techniques, as well as outreach services such as public information and community networking.

The **regular program** is designed to provide up to nine months of crisis counseling, community outreach, and consultation and education services to people affected by a Presidentially declared disaster. Funding for this program is separate from the immediate services grant.

To be eligible for crisis counseling services funded by this program, the person must be a resident of the designated area or must have been located in the area at the time the disaster occurred. The person must also have a mental health problem that was caused by or aggravated by the disaster or its aftermath, or he or she must benefit from services provided by the program.

Public Assistance

Public Assistance, oriented to public entities, can fund the repair, restoration, reconstruction, or replacement of a public facility or infrastructure which is damaged or destroyed by a disaster.

Eligible applicants include State governments, local governments and any other political subdivision of the State, Native American tribes and Alaska Native Villages. Certain private nonprofit (PNP) organizations may also receive assistance. Eligible PNPs include educational, utility, emergency, medical, rehabilitation, and temporary or permanent

custodial care facilities (including those for the aged and disabled), and other PNP facilities that provide essential services of a governmental nature to the general public.

As soon as practicable after the declaration, the State, assisted by FEMA, conducts briefings for State, local and PNP officials to inform them of the assistance available and how to apply for it. An intent to apply for assistance must be filed with the State within 30 days after the area is designated eligible for assistance. Following the briefings, State or local representatives (or applicants) identify public or PNP facility damages.

Applicants may combine damage sites into work projects. Projects falling below a certain threshold are considered 'small.' The threshold is adjusted annually for inflation. For fiscal year 2000, that threshold is \$48,900. Applicants may complete their own small projects and document their damages on a Project Worksheet (PW). If the applicant does not have the capability to complete the PW, a Federal representative will develop the PW for the applicant. For large projects, a Federal representative will work with the applicant and the State to develop the PW. Projects fall into the following categories:

- Category A: Debris removal
- Category B: Emergency protective measures
- Category C: Road systems and bridges
- Category D: Water control facilities
- Category E: Public buildings and contents
- Category F: Public utilities
- Category G: Parks, recreational, and other

For insurable structures within Special Flood Hazard Areas, primarily buildings, assistance from FEMA is reduced by the amount of insurance settlement which could have been obtained under a standard NFIP policy. For structures located outside of a SFHA, FEMA will reduce the amount of eligible assistance by any insurance proceeds.

FEMA reviews and approves the PWs and obligates the Federal share of the costs (which cannot be less than 75 percent) to the State. The State then disburses funds to local applicants.

For small projects, payment of the Federal share of the estimate is made upon approval of the project and no further accounting to FEMA is required. For large projects, payment is made on the basis of actual costs determined after the project is completed; although interim payments may be made as necessary. Once FEMA obligates funds to the State, further management of the assistance, including disbursement to subgrantees is the responsibility of the State. FEMA will continue to monitor the recovery progress to ensure the timely delivery of eligible assistance and compliance with the law and regulations.

Hazard Mitigation

Hazard Mitigation refers to sustained measures enacted to reduce or eliminate long-term risk to people and property from natural hazards and their effects. In the long term, mitigation measures reduce personal loss, save lives, and reduce the cost to the nation of responding to and recovering from disasters.

In 1997, FEMA initiated Project Impact: Building Disaster Resistant Communities - to help communities develop their capability to reduce the effects of disasters. When a disaster is declared in a Project Impact community, the local Project Impact Coordinator may provide assistance to ensure that measures implemented under FEMA's mitigation programs are integrated into the community's long term strategy in accordance with this initiative.

Sections §404 and §406 of the Stafford Act authorize two FEMA programs that can provide hazard mitigation funds when a Federal disaster has been declared. In each case, the Federal government can provide up to 75 percent of the cost, with some restrictions.

Funding under §406 that is used for the repair or replacement of damaged public facilities or infrastructure may be used to upgrade the facilities to meet current codes and standards. It is possible for mitigation measures to be eligible for funding under both the HMGP and §406 programs; however, if the proposed measure is funded through §406, the project is not eligible for funds under the HMGP as well.

Through the Hazard Mitigation Grant Program (HMGP), authorized by §404 of the Act, communities can apply for mitigation funds through the State. The State, as grantee, is responsible for notifying potential applicants of the availability of funding, defining a project selection process, ranking and prioritizing projects for funding, and forwarding projects to FEMA for approval. The applicant, or subgrantee carries out approved projects. The State and/or subgrantee must provide a 25 percent match, which can be fashioned from a combination of cash and in-kind sources. Generally, the non-federal match may not include funds from other Federal agencies. However, some Federal grants have an authorizing statute that explicitly allows the funds to be used as a match for other Federal grants. One example includes the Department of Housing and Urban Development Community Development Block Grant (CDBG) funds. Subgrantees may use these CDBG monies as a match for HMGP funds as long as the projects are eligible under both programs.

The amount of funding available for the HMGP under a disaster declaration is finite and is limited to 15 percent of FEMA's estimated total disaster costs for all other categories of assistance (less administrative costs). In addition, under the HMGP's Five Percent Initiative, FEMA provides States with greater flexibility to approve up to five percent of the HMGP program funding available under a disaster declaration towards mitigation projects difficult to evaluate against the standard HMGP eligibility criteria. To be considered under this Initiative, the project activity must be identified in a State's hazard mitigation plan and fulfill the HMGP's goal to substantially reduce or permanently eliminate future damage to property and to prevent loss of life or injury.

Eligible mitigation measures under the HMGP include acquisition or relocation of properties located in high hazard areas; elevation of floodprone structures; seismic and wind retrofitting of existing structures; and protecting existing structures against wildfire.

All HMGP projects, including Five Percent Initiative projects, must comply with all relevant environmental laws and Executive Orders. Projects should not be initiated prior to FEMA's completion of the environmental review and project approval. HMGP grants cannot be given for acquisition, elevation, or construction purposes if the site is located in a designated SFHA or the community is not participating in the NFIP.

In addressing flood hazards, FEMA's primary emphasis under the HMGP is the implementation of non-structural measures. Non-structural measures include the acquisition and demolition, relocation, elevation, or dry floodproofing (non-residential structures only) of flood damaged or floodprone properties.

- **Acquisition and demolition:** Under this approach, the community purchases the flood-damaged property and demolishes the structure. The property owner uses the proceeds of the sale to purchase replacement housing on the open market. The local government assumes title to the acquired property and maintains the land as open space in perpetuity.
- **Relocation:** In some cases, it may be viable to physically move a structure to a new location. Relocated structures must be placed on a site located outside of the 100-year floodplain, outside of any regulatory erosion zones, and in conformance with any other applicable State or local land use regulations.
- **Elevation/Floodproofing:** Depending upon the nature of the flood threat, elevating a structure may be the most practical approach to flood damage reduction. Dry floodproofing techniques may be applied to non-residential properties only; residential structures must be elevated.

--Assistance Available-- Under An Emergency Declaration

Assistance authorized by an emergency declaration is limited to immediate and short-term assistance, essential to save lives, to protect property and public health and safety, or to lessen or avert the threat of a catastrophe. Examples of emergency assistance that may be provided under §502 (a) of the Stafford Act include:

- Food, water, medicine, and other essential needs
- Shelters or emergency care
- Temporary housing assistance

- Debris removal
- Emergency repairs and demolition
- Search and rescue
- Security forces
- Removal of health and safety hazards
- Emergency communications, emergency access, and emergency public transportation
- Technical and advisory assistance to affected State and local governments
- Emergency assistance through mission assignments to Federal agencies in support of State and local efforts to save lives and protect property
- Coordination of disaster relief provided by Federal agencies, private organizations, and State and local governments

--FEMA Regional Offices--

Region 1

Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont

Federal Emergency Management Agency
 J.W. McCormack Post Office and Court House, Room 442
 Boston, MA 02109-4595
 (617) 223-9450

Region 2

New Jersey, New York, Puerto Rico, Virgin Islands

Federal Emergency Management Agency
 26 Federal Plaza, Room 1337
 New York, NY 10278-0002
 (212) 225-7209

Region 3

Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia

Federal Emergency Management Agency
 615 Chestnut Street - Sixth Floor
 Philadelphia, PA 19106
 (215) 931-5608

Region 4

Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee
Federal Emergency Management Agency
3003 Chamblee-Tucker Road
Atlanta, GA 30341
(770) 220-5200

Region 5

Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin
Federal Emergency Management Agency
536 South Clark St.
Chicago, IL 60605
(312) 408-5501

Region 6

Arkansas, Louisiana, New Mexico, Oklahoma, Texas
Federal Emergency Management Agency
Federal Regional Center
800 N. Loop 288
Denton, TX 76201-3698
(940) 898-5104

Region 7

Iowa, Kansas, Missouri, Nebraska
Federal Emergency Management Agency
2323 Grand Blvd, Suite 900
Kansas City, MO 64108-2670
(816) 283-7061

Region 8

Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming
Federal Emergency Management Agency
Denver Federal Center
Building 710, Box 25267
Denver, CO 80225-0267
(303) 235-4812

Region 9

American Samoa, Arizona, California, Guam, Hawaii, Nevada, Commonwealth of the Northern Mariana Islands, Federated States of Micronesia, Republic of the Marshall Islands
Federal Emergency Management Agency
Building 105
Presidio of San Francisco
San Francisco, CA 94129
(415) 923-7100

Region 10

Alaska, Idaho, Oregon, Washington
Federal Emergency Management Agency
Federal Regional Center

130 228th Street, S.W.
Bothell, WA 98021-9796
(425) 487-4604

Updated: September 1, 2000

Individual Assistance Programs

FEMA and other federal, state, local and volunteer agencies offer disaster assistance in several forms:

Low-Interest Loans.

Most, but not all, federal assistance is in the form of low interest loans to cover expenses not covered by state or local programs, or private insurance. People who do not qualify for loans may be able to apply for a cash grant.

The [Farm Service Agency](#) (FSA) and the [Small Business Administration](#) (SBA), offer low interest loans to eligible individuals, farmers and businesses to repair or replace damaged property and personal belongings not covered by insurance.

Cash grants.

Available for up to \$13,900 adjusted annually for inflation. Individuals who do not qualify for a loan from SBA may be eligible for these grants from State to help recover unmet necessary expenses and serious needs. These unmet necessary expenses and serious needs include medical, dental, and funeral expenses that are incurred as a result of the disaster. Home inspections are normally conducted before a check is issued. FEMA funds 75% of the grant program's eligible costs with the remaining 25% covered by the state. The state administers the program, known as the Individual And Family Grant (IFG) program.

Housing Assistance.

FEMA's Disaster Housing Program (DHA) makes funds and services available to individuals whose homes are unlivable because of a disaster.

Veterans Benefits.

The Department of Veterans' Affairs provides death benefits, pensions, insurance settlements and adjustments to home mortgages for veterans.

Tax Refunds.

The [Internal Revenue Service \(IRS\)](#) allows certain casualty losses to be deducted on Federal income tax returns for the year of the loss or through an immediate amendment to the previous year's return.

Unemployment Benefits.

Disaster Unemployment assistance and unemployment insurance benefits may be available through the state unemployment office and supported by the U.S. Department of Labor.

Crisis Counseling.

The purpose of the crisis counseling program is to help relieve any [grieving](#), stress, or mental health problems caused or aggravated by the disaster or its aftermath. These *short-term* services, provided by FEMA as supplemental funds granted to State and local mental health agencies, *are only available to eligible survivors of Presidentially-declared major disasters*. Those who may require this confidential service should inquire about it while registering for disaster assistance. Or they may contact FEMA's toll-free Helpline number 1-800-525-0321 (TTY 1-800-462-7585) to find out where these services can be obtained. Crisis counselors are often on-hand at [Disaster Recovery Centers](#) (when they are established). Eligible survivors may also learn more about where crisis counseling services are available via the media, and FEMA's [Recovery Times](#) newsletters. Crisis counseling services are also offered by the American Red Cross, the Salvation Army, other voluntary agencies, as well as churches and synagogues. Additional mental health information may be found on the U.S. Department of Health and Human Services, Center for Mental Health Services' website, www.mentalhealth.org.

Free Legal Counseling.

The Young Lawyers Division of the American Bar Association, through an agreement with FEMA, provides free legal advice for low-income individuals regarding cases that will not produce a fee (i.e., those cases where attorneys are paid part of the settlement which is awarded by the court). Cases that may generate a fee are turned over to the local lawyer referral service.

Individuals, families and businesses may be eligible for federal assistance if they live, own a business, or work in a county declared a Major Disaster Area, incur sufficient property damage or loss, and, depending on the type of assistance, do not have the insurance or other resources to meet their needs.

To apply for Disaster Housing and IFG assistance, all you have to do is call the special toll free telephone number, 1-800-462-9029 (TTY: 1-800-462-7585) and register. Specially trained operators at one of FEMA's [National Processing Service Centers](#) will process your application.

Updated: September 1, 2000

FEMA's Public Assistance Program

Disaster Aid to Repair, Replace, or Supplement Parts of a Community's Infrastructure

As much as we try to prepare for catastrophic disasters and to reduce our risk from their devastation, hurricanes, tornadoes, major earthquakes and other disasters still happen.

When they do, local and state officials are the first to respond. If the loss of life and property overwhelms this response, the federal government -- including FEMA -- is called upon to help.

FEMA's Public Assistance Grant Program is one way federal assistance gets to the state and local governments and to certain private nonprofit organizations. These grants allow them to respond to disasters, to recover from their impact and to mitigate impact from future disasters. While these grants are aimed at governments and organizations -- their final goal is to help a community and all its citizens recover from devastating natural disasters.

We (FEMA) have redesigned the PA Program to provide money to applicants more quickly and to make the application process simpler than before. The redesigned PA Program was approved for implementation on disasters declared after October 1, 1998. A [Final Rule](#) was published in the Federal Register on October 12, 1999 (at 64 FR 55158) to reflect the changes that we need to put the new Public Assistance Program into effect. Specific changes to Title 44 of the Code of Federal Regulations - Part 206 include renaming documents, defining terms, adjusting responsibilities, and editing the rule in a way that we hope makes the rule easier to read and understand.

The PA Program provides the basis for consistent training and credentialing of staff (**people**) who administer the program; more accessible and understandable guidance and **policy** for participating in the grant program; improved customer service through a more efficient grant delivery **process**, applicant-centered management, and better information exchange; and continuing **performance** evaluations and program improvements.

Overview of the Public Assistance Program

INTRODUCTION

The Public Assistance Program provides supplemental Federal disaster grant assistance for the repair, replacement, or restoration of disaster-damaged, publicly owned facilities and the facilities of certain Private Non-Profit (PNP) organizations. The Federal share of assistance is not less than 75% of the eligible cost for emergency measures and permanent restoration. The State determines how the non-Federal share (up to 25%) is split with the applicants.

ELIGIBLE APPLICANTS

- Eligible applicants include the States, local governments, Indian tribes and certain PNP organizations.
- Eligible PNP facilities must be open to the public and perform essential services of a governmental nature. Eligible PNP facilities generally include the following:
 - Medical facilities, such as hospitals, outpatient and rehabilitation facilities.
 - Custodial care facilities that provide institutional care for persons who require close supervision and some physical constraints in their daily activities.
 - Educational facilities, such as primary and secondary schools, colleges and universities.
 - Emergency facilities, such as fire departments, rescue squads, and ambulance services.
 - Utilities, such as water, sewer, and electrical power systems.
 - Museums, zoos, community centers, libraries, homeless shelters, senior citizen centers, shelter workshops and facilities which provide health and safety services of a governmental nature.

ELIGIBLE WORK

To be eligible, the work must be required as the result of the disaster, be located within the designated disaster area, and be the legal responsibility of an eligible applicant. Work that is eligible for supplemental Federal disaster grant assistance is classified as either emergency work or permanent work.

Emergency Work

- Debris removal from public roads and rights-of-way as well as from private property when determined to be in the public interest.
- Emergency protective measures performed to eliminate or reduce immediate threats to the public, including search and rescue, warning of hazards, and demolition of unsafe structures.

Permanent Work

- Work to restore an eligible damaged facility to its pre-disaster design. Work range from minor repairs to replacement.
- Categories of permanent work include:
 - Roads, bridges and associated features, such as shoulders, ditches, culverts, lighting and signs.
 - Water Control Facilities including drainage channels, pumping facilities, and the emergency repair of levees. Permanent repair of

Flood Control Works is the responsibility of the U.S. Army Corps of Engineers and the Natural Resources Conservation Service.

- Buildings including their contents and systems.
- Utility Distribution Systems, such as water treatment and delivery systems; power generation facilities and distribution lines; and sewage collection and treatment facilities.
- Public Parks, Recreational Facilities and Other Facilities, including playgrounds, swimming pools and cemeteries.

APPLICATION PROCESS

- Applicants should attend a State-sponsored Applicants' Briefing to receive information about the Public Assistance Program and State requirements.
- Applicants should complete and submit to the State a Request for Public Assistance (Request) form. Applicants may submit the Request forms at the Applicants' Briefing, or submit them to the State within 30 days following the designation of the area in which the damage is located.
- Upon receipt of the Request form from the State, FEMA will assign a Public Assistance Coordinator to work with each applicant throughout the disaster recovery period.
- The State also will assign an Applicant Liaison to help the applicant.
- The Public Assistance Coordinator will meet with each applicant to discuss eligibility requirements and project formulation (Kickoff meeting).
- Applicants may prepare Project Worksheets for small projects if they have the resources to do so. Otherwise, FEMA and the State personnel will prepare the applicant's small and large projects.
- Applicants should contact the Public Assistance Coordinator prior to initiating repairs to facilities with Special Consideration issues (for example, environmental concerns or historic preservation).
- Applicants should document all damages and costs with pictures, written descriptions and financial records.

PROJECT REQUIREMENTS

Time Limitations:

- Deadlines - The project completion deadlines are set from the date that the major disaster or emergency is declared.

Type of Work _____ Months

Emergency Work	6
Permanent Work	18

- Variations -
 - The State or FEMA may impose shorter deadlines for the completion of work if considered appropriate.
 - Based on extenuating circumstances or unusual project requirements, the State may extend the deadlines for an additional 6 months for debris clearance and emergency work and an additional 30 months, on a project by project basis, for permanent work.

Insurance Requirements:

- FEMA will reduce otherwise eligible costs by the actual or anticipated insurance recoveries the applicant receives. The State will notify FEMA of any entitlement to insurance settlement or recoveries for a facility and its contents.
- For insurable buildings located in a special flood hazard area and damaged by flood, the reduction is the maximum amount of insurance proceeds the applicant would have been received had the building and its contents been fully covered by a standard flood insurance policy under the National Insurance Program.
- The applicant is required to buy insurance in the amount of the eligible damages for flood and general hazards.

Grants:

- For small projects (under \$48,900 for FY00), the grant is based on an estimate of the cost of the work.
- For large projects (\$48,900 or more), the final grant is based on actual eligible costs. In large projects, the State will disburse progress payments, as required.

COMMON QUESTIONS

Is there anything an applicant should be doing prior to meeting a FEMA program representative?

- Prepare list of the damage sites and mark them on a county road map or city map.

- Gather copies of insurance policies on damaged structures.
- Be prepared to share information about historic structures that might be damaged, and structures that may have environmental concerns.
- Keep disaster-related equipment, materials and labor costs separate from non-disaster work.

How soon will an applicant receive funds from FEMA?

- After FEMA approves a Project Worksheet, it puts the funds in the State's account. The State disburses funds to the applicants in accordance with its procedures. Please contact the Applicant Liaison for more information.

How will applicants hear about the program?

- Anyone with Internet access may obtain information about the Public Assistance Program from the FEMA web page at <http://www.fema.gov/>. Once on the FEMA web page, click on Disaster Assistance, and then click on Public Assistance.
- The State will conduct Applicants' Briefings to share information with eligible applicants. The State usually publishes notices about the briefings in local newspaper, radio and television.

State Roles and Responsibilities in the Public Assistance Program

The state is the grant administrator for all funds provided under the Public Assistance Program. Part 13 of the Code of Federal Regulations gives the states more discretion to administer federal programs in accordance with their own procedures and thereby simplify the program and reduce delays. As grantee, the state is responsible for administering the programmatic and grants management requirements of the Public Assistance Program. Key among the programmatic requirements is informing the applicants of the assistance available to them -- what is eligible and how to apply for it. Grant management includes applying for federal assistance, monitoring and closing out the grant. The state and FEMA work in partnership to provide prompt and consistent service to all applicants.

Under the new Public Assistance Program, the state will have many of the same roles and responsibilities as under the present system. FEMA recognizes that states have different capabilities to perform their assigned duties. FEMA will work in partnership with those states requiring technical assistance to serve the needs of their applicants.

The state will be responsible for performing the following tasks:

Pre-declaration

- Pre-identifying applicants for Public Assistance
- Educating potential applicants on the Public Assistance Program
- Preparing local governments to conduct preliminary damage assessments
- Performing preliminary damage assessments with FEMA
- Updating the State Administrative Plan for each disaster
- Making FEMA aware of any specific state requirements that would impact the program, i.e. a requirement to validate all small projects
- Coordinating with other state agencies on all issues involving Public Assistance

Identifying Work

- Notifying FEMA whether Immediate Needs Funding (INF) is desired for a specific disaster
- Prioritizing work with applicants
- Coordinating with other state agencies on all issues involving Public Assistance
- Conducting Applicants' Briefings
- Receiving Request for Public Assistance forms from applicants and forwarding them to FEMA
- Making recommendations to FEMA on Private Non-Profit (PNP) eligibility
- Submitting to FEMA requests for time extensions for applicants to submit Request for Public Assistance forms
- Designating a State Special Considerations Liaison to coordinate special considerations issue resolution with the FEMA Special Considerations Liaison
- Designating personnel to serve as an Applicant's Liaison who will interface with the applicants and FEMA Public Assistance Coordinator (PAC)

Getting Funds

- Participating with FEMA in the Kickoff Meetings with applicants (optional)
- Submitting to FEMA the state's request for federal assistance
- Preparing with FEMA and applicant scopes of work and cost estimates for small projects when requested by the applicant
- Validating 20% of each applicant's small projects (optional—in conjunction with FEMA)

- Preparing with FEMA and the applicant scopes of work and cost estimates for large projects
- Submitting to FEMA design and construction schedules for large projects
- Immediately bringing to the attention of FEMA any misunderstandings or problems an applicant may have involving any aspect of eligibility, funding, or the program in general, and working with FEMA and the applicant to resolve that misunderstanding
- Disbursing obligated funds to applicants in a timely manner
- Approving up to 6-month time extensions from completion of emergency work and up to 30-month time extensions for the completion of permanent work
- Submitting to FEMA applicants' requests for time extensions beyond those stated above
- Approving applicants' requests for improved projects that do not require environmental assessments
- Submitting to FEMA applicants' requests for alternate projects and improved projects that require environmental assessments
- Reviewing and making recommendations to FEMA on applicants' appeals in a timely manner
- Reviewing and making recommendations to FEMA on applicants' requests for cost overruns
- Advising applicants of hazard mitigation opportunities

Reporting and Closeout

- Submitting quarterly progress and financial reports to FEMA
- Certifying completion of all small projects
- Performing final inspections of all large projects, certifying completion, and submitting final cost accounting to FEMA for determination of eligible costs
- Submitting to FEMA the closeout request and appropriate documentation to close out applicants' grants
- Working with FEMA to close out the public assistance grant after all applicants have been closed

Updated: September 1, 2000

FEMA's Hazard Mitigation Program

What Is Mitigation?

Mitigation is the cornerstone of emergency management. It's the ongoing effort to lessen the impact disasters have on people and property. Mitigation involves keeping homes away from floodplains, engineering bridges to withstand earthquakes, creating and enforcing effective building codes to protect property from hurricanes -- and more.

Mitigation is defined as "sustained action that reduces or eliminates long-term risk to people and property from natural hazards and their effects." It describes the ongoing effort at the Federal, State, local, and individual levels to lessen the impact of disasters upon our families, homes, communities and economy.

Through the application of mitigation technologies and practices, our society can ensure that fewer Americans and their communities become victims of natural disasters. For example, mitigation measures can be applied to strengthen your home, so that your family and belongings are better protected from floods, earthquakes, hurricanes, and other natural hazards. They can be utilized to help business and industry avoid damages to their facilities and remain operational in the face of catastrophe. Mitigation technologies can be used to strengthen hospitals, fire stations, and other critical service facilities so that they can remain operational or reopen more quickly after an event. In addition, mitigation measures can help reduce disaster losses and suffering so that there is less demand for money and resources in the aftermath.

FEMA Mitigation Authorities

- [National Mitigation Strategy](#)
- [Robert T. Stafford Disaster Relief and Emergency assistance Act](#)
- [National Flood Insurance Reform Act of 1994](#)

In practice, mitigation can take many forms. It can involve actions such as:

- Promoting sound land use planning based on known hazards
- Buying flood insurance to protect your belongings
- Relocating or elevating structures out of the floodplains
- Securing shelves and water heaters to nearby walls
- Having hurricane straps installed to more securely attach a structure's roof to its walls and foundation
- Developing, adopting, and enforcing effective building codes and standards

- Engineering roads and bridges to withstand earthquakes
- Using fire-retardant materials in new construction
- Developing and implementing a plan in your business or community to reduce your susceptibility to hazards

Mitigation Technical Assistance Programs

Mitigation Technical Assistance Programs

There are three major mitigation technical assistance programs that provide technical support to state/local communities, FEMA Regional and Headquarters Mitigation staff in support of mitigation initiatives. These programs include the [Hazard Mitigation Technical Assistance Program](#), the [National Earthquake Technical Assistance Program](#), and the [Wind and Water Technical Assistance Program](#). These programs provide the technical support that is necessary to mitigate against potential loss of lives and minimize the amount of damage as a result of a natural disaster.

The Hazard Mitigation Technical Assistance Program Contract (HMTAP)

The HMTAP is an ad hoc technical assistance program created to provide assistance to the Federal Emergency Management Agency's Headquarters and Regional Mitigation Staff. This multi-hazards program was designed to provide architectural, engineering, and other mitigation related technical assistance in support of post disaster mitigation initiatives.

The HMTAP is available for use by all FEMA Regional and Headquarters Mitigation staff.

Examples of HMTAP projects are environmental assessments, benefit cost analysis, engineering/architectural feasibility studies, remote sensing and geographic information systems assistance, post disaster floodplain analysis to assist in mitigation activities, and training to assist in the implementation of mitigation activities.

The National Earthquake Technical Assistance Program (NETAP)

The NETAP is a technical assistance program created to provide ad hoc short-term architectural and engineering support to state/local communities as they are related to earthquake mitigation. The program was designed to enhance the state/local communities' ability to become more resistant to seismic hazards. This assistance cannot be used for actions that are covered under the State's/Territories Performance Partnership Agreement (PPA). This program assists in carrying out the statutory authorities of the National Earthquake Hazards Reduction Act of 1977, as amended.

Technical assistance under the NETAP is available for use by the state/local communities within the 45 eligible and or participating seismic states and U.S. territories. This assistance is provided at no cost to the requesting local community/state government.

Examples of NETAP projects are seismic retrofit/evaluation training, evaluation of seismic hazards critical/essential facilities, post earthquake evaluations of buildings and development of retrofit guidance for homeowners.

Additional information concerning the NETAP Program maybe acquired through the FEMA Regional Office or your state/territorial earthquake program representative.

The Wind and Water Technical Assistance Program (WAWTAP)

The WAWTAP is a technical assistance program created to provide ad hoc short-term assistance in support of the hurricane and flood programs. The program was designed to enhance the state/local communities' ability to become more resistant to hazards related to flooding and hurricanes. This assistance cannot be used for actions that are covered under the State's/Territories Performance Partnership Agreement (PPA). This program assists in carrying out the statutory authorities of the National Flood Insurance Act of 1968 and the Flood Disaster Protection Act of 1973.

Technical assistance under the WAWTAP is available for use by all states and U.S. territories that participate in the Hurricane and or Flood Programs. This assistance is provided at no cost to the requesting State/local communities.

Examples of projects that can be executed under WAWTAP are hurricane/flood mitigation planning assistance, technical guidance in developing flood/wind retrofit measures, study and analysis of storm phenomena, and training associated with flood/wind mitigation.

Additional information concerning the WAWTAP Program may be acquired through your FEMA Regional Office.

Hazard Mitigation Grant Program

From the [Hazard Mitigation Grant Program Desk Reference](#)

Authorized under Section 404 of the Stafford Act, the Hazard Mitigation Grant Program (HMGP) administered by the Federal Emergency Management Agency (FEMA) provides grants to States and local governments to implement long-term hazard mitigation measures after a major disaster declaration. The purpose of the program is to reduce the loss of life and property due to natural disasters and to enable mitigation measures to be implemented during the immediate recovery from a disaster. FEMA can fund up to 75 % of the eligible costs of each project. Eligible applicants are State and local governments, Native American tribes, and certain non-profit organizations. Individual homeowners and businesses may not apply directly to the program; however a community may apply on behalf of homeowners and businesses. The following is a summary of key aspects of the Program roles of the States, local applicants, and FEMA:

State's Role

- Manage the overall program within the State.
- Ensure that the FEMA Regional Director has approved the State Hazard Mitigation Plan and the State's administrative plan for implementing the HMGP.
- Establish funding priorities, and select projects for funding based on those priorities.
- Solicit program interest and help potential applicants develop complete applications.
- Establish deadlines for applications.
- Provide applicants with technical assistance (mitigation techniques and/or HMGP policy).
- Forward selected projects to FEMA for final eligibility review.
- Act as grantee, receiving funds from FEMA and disbursing them to successful applicants.
- Ensure that applicants and subgrantees adhere to all program and administrative requirements.
- Perform grantee responsibilities of monitoring the progress of projects and submitting quarterly reports to FEMA indicating the status and completion date for each approved project.

Community Applicant/Subgrantee's Role

- Submit individual project applications to the State (if the proposed measure is selected as an approved project, the applicant becomes a subgrantee).
- Coordinate with participating homeowners and businesses who will benefit from the grant to develop the application, and subsequently oversee distribution of grant funds to subrecipients or contractors.
- Manage implementation of the approved project.
- Comply with all HMGP requirements and applicable Federal, State and local laws and standards, including compliance with National Flood Insurance Program.
- Account for the appropriate use of grants to the State grantee.
- Maintain records on the program and projects as required by law.

FEMA's Role

- Oversee and manage the HMGP.

- Establish minimum criteria for project eligibility.
- Keep the State apprised of the anticipated amount of available funding.
- Assist the State in setting priorities for the use of HMGP funds in the aftermath of a disaster.
- Review projects selected and submitted by the State for eligibility.
- Prepare the environmental decision document based on information submitted by the applicant.
- Provide technical assistance to States, applicants, and subgrantees in order to ensure effective and efficient implementation of the program.
- Review State's quarterly reports and follow up on issues as necessary.

For more information about the HMGP application and eligibility requirements, please refer to the implementing regulations at 44 CFR 206.430.

Other Assistance Programs

Sustainability/Sustainable Re-development

A new initiative and integral part of the mitigation function is the concept of Sustainability/Sustainable re-development. The concept of sustainability brings a relatively new approach to environmental, economic, and social thought, and has the potential to enhance the achievement of mitigation goals in the post-disaster (as well as pre-disaster) environment. Sustainability is development that maintains or enhances economic opportunity and community well being while respecting, protecting and restoring the natural environment upon which people and economies depend. Sustainable re-development is simply the application of the concepts and practices of sustainable development to the disaster recovery process.

Mitigation Assistance Program

The Mitigation Assistance Program (MAP) provides financial assistance to States for the purpose of the development and maintenance of a comprehensive Statewide hazard mitigation capability for the purpose of implementing pre- and post-disaster mitigation. Mitigation Assistance combines three categories of assistance: State Hazard Mitigation Program assistance (SHMP), for which all States and Territories are eligible; Hurricane Program (HP) hazard assistance, for which States and Territories subject to tropical storm hazards are eligible; and Earthquake Program (EP) hazard assistance for which States and Territories subject to seismic hazards are eligible.

Community Assistance Program – State Support Services Element

The Community Assistance Program (CAP) is a product-oriented financial assistance program directly related to the flood loss reduction objectives of the National Flood Insurance Program (NFIP). States and communities that are participating in the NFIP are eligible for this assistance. The CAP is intended to identify, prevent, and resolve

floodplain management issues in participating communities before they develop into problems requiring enforcement action.

Questions and Answers about the Hazard Mitigation Grant Program

Who is eligible for grants under FEMA's Hazard Mitigation Grant Program (HMGP)?

A. Hazard Mitigation Grant Program funding is only available to applicants that reside within a Presidentially declared disaster area. Specifically, the HMGP can provide grants to state and local governments; certain private, non-profit organizations and institutions; Indian tribes or authorized tribal organizations, and Alaska Native villages or organizations. Local governments may also sponsor an application on behalf of individuals.

What types of projects can be funded by the HMGP?

A. HMGP funds may be used to fund projects which will reduce or eliminate the losses from future disasters. Projects must provide a long term solution to a problem, for example, elevation of a home to reduce the risk of flood damages as opposed to buying sandbags and pumps to fight the flood. In addition, a project's potential savings must be more than the cost of implementing the project. Funds may be used to protect either public or private property or to purchase property which has been subjected to, or is in danger of, repetitive damage. Examples of projects include, but are not limited to:

- Acquisition and relocation of structures from hazard-prone areas;
- Strengthening structures against floods, high winds, wildfire, or other hazards to protect structures from future damage
- Elevating structures to comply with the National Flood Insurance Program (NFIP)
- Development of State or local standards to protect new and substantially improved structures from disaster damage

The States are responsible for administering the HMGP and prioritizing projects submitted by local jurisdictions, forwarding to FEMA those which are consistent with State mitigation planning objectives and for which there is a available funding. How do I apply?

A. Following a disaster declaration, the State will advertise that HMGP funding is available to fund mitigation projects in the State. Those interested in applying to the HMGP should contact their local government to begin the application process. Local governments should contact their State Hazard Mitigation Officer.

How much money is available in the HMGP?

A. The amount of funding available for the HMGP under a particular disaster declaration is limited. HMGP funds are allocated according to a legislated formula based upon the magnitude of total FEMA disaster dollars expended in a State. The formula provides 15% of FEMA's estimated total disaster costs available in the form of HMGP funds. It is the responsibility of the State to set priorities and allocate funding among applicants which meet State program objectives.

FEMA can fund up to 75% of the eligible costs of each project. The State or grantee must provide a 25% match, which can be fashioned from a combination of cash and in-kind sources. Funding from other Federal sources cannot be used for the 25% share with one exception. Funding provided to States under the Community Development Block Grant program from the Department of Housing and Urban Development can be used to meet the non-federal share requirement.

How are projects selected for funding, and by whom?

A. The State, as grantee, is responsible for defining a project identification and selection process, ranking and prioritizing projects for funding, and forwarding projects to FEMA for approval. States evaluate projects according to the State's Hazard Mitigation Plan priorities. Approved projects are carried out by the applicant, or subgrantee. Information regarding your State's Hazard Mitigation Plan priorities is available from your State Hazard Mitigation Officer.

How long will it take to get my project approved under the HMGP?

A. The approval process for a project application can be an extensive process. Once eligible projects are selected by the State, they are forwarded to the FEMA Regional Office where they are reviewed to ensure compliance with Federal laws and regulations. One such law is the National Environmental Policy Act, passed by Congress in 1970, which requires FEMA to evaluate the potential environmental impacts of each proposed project. The time required for the environmental review depends on the complexity of the project.

How can I get more information about the HMGP?

A. For further information on the Hazard Mitigation Grant Program, contact your State Hazard Mitigation Officer or the FEMA Mitigation Division in your Region.

FEMA's National Processing Service Centers

FEMA can provide disaster housing assistance to those whose homes are damaged or destroyed. To apply for assistance, all you have to do is call the special toll free telephone number, 1-800-462-9029 (TTY: 1-800-462-7585) and register. Specially trained operators at one of FEMA's [National Processing Service Centers](#) (NPSC's) will process your application.

Three national centers perform provide centralized disaster application service to FEMA customers. NPSC's house an automated "teleregistration" service-a toll-free phone bank through which disaster victims apply for Disaster Housing and the Individual and Family Grant program-and through which their applications are processed and their questions answered.

A major advantage of teleregistration is timeliness. Toll-free lines can be staffed up quickly, even though in catastrophic or multiple disaster situations there may be busy signals until staff-up is complete. Calls can normally be taken within hours of the President's declaring a major disaster. This compares to an average of four or five days to set up a walk-in application center in affected areas, which had been the traditional method of intake. The toll-free service is also convenient. There is no need to take time off from work, arrange for baby sitters, or stand in lines.

FEMA's service representatives are thoroughly trained. Refresher training courses, downtime exercises, pre-shift quizzes and program knowledge tests are part of the continuing education process.

Calls to the phone banks are frequently monitored. Monitors are valuable assistants in the training process. Service representatives are monitored at random to ensure that the utmost professionalism is maintained during calls. Monitors critique telephone etiquette and program knowledge and score a performance evaluation in the interest of further enhancing the quality of the telephone interview.

After a call is taken and a disaster application recorded, the processing of applications begins. FEMA's computer systems enable automatic determination of eligibility for about 90% of Disaster Housing cases, usually within 10 days of application. The other 10% of cases, which may need documentation of some sort (for example, insurance payment documentation), may take a little longer. Cases are also automatically referred to the State for possible grant assistance if the applicant's needs exceed the Disaster Housing program and he/she cannot qualify for a disaster loan from the [Small Business Administration](#).

The NPSC computer systems are used to record vital caller data, to order and process inspections, to electronically transmit the data to the numerous disaster aid providers within minutes, and to answer questions from applicants via the "helpline." The computer systems also help assure that each caller is mailed important custom tailored information regarding the types and nearest sources of various forms of disaster aid specific to each

caller's needs. Finally, the databases provide a variety of statistical analyses, reporting and tracking services to FEMA and other agencies active in disaster relief.

NPSC's are located in Denton, TX; Berryville (Mt. Weather), VA: and Hyattsville, MD. Since the first national center opened in 1994, more than 275 major disasters have been processed; with over 2.5 million applications processed and 2.8 million calls taken.

Updated: September 1, 2000

III. SBA

Small Business Administration (SBA) Disaster Assistance

The Small Business Administration (SBA) provides low-interest (generally 4 percent or less), long-term (up to 30 years) loans to help homeowners, renters and non-farm businesses recover from a disaster. Loan proceeds may be used to repair or replace disaster-damaged property that is not fully covered by insurance.

Homeowners may apply for up to \$200,000 to repair or replace their primary home to its pre-disaster condition, including required city or county building codes that require structural improvements. The loan may not be used to upgrade the home or make additions to the home. Also, loans may be increased by as much as 20 percent for mitigating devices to protect the real property from possible future disasters of the same kind.

Homeowners and renters may apply for up to \$40,000 to repair or replace damaged or destroyed personal property, such as clothing, furniture and automobiles. The loan proceeds cannot be used to replace extraordinarily expensive or irreplaceable items, such as antiques, collections, pleasure boats or recreational vehicles.

Businesses of all sizes and private, non-profit organizations may apply for up to \$1.5 million to repair or replace damaged real and personal property, such as machinery, equipment, inventory, furniture and fixtures. The loan may not be used for upgrades or additions, but may be increased up to 20 percent (within the \$1.5 million limit) for mitigating devices to protect against future disasters of the same kind.

Small businesses and small agricultural cooperatives that do not have credit available from non-government sources may apply for Economic Injury Disaster Loans up to \$1.5 million to provide working capital to meet obligations until normal operations resume. The total loan amount to any one business entity (including affiliates) for a combined Physical and Economic Injury Disaster Loan may not exceed \$1.5 million.

In some cases, when there is substantial damage, SBA may refinance existing mortgages on homes and business property to make the loan affordable.

Updated: September 1, 2000

BASIC FACTS ABOUT SBA DISASTER LOAN PROGRAMS

Overview

In the wake of hurricanes, floods, earthquakes, wildfires, tornados and other physical disasters, the U.S. Small Business Administration (SBA) plays a major role. SBA's disaster loans are the primary form of Federal assistance for nonfarm, private sector disaster losses. For this reason, the disaster loan program is the only form of SBA assistance not limited to small businesses. Disaster loans from SBA help homeowners,

renters, businesses of all sizes and nonprofit organizations fund rebuilding. SBA's disaster loans are a critical source of economic stimulation in disaster-ravaged communities, helping to spur employment and stabilize tax bases.

By providing disaster assistance in the form of loans that are repaid to the Treasury, the SBA disaster loan program helps reduce Federal disaster costs compared to other forms of assistance, such as grants. When disaster victims need to borrow to repair uninsured damages, the low interest rates and long terms available from SBA make recovery affordable. Because SBA tailors the repayment of each disaster loan to each borrower's financial capability, unnecessary interest subsidies paid by the taxpayers are avoided. Moreover, providing disaster assistance in the form of loans rather than grants avoids creating an incentive for property owners to underinsure against risk.

Disaster loans require borrowers to maintain appropriate hazard and flood insurance coverage, thereby reducing the need for future disaster assistance.

The need for SBA disaster loans is as unpredictable as the weather. In the aftermath of the Northridge earthquake, SBA approved more than 125,000 loans for more than \$4.1 billion in FY 1994. In 1997, SBA approved 49,515 loans for \$1.138 billion.

Since the inception of the program in 1953, SBA has approved over 1,3 million disaster loans for over \$25 billion.

The SBA is authorized by the Small Business Act to make two types of disaster loans:

Physical disaster loans

These loans are a primary source of funding for permanent rebuilding and replacement of uninsured disaster damages to privately owned real and/or personal property. SBA's physical disaster loans are available to homeowners, renters, nonfarm businesses of all sizes and nonprofit organizations.

Economic injury disaster loans

These loans provide necessary working capital until normal operations resume after a physical disaster. The law restricts economic injury disaster loans to small businesses only.

The disaster program is SBA's largest direct loan program, and the only SBA program for entities other than small businesses.

By law, neither governmental units nor agricultural enterprises are eligible; agricultural producers may seek disaster assistance from specialized programs at the U.S. Department of Agriculture.

Disaster victims must repay SBA disaster loans. SBA can only approve loans to applicants with a reasonable ability to repay the loan and other obligations from earnings. The terms of each loan are established in accordance with each borrower's ability to repay. The law gives SBA several powerful tools to make disaster loans affordable: low interest rates (around 4%), long terms (up to 30 years), and refinancing of prior debts (in

some cases). As required by law, the interest rate for each loan is based on SBA's determination of whether each applicant does or does not have credit available elsewhere (the ability to borrow or use their own resources to overcome the disaster). Generally, over 90% of SBA's disaster loans are to borrowers without credit available elsewhere and have an interest rate of around 4%.

SBA delivers disaster loans through four specialized Disaster Area Offices located in Niagara Falls, NY; Atlanta, GA; Ft. Worth, TX; and Sacramento, CA.

Fact Sheet: SBA Disaster Loans

Types of Disaster Loans:

Home Disaster Loans.

These are loans to homeowners or renters to repair or replace disaster damages to real estate or personal property owned by the victim. Renters are eligible for their personal property losses.

Business Physical Disaster Loans.

These are loans to businesses to repair or replace disaster damages to property owned by the business, including real estate, machinery and equipment, inventory and supplies. Businesses of any size are eligible. Non-profit organizations such as charities, churches, private universities, etc. are also eligible.

Economic Injury Disaster Loans (EIDL).

These loans provide for working capital to small businesses and small agricultural cooperatives to assist them through the disaster recovery period. EIDL assistance is available only to applicants with no Credit Available Elsewhere - if the business and its owners cannot provide for their own recovery from non-government sources.

Credit Requirements:

Repayment.

SBA's disaster assistance is in the form of loans. Applicants must show the ability to repay all loans.

Collateral.

Collateral is required for all physical loss loans over \$10,000 and all EIDL loans over \$5,000. SBA takes real estate as collateral where it is available. Applicants do not need to have full collateral; SBA will take what is available to secure each loan.

Interest Rates:

By law, the interest rates depend on whether each applicant has Credit Available Elsewhere. An applicant does not have Credit Available Elsewhere when SBA determines that the applicant does not have sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for its own disaster recovery. An applicant which SBA determines can so provide for its own recovery has Credit Available Elsewhere. Generally, SBA determines that over 90% of disaster loan applicants do not have Credit Available Elsewhere.

Interest rates are determined by formulas set by law, and may vary over time with market conditions. Currently (for disasters which occurred on or after January 16, 1998) the applicable interest rates are:

Loan Type	No Credit Available Elsewhere	Credit Available Elsewhere
Home Loans	3.437%	6.875%
Business Loans	4.000%	8.000%
Non-profit Organizations	4.000%	7.000%
Economic Injury Loans	4.000%	N/A

Loan Term:

The law authorizes loan terms up to a maximum of 30 years. However, for businesses with Credit Available Elsewhere, the law limits the loan term to a maximum of 3 years.

SBA determines the term of each loan in accordance with the borrower's ability to repay. Based on the financial circumstances of each borrower, SBA determines an appropriate installment payment amount, which in turn determines the actual term.

Loan Amount Limits:

Home Loan amounts are limited by SBA regulation to \$200,000 to repair/replace real estate and \$40,000 to repair/replace personal property. The actual amount of each loan, up to these maximums, is limited to the verified uninsured disaster loss. Refinancing of existing mortgages on homes is eligible in some cases up to the amount of the loan for real estate repair/replacement. Loan amounts may be increased by up to 20% for devices to mitigate against damage to the real property of the same type as the disaster.

Business Loan amounts are limited by law to \$1,500,000 for real estate, machinery and equipment, inventory and all other physical losses. The actual amount of each loan, up to this maximum, is limited to the verified uninsured disaster loss.

Refinancing of existing mortgages or liens on real estate and machinery and equipment is eligible in some cases up to the amount of the loan for real estate and machinery and equipment repair/replacement. Loan amounts may be increased by up to 20% for devices to mitigate against damage to the real property of the same type as the disaster.

Economic Injury Disaster Loan (EIDL) amounts are limited by law to \$1,500,000. The actual amount of each loan, up to this maximum, is limited to the actual economic injury as calculated by SBA, not compensated by business interruption insurance or otherwise, and beyond the ability of the business and/or its owners to provide.

The \$1,500,000 statutory limit for business loans applies to the combination of physical and economic injury, and also applies to all disaster loans to a business and its affiliates.

If a business is a major source of employment, SBA has authority to waive the \$1,500,000 statutory limit.

Loan Eligibility Restrictions:

Uninsured Losses. Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility.

Ineligible Property. Secondary homes, personal pleasure boats, airplanes, recreational vehicles and similar property is not eligible, unless used for business purposes. Property such as antiques and collections is eligible only to the extent of its functional value. Amounts for landscaping, swimming pools, etc. are limited.

Noncompliance. Applicants who have not complied with the terms of previous loans are not eligible. This includes prior borrowers who did not maintain required flood insurance.

Refinancing:

SBA can refinance all or part of prior mortgages, evidenced by a recorded lien, when the applicant (1) does not have Credit Available Elsewhere, (2) has suffered substantial disaster damage (40% or more of the value of the property), and (3) intends to repair the damage. Refinancing of prior debts improves the victim's ability to afford the SBA disaster loan.

Relocation:

Use of SBA disaster loans for relocating is subject to limitations. Generally, victims may relocate where they need to do so for reasons beyond their control. If the victim is forced by state or local authorities to relocate, the amount of eligibility is the replacement cost of the property that must be abandoned.

Insurance Requirements:

To protect each borrower and SBA, SBA requires borrowers to obtain and maintain appropriate insurance. Borrowers of all secured loans (physical loans over \$10,000 and economic injury loans over \$5,000) must purchase and maintain full hazard insurance for the life of the loan. Borrowers whose property is located in a special flood hazard area must purchase and maintain flood insurance for the full insurable value of the property for the life of the loan.

SBA Disaster Assistance for Homes and Personal Property

Overview

If you are the victim of a disaster, you may be eligible for financial assistance from the U.S. Small Business Administration - even if you don't own a business. That's right, as a homeowner, renter and/or personal-property owner, you may apply to the SBA for a loan to help you recover from a disaster.

This paper describes the type of assistance available and answers the most frequently asked questions about the SBA's disaster assistance program for individuals. Where it is practical, assistance with completing the application will be available.

ASSISTANCE AVAILABLE

As an individual, there is one basic loan, with two purposes, available to you:

Personal Property Loan:

This loan can provide a homeowner or renter with up to \$40,000 to help repair or replace personal property, such as clothing, furniture, automobiles, etc., lost in the disaster. As a rule of thumb, personal property is anything that is not considered real estate or a part of the actual structure. This loan may not be used to replace extraordinarily expensive or irreplaceable items, such as antiques, collections, pleasure boats, recreational vehicles, fur coats, etc.

Real Property Loan:

Homeowners may apply for a loan of up to \$200,000 to repair or restore their primary home to its pre-disaster condition. The loan may not be used to upgrade the home or make additions to it. If, however, city or county building codes require structural improvements, the loan may be used to meet these requirements. Also, loans may be increased by as much as 20 percent to protect the damaged real property from possible future disasters of the same kind.

Note: A renter may apply only for a personal property loan.

Insurance Proceeds:

If you have insurance coverage on your personal property/home, the amount you will receive from the insurance company will be deducted from the total damage to your property in order to determine the amount for which you are eligible to apply to the SBA.

If you are required to apply insurance proceeds against an outstanding mortgage, the amount applied can be included in your disaster loan. If, however, you voluntarily apply insurance proceeds against an outstanding mortgage, the amount applied cannot be included in your disaster loan.

If you have not made a settlement or are having trouble reaching an agreement with your insurance company, you may apply for a loan in the full amount of your damages and assign any insurance proceeds to be received to the SBA.

Interest Rates on Loans:

The law requires a test of your ability to obtain funds elsewhere in order to determine the rate of interest which will be charged on your loan. This credit-elsewhere test also applies to applicants for both personal property and real property loans.

Applicants Determined Able to Obtain Credit Elsewhere:

The interest rate to be charged is based on the cost of money to the United States government, but will not be more than 8 percent per year.

Applicants Determined Unable to Obtain Credit Elsewhere:

The interest rate to be charged will be half of the interest rate charged to applicants determined to be able to obtain credit elsewhere, but will not be more than 4 percent per year.

Term of Loan:

The maximum maturity, or repayment term of an SBA loan, is set at 30 years. However, the SBA will determine repayment terms on a case-by-case basis according to your ability to repay.

Frequently Asked Questions About SBA Personal Loans

Q. How much can I borrow?

A. The amount of money that the SBA will lend to you will be based upon the actual cost of repairing or replacing your home and/or personal property, minus any insurance settlements or other reimbursements or grants. The total loan amount is subject to the limits set out above.

Q. Must I use my own money or try to borrow from a bank before coming to the SBA?

A. No.

Q. I already have a mortgage on my home. I can't afford a disaster loan plus my current mortgage payment. Can the SBA refinance my mortgage?

A. In certain cases, yes. To be eligible for mortgage refinancing, SBA must determine that (a) you are unable to obtain credit elsewhere; (b) your property has been destroyed or substantially damaged, and the property will be repaired or replaced; and (c) the amount to be refinanced will not exceed the amount of the real estate damage. An SBA disaster loan officer can provide you with more detailed information on your specific situation.

Q. What information do I need to submit for a home and/or personal property loan?

A. The necessary information is specified in the loan application. In all cases, it includes an itemized list of personal property losses with repair or replacement costs of each item. It also includes permission for the IRS to give the SBA information from you last two years' federal income tax returns. If you have pictures of the damaged property, you can include them as well.

Q. Will the SBA check the losses I claim?

A. Yes. Once you have returned your loan application, an SBA loss verifier will visit you to determine the extent of the damage and the reasonableness of the loan request.

Q. How soon will I know if I qualify for a loan?

A. That depends on how soon you file a complete SBA loan application. The SBA disaster relief program is not an immediate, emergency relief program such as Red Cross assistance, temporary housing assistance, etc. It is a loan program to help you in your long-term rebuilding and repairing. To make a loan, we have to know the cost of repairing the damage, be satisfied that you can repay the loan, and take reasonable safeguards to help make sure the loan is repaid. The SBA loan application asks for the information we need. The faster you can return it to us, with all the needed information, the faster we can work on it. We try to make a decision on each complete application within seven to 21 days. Applications filed early can be completed in a much shorter time. We process applications in the order received, so it is in your interest to file early. Be sure your application is complete; missing information is the biggest cause of delay.

Q. How soon can I expect the money?

A. Loans over \$10,000 have to be secured. We won't decline a loan just because you do not have enough collateral, but we do ask for whatever collateral is available. This means that after a loan is approved there are other steps you must take. Usually, the security consists of a first or second mortgage on the damaged real estate. After we approve the loan, we will tell you what documents are needed to close the loan. You return the loan closing documents to us, then we can order the checks. You will receive the money in installments, as you need it to repair or replace the damage.

Q. Should I wait for my insurance settlement before I apply to the SBA?

A. No. If you do not know how much of your loss will be covered by insurance or other sources, the SBA will consider making a loan for the full amount of the loss, up to our

loan limits, provided that you assign the insurance check to the SBA to reduce the amount of the loan.

Q. I would like to get a contractor's estimate for the cost of repairing damage to my home, but I'm having trouble finding one. Should I hold up my application until I get the estimate?

A. No, you might miss the deadline for filing your application while waiting for a contractor's estimate. If you have an estimate, include it. The SBA will verify any damage estimates listed on your loan application. Also, the sooner you file a completed application, the sooner the SBA can process it.

Q. If I receive a disaster loan, may I spend the money any way I want?

A. No. The disaster loan is intended to help you return your property to the same condition it was in before the disaster. Your loan will be made for specific and designated purposes. Remember that 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.

Q. If my home is completely destroyed, can the SBA lend me money to relocate my home somewhere else?

A. If you are unable to obtain a building permit to rebuild your home or replace it at its original site, the cost of relocating your home might be included in the loan amount. If, however, you decide to relocate your home without being required to, an SBA loan can be obtained only for the exact amount of the damage. SBA cannot make loans involving some relocations. An SBA disaster loan office can provide you with more detailed information on your specific situation.

Q. I am a farmer. My home was damaged, and so were my barns, fences, and some of my crops. Am I eligible to apply for SBA assistance?

A. You may apply to the SBA for a loan to cover the damage to your home and its contents only. But it may be in your interest to seek assistance first from the Department of Agriculture for all your damage.

Q. Are secondary homes or vacation homes eligible for loans?

A. No, not as homes. They may be eligible for business disaster loans under certain conditions.

Q. Are there any other limitations?

A. Yes. Generally, loans will not be made for damage to personal pleasure boats, planes, recreational vehicles, antiques, collections, etc. Also, amounts for landscaping, family swimming pools, etc. are limited.

Q. Is there a minimum monthly payment, and when would the first payment be due?

A. The SBA does not have a minimum monthly payment. Payments vary depending upon income and expenses, size of family and other circumstances that may affect your repayment ability. Generally, the first payment is not due until five months after the date of the loan.

Q. I had to remove debris from my property after the disaster. Can this expense be included in my loan application?

A. Yes, but your own labor and that of family members cannot be included. Amounts paid to others and any equipment rental can be listed as part of repairs to real estate. Remember that the maximum loan limit on real estate damage is \$200,000, and debris removal is included in the limit.

Q. May people over the age of 65 apply for help from the SBA?

A. Yes. loans are made without regard to age.

Q. I've heard that SBA loan applications are complicated and hard to complete. Is this true?

A. No. The application form asks you the same information that any bank would request before lending you money. If you need help, SBA disaster personnel are available to explain the forms and give you assistance at no charge. You may use the services of an accountant or attorney if you wish, but be sure they are reliable and that their fees are reasonable. If you choose to use an attorney or an accountant, you must report their fees on your SBA loan application form.

Q. Are damages to cars and mobile homes eligible?

A. Generally, yes. The loan would be only for uninsured losses.

Q. Do I need flood insurance to get a loan?

A. If you are in a special flood hazard area, you must have flood insurance before we can disburse a loan. The amount of insurance required is the insurable value of the property in the special flood hazard area but not to exceed the maximum flood insurance available under the National Flood Insurance Act.

For More Information

The SBA delivers loans through four Disaster Area Offices located in Niagara Falls, N.Y.; Atlanta, Ga; Ft. Worth, Tx; and Sacramento, Calif. When a disaster occurs, information on SBA assistance is available through a toll-free number published locally.

To access the agency's electronic public information services, you may call the following:

SBA OnLine:

electronic bulletin board - modem and computer required

(800) 697-4636 (limited access)

(900) 463-4636 (full access)

(202) 401-9600 (D.C. metro area)

Internet: uniform resource locators (URLs)

SBA Home Page: <http://www.sba.gov>

SBA gopher: <gopher://gopher.sba.gov>

File transfer protocol: <ftp://ftp.sba.gov>

Telnet: <telnet://sbaonline.sba.gov>

SBA Physical Disaster Business Loans

Overview

The U.S. Small Business Administration is authorized to make loans up to \$1,500,000 to a business of any size to repair or replace the business' property to its pre-disaster condition. Repair or replacement of real property, machinery, equipment, fixtures, inventory, and leasehold improvements may be included in a loan.

Any business located in a declared disaster area which has suffered damage as a result of a physical disaster is eligible to apply for a physical disaster loan to help repair or replace damaged property to its pre-disaster condition. In addition, disaster loans to repair or restore real property or leasehold improvements may be increased by as much as 20 percent to protect the damaged real property from possible future disasters of the same type.

SBA loans will cover uninsured physical damage. If you are required to apply insurance proceeds to an outstanding mortgage on the damaged property, the amount applied can be included in your disaster loan. The interest rate which the Agency charges on its disaster loans is determined by your ability to obtain "credit elsewhere;" that is, from non-Federal sources.

Unable to Obtain Credit Elsewhere

If SBA determines that the business (or nonprofit organization) is unable to obtain credit elsewhere (considering the cash flow and assets of the business, its principals, and affiliates), the interest rate which will be charged on a loan will not exceed 4 percent per year.

The maximum maturity for such business disaster loans is 30 years. However, the actual maturity of a loan is set depending upon the ability of the business to repay the loan.

Able to Obtain Elsewhere

If SBA determines that the business does have the ability to obtain credit elsewhere, the Agency can make a loan at an interest rate which will not exceed that being charged in the private market at the time of the physical disaster or 8 percent, whichever is less. The maturity of this loan may not exceed 3 years.

Note: Charitable, religious, nonprofit and similar organizations with the ability to obtain credit elsewhere are eligible for physical disaster loans for up to 30 years at an interest rate based upon a different statutory formula. The nearest SBA disaster office can supply you with the interest rate.

Frequently Asked Questions About SBA Physical Disaster Business Loans

Q. I've heard that SBA loan applications are complicated and hard to complete. Is this true?

A. No. The application form asks you for the same information about the business and its substantial owners and managers as that generally required for a bank loan. If you need help, SBA personnel are available to explain the forms and give you assistance at no charge. You may use the services of an accountant or attorney if you wish, but be sure they are reliable and that their fees are reasonable. You must report the use of an accountant and/or an attorney and their fees on your loan application.

Q. If I receive a disaster loan, may I spend the money any way I want?

A. No. The disaster loan is intended to help you return your property to the condition it was in before the disaster, and under certain circumstances, for mitigating devices. Your loan will be made for specific and designated purposes. Remember that the penalty for misusing disaster funds is immediate repayment of one and a half times the original amount of the loan. 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 3 years.

Q. I already have a mortgage on my business. Can SBA refinance my mortgage?

A. In certain cases, yes. To be eligible for SBA refinancing, (1) the property has to have been destroyed or substantially damaged, (2) SBA must determine that the business is unable to obtain credit elsewhere, (3) the amount of refinancing cannot exceed the actual amount of damage, and (4) the amount shall be reduced to the extent such mortgage or lien is satisfied by insurance or otherwise. An SBA loan officer can provide you with more detailed information on your specific situation.

Q. Is collateral required for these loans?

A. 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. In addition, personal guarantees by the principals of a business are required. No loan will be declined for lack of collateral, but you must pledge that collateral which is available.

Q. How soon will I know if I will get a loan?

A. That depends on how soon the business files a complete SBA loan application. As a loan program, we have to know the cost of repairing the damage, be satisfied that the business can repay the loan out of the operations of the business, and take reasonable safeguards to help make sure that the loan is repaid. The SBA loan application asks for

the information we need. The faster you can return it to us, with all the needed information, the faster we can work on it. We try to get all applications processed through to a decision not later than 60 days after they are filed. The ones that are filed early can be completed in a much shorter time. Applications are processed in the order received, so it is in your interest to file early. Be sure your application is complete because missing information is the biggest cause of delay.

Q. How soon can I expect the money?

A. Because loans over \$10,000 have to be secured, after a loan is approved there are other steps that you have to take. Usually, the security consists of a first or second mortgage on the damaged business property and personal guarantees. After we approve the loan we will tell you what has to be done (these are the loan closing documents, just like in any other secured loan). When the loan closing documents are returned to us, we can order the checks. Because these are subsidized loans, we will not give you all the money at once; we will give it to you in installments, as you use it to repair or replace the damage.

Q. Will SBA check the losses I claim?

A. Yes. Once you have returned your loan application, an SBA loss verifier will visit you to determine the extent of the damage and the reasonableness of the loan request.

Q. What information do I need to help me complete the loan application form?

A. Necessary information is specified in the loan application and includes: (1) an itemized list of losses with your estimate of the repair or replacement cost of each item, (2) copies of your last 3 years' Federal income tax returns, (3) a copy of your deed, mortgage, lease or rental agreement, (4) a brief history of the business, and (5) personal and business financial statements. A contractor's estimate for repairing structural damage may be desirable, but you may make your own cost estimate, if you wish. Remember to sign and date each part of the application; it cannot be processed if you omit any form that requires your signature.

Q. How may I use the SBA disaster loan?

A. The loan is intended to help you restore your property as nearly as possible to its pre-disaster condition, and under certain circumstances, for mitigating devices. Normally, SBA funds cannot be used to expand or upgrade a business. But, in the event that city or county building codes require such upgrading, SBA loans may be used for that purpose.

Q. I had to remove debris from my property after the disaster. Can this expense be included in my loan application?

A. Yes, but your own labor and that of family members cannot be included. Amounts paid to others and any equipment rental can be listed as part of repairs to real estate.

Remember that the maximum loan limit on physical damage is \$1,500,000, and debris removal is included in that limit.

Q. I am a farmer. Am I eligible to apply for SBA assistance for damage to my farm?

A. No, not for damage to farms. However, you may apply to SBA only for a loan to cover the damage to your home and its contents. It may be in your interest to seek assistance first from the Department of Agriculture.

Q. I would like to get a contractor's estimate for the cost of repairing damage to my business, but I'm having difficulty in finding a contractor. Should I hold up my application until I get the estimate?

A. No, because you might miss the deadline for filing your application by waiting for a contractor's estimate. If you have one, include it. SBA will verify the damage estimate in your application. The sooner you file a completed application, the faster it can be processed by SBA.

Q. Should I wait for my insurance settlement before I file my loan application?

A. No. The application may be returned to SBA now, and final insurance information added when a settlement is made. A loan may be approved for the total replacement cost, but the insurance proceeds must be assigned to SBA. Don't miss the filing deadline by waiting for an insurance settlement.

Q. Must I use my own money or try to borrow from a bank before I come to SBA?

A. No. The resources of the business and its principals will be considered in determining the ability of the business to obtain credit elsewhere.

Q. Besides the damage to my property, my business suffered economically as a result of the disaster. Do SBA loans cover these economic losses also?

A. Yes they do, but only if you and your business do not have credit available elsewhere and your business qualifies as small as defined by SBA. The same application form is used together with a supplement for the economic injury. However, the maximum the business and any affiliated businesses may borrow for any one disaster for both physical and economic injury combined is limited to \$1,500,000.

Q. If my business is completely destroyed, can SBA lend me money to relocate my business?

A. Yes. In certain circumstances, limited relocation costs can be included in the loan amount. Whenever relocation is involved, you should contact the SBA disaster office before making any commitments.

Q. Is flood insurance needed to get a loan?

A. If the business is in a special flood hazard area, it must have flood insurance before we can disburse a loan.

SBA Economic Injury Disaster Loans for Small Business

Overview

The U.S. Small Business Administration (SBA), created by Congress in 1953, was given a mandate to provide financial assistance to victims of disasters.

If as a direct result of a physical disaster, or as the result of an agricultural production disaster, designated by the Secretary of Agriculture, your business has suffered substantial economic injury, with or without actual physical damage, you may be eligible to apply for an Economic Injury Disaster Loan (EIDL). Substantial economic injury is the inability of a business to meet its obligations as they mature and to pay its ordinary and necessary operating expenses. These loans, however, are limited to small businesses and to small agricultural cooperatives.

The purpose of the loan is to permit you to meet necessary financial obligations that your business could have met had the disaster not occurred. EIDL's are working capital loans and are made only to provide relief from economic injury caused directly by the disaster and to permit you to maintain a reasonable working capital position during the period affected by the disaster.

No EIDL assistance can be made to a business which is determined by SBA to be able to obtain credit elsewhere.

EIDL assistance to businesses is limited to a maximum of \$1,500,000 (together with any business physical disaster loan for damage from the same disaster). However, the actual amount of the loan will be based upon the business' actual economic injury and its financial needs. The interest rate on EIDL's may not exceed 4 percent per year.

The term of these loans may not exceed 30 years. However, the actual term will be set depending upon the ability of the business to repay the loan.

Frequently Asked Questions About SBA Economic Injury Disaster Loans for Small Business

Q. How may I use an EIDL loan?

A. The loan will provide you with operating funds until your business recovers. To the extent you could have made payments had the disaster not occurred, the loan may also be used to make payments on short-term notes, accounts payable, and installment payments on long-term notes.

Q. How much money may I borrow?

A. An EIDL can be made for the amount of economic injury and operating needs, but not in excess of what the business could have paid had the disaster not occurred. In determining your eligible amount, SBA will look at (1) the total of your debt obligations, (2) operating expenses which mature during the period affected by the disaster, plus the amount you need to maintain a reasonable working capital position during that period, and (3) expenses you could have met and a working capital position you could have maintained had the disaster not occurred. The amount of your economic injury does not automatically represent the dollar amount of your loan eligibility, but SBA will evaluate the information you provide and determine the reasonableness of your loan request.

Q. Must I submit a personal financial statement with my loan application?

A. Yes. SBA must review your financial statement and one for each partner, officer, director and stockholder with 20 percent or more ownership. SBA requires a business' principals to personally guarantee repayment of the loan and, in some instances, secure the loan by pledging additional collateral.

Q. Must I sell assets that are not used in my regular business operations before I am eligible for an EIDL?

A. SBA will be review the availability of such assets to determine if part or all of your economic injury might be remedied by utilizing such assets. The business and its principal owners must use their own resources to overcome the economic injury to the greatest extent possible without causing undue hardship.

Q. If I can borrow from a bank, am I still eligible for SBA assistance?

A. Private credit sources must be used as much as possible to overcome the economic injury. SBA can provide EIDL assistance only to the extent the business (and its principals) cannot recover by using its own resources and normal lending channels.

Q. What are some prohibited uses of an EIDL?

A. You may not use funds to pay cash dividends or bonuses or for disbursements to owners, partners, officers or stockholders not directly related to the performance of services for the business. SBA will not refinance long-term debts and will not provide working capital which was needed by the business prior to the disaster, and thus is not disaster-related.

Q. Is collateral required for an Economic Injury Disaster Loan?

A. Generally, Economic Injury Disaster Loans require the pledging of collateral to the extent available. Occasionally, very small EIDL's may be made on an unsecured basis. However, an EIDL loan will not be declined solely because available collateral will not adequately secure the loan, and a business will not be required to pledge more collateral than is necessary. SBA may decline a loan if a business has collateral available but refuses to pledge it.

Q. How long will I have to pay off the SBA loan?

A. Your financial situation will be examined by SBA, and loan terms will be based on your needs and repayment ability. The maximum maturity of disaster loans is 30 years.

Q. What kind of documentation should I use to show my losses?

A. You must furnish balance sheets and operating statements for comparative periods of time, so SBA can compare your financial condition and operating results preceding the disaster with those during and since the disaster period. The specific requirements are contained in the EIDL application form.

Q. If I receive an Economic Injury Disaster Loan, may I spend the loan money any way I want?

A. No. An Economic Injury Disaster loan is intended to help you maintain a secure financial condition until your business is back to normal. Your loan will be made for specific and designated purposes. Remember that the penalty for misusing disaster funds is immediate repayment of one and a half times the original amount of the loan. SBA requires that you keep receipts and good records of all loan expenditures for three years following receipt of your SBA loan.

Q. May I expand my business facilities or purchase a new line of inventory with an EIDL?

A. No.

Q. If I show SBA that I am not making a profit, is that enough to qualify me for an EIDL?

A. No. Lack of profit by itself or loss of anticipated sales is not sufficient to establish substantial economic injury. Substantial economic injury occurs only when the business cannot meet current obligations because of the disaster. Indicators of economic injury might be a larger than normal volume of receivables, lower sales volume, slow inventory turnover and development of delinquencies in trade payables, current accruals and debt payments.

Q. Are religious and non-profit organizations eligible for an EIDL?

A. No. Only profit-oriented operating small business concerns and small agricultural cooperatives may apply.

Q. How soon will I know if I will get a loan?

A. That depends on how soon the business files a complete SBA loan application. We have to be able to calculate the amount of economic injury and the business' working capital and other needs. We have to be satisfied that the business can repay the loan out

of its operations, and take reasonable safeguards to help make sure the loan is repaid. The SBA loan application asks for the information we need. The faster you can return it to us, with all the needed information, the faster we can work on it. We try to get all applications processed through to a decision not later than 60 days after they are filed. The ones that are filed early can be completed in a much shorter time. Be sure your application is complete because missing information is the biggest cause of delay.

Q. How soon can I expect the money?

A. Because loans over \$5,000 have to be secured, after a loan is approved we will tell you what has to be done (these are the loan closing documents, just like in any other secured loan). When the loan closing documents are returned to us, we can order the checks. Because these are subsidized loans, we will not give you all the money at once; we will give it to you in installments as it is needed.

SBA Disaster Area Offices

Niagara Falls, NY
360 Rainbow Blvd. S.
3rd Fl.
14303
(716) 282-4612

Serves: Connecticut, District of Columbia, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Puerto Rico, Rhode Island, Vermont, Virgin Islands, Virginia, and West Virginia

Atlanta, GA
One Baltimore Pl.
Ste. 300
30308
(404) 347-3771

Serves: Alabama, Florida, Georgia, Illinois, Indiana, Kentucky, Michigan, Minnesota, Mississippi, North Carolina, Ohio, South Carolina, Tennessee and Wisconsin

Fort Worth, TX
4400 Amon Carter Blvd.
Ste. 102
76155
(817) 684-5600

Serves: Arkansas, Colorado, Iowa, Kansas, Louisiana, Missouri, Montana, Nebraska, New Mexico, North Dakota, Oklahoma, South Dakota, Texas, Utah and Wyoming

Sacramento, CA
P.O. Box 13795
95853-4795
(916) 566-7240

Serves: Alaska, American Samoa, Arizona, California, Guam, Hawaii, Idaho, Nevada, Oregon and Washington

IV. USDA

Disaster Assistance from the USDA: An Overview

Types of Assistance Available

The U.S. Department of Agriculture (USDA) provides many types of assistance to farmers and other rural residents, as the result of natural disasters such as drought, fire, flood, storm, earthquake, hurricane, tornado, and volcanic eruption. There is also assistance available to producers who suffer losses as a result of crop or livestock disease or pest infestation.

Depending on the nature and severity of a natural disaster, the Emergency Preparedness Staff will provide the necessary liaison and coordination required between USDA agencies and other Federal departments and agencies, including the Federal Emergency Management Agency (FEMA).

The type of assistance depends on the level of the disaster. Farmers who have suffered a sudden major disaster or are threatened with one may want to contact the local office of one or more USDA agencies to learn whether they can get special help. In some instances, assistance can be provided only after the Secretary of Agriculture has issued a determination of a natural disaster for an entire county. The levels of assistance are as follows:

Agency level: A direct request from a State Governor or Indian Tribal Council may result in certain kinds of assistance from USDA agencies.

Farm Service Agency (FSA) Administrator level: The FSA Administrator's Physical Loss Notification is initiated by the FSA County Executive Director and recommended by the FSA State Executive Director (SED) to the FSA Administrator. The Administrator can designate counties as disaster areas and provide emergency (EM) loan assistance for physical losses only.

Secretarial level: At the request of a State Governor or Indian Tribal Council, the Secretary of Agriculture can designate counties as disaster areas and provide certain USDA disaster assistance.

Presidential level: At the request of a State Governor, the President can declare a State* to be a major disaster area under the terms of the "Robert T. Stafford Disaster Relief and Emergency Assistance Act," which provides help through other Government agencies as well as USDA.

* For the purpose of this document, State includes any State of the United States, the District of Columbia, Puerto Rico, the Virgin Islands, Guam, American Samoa, or the Trust Territory of the Pacific Islands, unless otherwise designated.

Depending on the level and type of a natural disaster, USDA agencies can provide the following:

- ❑ Emergency food assistance, through the Food and Nutrition Service (FNS).
- ❑ Certain kinds of livestock feed assistance from the Commodity Credit Corporation (CCC) through the FSA.
- ❑ Help in restoring damaged eligible land, through the Farm Service Agency (FSA) and the Natural Resources Conservation Service (NRCS).
- ❑ Low-interest loans to farmers, through the FSA.
- ❑ Low-interest loans to rural residents in need of housing, or, e.g., to rural communities, businesses and nonprofit corporations in need of public facilities, utilities or economic development, through the Rural Development mission area agencies: Rural Business Service (RBS), Rural Housing Service (RHS) or Rural Utilities Service (RUS).
- ❑ Indemnity payments to farmers for crop losses covered by insurance, through the Risk Management Agency (RMA).
- ❑ Payment to producers for losses of crops not insurable under catastrophic risk protection through the FSA.
- ❑ Technical information and assistance to farmers and others in developing plans to reduce disaster effects, and in returning to normal after a disaster, through the Cooperative State Research, Education and Extension Service (CSREES), in cooperation with the State Cooperative Extension Service (CES) and State land-grant universities.
- ❑ Prevention, control, and eradication of plant and livestock diseases and insect infestations, through the Animal and Plant Health Inspection Service (APHIS).
- ❑ Assistance in controlling fires that threaten to spread from nearby crop lands onto national forests and fire protection in and management of national forests, through the Forest Service (FS).
- ❑ Information on the safe handling and use of meat and poultry, through the Food Safety and Inspection Service (FSIS). Consumers may call 1-800-535-4555. If calling within the metropolitan Washington, D.C. area, call (202) 720-3333.

Where to Apply for Assistance

USDA Offices

USDA has offices to serve every agricultural county. In many counties, all USDA agencies are at a central location. Any county USDA agency office can either direct an applicant to the nearest office of the USDA agency or other organization providing the service, or take the application for approved programs. Applications and information about emergency food assistance can be obtained at any State or local food stamp office.

Indian Tribal Help

For assistance for Indian tribes, first contact the nearest tribal office or the Bureau of Indian Affairs (BIA), U.S. Department of the Interior.

Local Assistance Available Without a Major Determination of Disaster

Animal Diseases and Plant Pests Control

The Animal and Plant Health Inspection Service is prepared to provide technical advice and assistance to consumers, farmers, ranchers, and others in emergency situations through their Regional Emergency Response Organizations. These organizations have a network with Animal Health Officials in every State and also have their own personnel who can be detailed to advise and assist in the disaster response involving control, movement, euthanasia, and disposal of livestock and poultry. The main phone number for the APHIS Emergency Management Staff in Riverdale, Maryland is (301) 734-8073. Local phone numbers would be established in the event of an emergency response.

Disaster Advice

The Cooperative Extension Service supports all USDA natural disaster missions through the land-grant universities by providing the following:

- Information and educational material to farmers, ranchers, and others on what they can do to protect themselves and their property against the hazards associated with disasters.
- Advice on cleanup of damaged property, sanitation precautions, insect control, food preparation in an emergency, recovery actions on damaged farms, and renovation of damaged equipment and property.

Livestock and Wildlife Feeding, Production, and Conservation Practices

The Farm Service Agency and Commodity Credit Corporation programs are as follows:

- Emergency Conservation Program (ECP). The ECP provides emergency funds for sharing with farmers and ranchers the cost of rehabilitating eligible farmlands damaged by natural disaster. Costs are also shared for carrying out emergency water conservation measures during periods of severe drought for livestock and existing irrigation systems for orchards and vineyards.
- Emergency Feed Program (Feed Cost-sharing Program) (Suspended 1996-2002). The Emergency Feed Program allows CCC to share the costs with eligible livestock owners, at an established rate, for purchases of livestock feed normally produced on the farm. Producers must have suffered a substantial loss of livestock feed and must have insufficient feed to maintain and preserve their eligible livestock.

- ❑ Emergency Feed Assistance Program (Suspended 1996-2002). The Emergency Feed Assistance Program provides for the sale by CCC of CCC-owned grain at reduced rates to livestock producers whose livestock feed, normally grown on the farm, has suffered a substantial loss because of a natural disaster. Eligible farmers must have insufficient feed available to preserve and maintain their eligible livestock.

Other CCC Emergency Livestock Programs

CCC may also make feed grains, such as corn, grain, sorghum, oats, or barley, owned by the CCC, available for livestock in a natural disaster situation under the following programs:

- ❑ Crash Feed Grain Donation Program (Suspended 1996-2002). Eligible livestock are those which are commingled, stranded, and unidentified as to owner, or owned by one who is temporarily unable to arrange for feed or pasture. This program lasts only until owners are able to resume care of their livestock.
- ❑ Livestock Preservation Donation Program (Suspended 1996-2002). Eligible owners must have had their livestock operation so damaged by the disaster that they do not have sufficient remaining cash or credit with which to purchase necessary feed grains at present market prices to maintain their livestock or to participate in any of the other livestock programs authorized for the county.
- ❑ Indian Acute Distress Donation Program (Suspended 1996-2002). The BIA, U.S. Department of Interior, may recommend that CCC-owned feed grains be donated to Indian tribes for feeding livestock under the Indian Acute Distress Donation Program. It requires a decision by the Administrator, FSA, that the chronic, acute distress for the needy members of an Indian tribe has been materially increased due to severe drought, flood, hurricane, blizzard, or other catastrophe. Distribution of feed to the tribe is arranged by the BIA.
- ❑ Migration Wildfowl Feeding. When the Secretary of the Interior declares that an emergency exists, CCC-owned grain may be made available, on a reimbursable basis, to the Department of the Interior for feeding migratory waterfowl that are threatened with starvation, or for prevention of crop damage.
- ❑ Resident Wildlife Feeding. CCC-owned grain may also be donated to State agencies for feeding resident wildlife threatened with serious damage or loss from starvation, upon the requests of appropriate State agencies and authorization by the Secretary of the Interior.
- ❑ Authority for Emergency Livestock Feed Programs for 1996 and Future Years. With the suspension of traditional emergency feed programs, the Agricultural Act of 1970, section 813(c) provides the only authority, with minor exceptions, for accessing the Disaster Reserve. The Agricultural Act of 1970 provides that the Secretary may sell or dispose of commodities in the Disaster Reserve only as a result of a declaration of a State of emergency proclaimed by the President, or by

concurrent Resolution of Congress. The Concurrent Resolution of Congress in 1996 provides continued authority for the Secretary to utilize these stocks.

Disaster Reserve Assistance Program (DRAP) was implemented for the 1996 crop year only with the funding provided from the sales of disaster reserve stocks. DRAP provided assistance to livestock producers for losses of feed grain crops, forage, and grazing due to natural disasters. Assistance is provided in the form of cash reimbursement up to 30 percent cost share of eligible purchased feed not exceeding the total benefits available. DRAP also provides for the donation of grain to needy Tribal members when it has been determined that acute economic distress exists because of the affects of a natural disaster on reservation lands.

Proposals are being developed to utilize the provisions under the Agricultural Act of 1970 to operate feed programs for 1997 and future crop years.

Under current statute, the Disaster Reserve stocks are not replenished after being sold. Therefore, when the remaining Disaster Reserve stocks are sold or donated and all monies disbursed, the funding for emergency livestock feed programs will end.

Food Assistance

USDA Food Distribution Program regulations provide that foods donated for school food service and other Food and Nutrition Service programs may be released to relief organizations that prepare congregate meal service in situations of distress.

Additionally, the Secretary of Agriculture may authorize State/local agencies to make available disaster food stamp assistance during any disaster which disrupts commercial channels of food distribution if such assistance is determined to be necessary and commercial channels of food distribution have again been restored. Such assistance may be determined to be necessary, if, as a result of the disaster, income or resources are reduced or inaccessible, and households need food assistance that cannot be met by the regular Food Stamp Program procedures

Food Safety

The Food Safety and Inspection Service helps consumers through its toll-free meat and poultry hotline when food safety questions arise due to power failure, natural disaster, product recalls, or for other reasons. Consumers may call 1-800-535-4555. If calling within the metropolitan Washington, D.C. area call (202) 720-3333, Monday through Friday, 10 a.m. to 4 p.m. Eastern time, and home economists, registered dietitians and food technologists will provide on-the-spot answers to crucial questions about the safe handling and care of meat and poultry.

Protection of Forests and Rangelands

The Forest Service sets priorities, establishes policies, and formulates and implements forestry and rangeland programs for national forests and provides financial and technical

assistance to State Foresters. The FS has the capability to respond to a wide variety of national and international emergency disaster needs.

The FS provides fire protection on national forest lands and takes direct action in the control of fires that threaten to spread from adjacent lands. Assistance is provided to other Federal and State agencies in the suppression of wildfires. Communications networks, disaster coordination management teams, aviation transportation, firefighter crews, and assistance in the overall organization of multi-agency response efforts are a few examples of the assistance provided. The FS provides technical and financial assistance to State Foresters in mitigating and improving their fire suppression capability, and serves as a technical fire advisor to FEMA in the Fire Suppression Assistance Program.

The FS provides technical and financial assistance to State agencies and organizations for preventing, detecting, and evaluating forest insect and disease outbreaks on forest lands, regardless of ownership. Forest pest management entomologists and remote sensing specialists assess resource damage and the potential for forest insect outbreaks following major storms.

Through the Emergency Watershed Protection Program, the FS, in cooperation with NRCS, may assist in the planning and installation of emergency conservation measures on State and private lands suddenly damaged by fire, flood, or other disasters. Emergency measures help prevent further damage to communities, public water supplies, and transportation systems by relieving imminent hazards to life and property.

In cases of major damage to forest resources caused by adverse weather conditions, such as hurricanes and tornadoes, insects, or diseases, the FS can assign wood utilization and marketing specialists to expedite salvage, marketing, and other recovery operations to minimize economic losses.

The FS furnishes personnel and equipment for search and rescue work and other emergency measures on national forest lands and on other lands in cooperation with State agencies.

Crop Insurance

The Risk Management Agency was established in 1996 to administer the Federal crop insurance program and provide risk education and access to other risk management tools for producers. With the passage of the Federal Agriculture Improvement and Reform Act of 1996, producers are responsible for more of their agricultural risks than ever before. Crop insurance is one way producers can address their own risk management needs.

Producers must sign up for crop insurance in advance of the growing season. If you have crop insurance provided through the RMA, you can be reimbursed for unavoidable losses to your crops. When a disaster occurs, contact your insurance provider immediately to provide a "notice of loss." Your insurance provider will make the necessary arrangements to have a loss adjuster visit your farm to determine the extent of the damage and fill out the necessary paperwork.

The Federal crop insurance program offers multiple peril crop insurance for more than 50 crops located in over 3,000 counties across the country. Crop insurance is available in all 50 States and in Puerto Rico. Crop insurance covers unavoidable losses due to adverse weather conditions including drought, excessive moisture, hail, wind, hurricanes, tornadoes, and lightning. It also covers unavoidable losses due to insect infestations, plant diseases, floods, fires, and earthquakes. In addition to providing Federal crop insurance, RMA will assist producers in determining their own individual needs through risk management education.

Coverage. Crop insurance offers guaranteed yields and a choice of prices to be paid on each bushel or pound of loss. The cost of insurance, which is a fully deductible business expense, depends on the level of protection selected. Since changes to the law in 1995, producers have been able to obtain catastrophic coverage on insurable crops at a level equal to 50 percent of their established yield and 60 percent of the market price determined by the USDA. The premium for this coverage is fully subsidized by the government. Producers pay an administrative fee of \$50 per crop, per county, for catastrophic coverage. Producers can choose additional coverage options from 50 to 75 percent of the established yield and 100 percent of the established price. If harvested production is less than the insured level because of named perils, the insurance pays the difference.

Yield Guarantees. Crop insurance is specific to a producer's needs using actual production history as the basis for coverage. By using his or her own history, the producer receives a better rate for improved yields, thus making it more attractive for productive farmers to elect higher levels of crop insurance coverage.

Delivery. Beginning in 1995, producers can choose between obtaining the catastrophic level of coverage at the local Farm Service Agency office in some States, or through a private crop insurance agent. Additional coverage levels of insurance can be obtained only through a crop insurance agent who represents one of the program's participating insurance companies.

Crop Revenue Coverage. Crop Revenue Coverage and Income Protection plans of insurance are relatively new to the crop insurance program. These programs add a price component in addition to the protection for production losses that have traditionally been offered with Federal crop insurance. These additional coverage programs are offered in limited areas and only through crop insurance agents.

Rates. Premium rates for additional coverage vary throughout the country, and even within counties, reflecting differences in productivity and the risk of loss. A crop insurance agent can explain the rate structure and find a level of insurance to meet the producer's needs. Insurance premiums for additional coverage are partially subsidized, with the subsidy equal to 30 percent of the premium on a crop insurance policy at the 65/100 percent coverage level. Producers must pay the remaining portion of the premium for additional coverage. In addition, RMA pays all the administrative costs of running the additional coverage program.

Non-Insured Crop Disaster Assistance Program (NAP)

Administering Agency. Farm Service Agency

Statute. Public Laws 103-354 and 104-127.

Assistance Available. The Noninsured Crop Disaster Assistance Program (NAP) provides assistance to reduce financial losses that occur when natural disasters cause a catastrophic loss of production or prevented planting of an eligible crop. Payment eligibility is based on an expected yield for the area and the producer's approved yield based on actual production history, or a transitional yield if sufficient production records are not available. Production for the applicable area expected yield of a NAP crop must be reduced by more than 35 percent because of natural disaster and the individual producer unit must suffer greater than a 50 percent loss of yield or be prevented from planting more than 35 percent of intended acreage due to natural disaster reasonably related to the basis for the area designation.

Eligible Crops. Each commercial crop or other agricultural commodity (except livestock) for which catastrophic risk protection under section 508(b) of the Federal Crop Insurance Act is not available that is produced for food or fiber. Effective with P.L. 103-354 eligible crops also include floricultural, ornamental nursery, and Christmas tree crops, turfgrass sod, and industrial crops. Effective with P.L. 104-127 eligible crops also include seed crops and aquaculture (including ornamental fish).

Beneficiaries. Eligible persons sharing in the proceeds of an eligible crop at the time of loss with annual qualifying gross revenue less than \$2 million.

Limitations. Producer must report acreage and production by specified deadlines and furnish a timely notice of loss within 15 days of the date when a loss becomes obvious. Additionally, applications for NAP payments must be filed with the local office no later than the first acreage reporting date for the crop in the crop year immediately following the crop year in which the loss occurred.

Availability. Assistance will be made available for each approved crop in an area approved by CCC for a natural disaster.

Comments. No person shall receive payments for a crop year in excess of \$100,000. If a producer is eligible to receive NAP assistance and benefits under any other program administered by the Secretary for the same loss, the producer must choose whether to receive the other program benefits or NAP assistance. The producer is not eligible for both.

Rural Development Assistance

Rural Development personnel in State and local offices and at the national office in Washington, D.C., work closely with FEMA in the aftermath of natural disasters.

- The Office of Community Development, which provides support through Rural Development field offices to rural communities, delivers a variety of technical assistance programs following natural disasters. For example, USDA-sponsored teams of Americorps members--Americans age 17 and older performing public

service for a year to earn a tuition stipend and a voucher--work in a variety of ways to rebuild disaster areas.

- The Rural Business Service, which provides direct and guaranteed rural economic loans and grants and rural business enterprise grants, offers all of its programs to businesses and cooperatives affected by natural disasters.
- The Rural Housing Service provides subsidized direct and guaranteed loans to low-income rural residents and communities in need of housing or community facilities. Existing borrowers are offered loan forbearance, when needed, to recover from the effects of a natural disaster.
- The Rural Utilities Service provides RUS-financed electric and telecommunications cooperatives and companies with technical and/or loan assistance when necessary for restoration of service after a natural disaster. (These are on-going programs, not disaster assistance programs.)

The RUS Water and Waste Disposal Loans and Grants Program may be used to develop, replace, or repair water and waste disposal (including storm drainage) systems in rural areas and towns having a population of 10,000 or less. Municipalities, counties, special-purpose districts, Indian tribes, and nonprofit corporations are eligible. Applicant must be unable to obtain credit from other sources. (These are ongoing programs, not disaster assistance programs.)

Under the Emergency Community Water Assistance Grants (ECWAG) Program, RUS may make grants to public bodies in rural areas and towns with a population of 10,000 or less, private nonprofit corporations, political subdivisions of a State, and Indian tribes. The decision of the USDA's Rural Development State office is based on applications received. Projects compete nationally for available funds under the provisions of the ECWAG Program. (No funds were appropriated in FY 97 for this program.)

Land Protection

The Natural Resources Conservation Service provides technical and financial assistance for runoff retardation and soil erosion prevention as needed to reduce hazards to life and property from floods, drought, and the products of erosion on any watershed impaired by a natural disaster. NRCS provides technical assistance for:

- Rehabilitation of land and conservation systems for which FSA provides cost-sharing.
- Emergency protection to assist in relieving imminent hazards to life and property from floods and products of erosion created by natural hazards that are causing a sudden impairment of a watershed.

NRCS provides information and materials (maps and reports) on watershed projects, river basin studies, and resource conservation and development projects. It also makes available agency equipment for emergency use.

Other Aid

Under certain adverse conditions, short of a disaster determination by the Secretary of Agriculture, other aid may be available through other USDA agencies. Ordinarily, however, such a determination is necessary for countywide aid.

Assistance Available in Areas Designated as Natural Disaster Areas by the Secretary of Agriculture

Emergency Loans

The Farm Service Agency provides emergency loans (EM) to help cover production and physical losses in counties declared as disaster areas by the President or designated by the Secretary of Agriculture. For physical losses only, the FSA Administrator may authorize EM assistance.

Eligibility. Emergency loans may be made to farmers and ranchers who:

- ❑ are established family farm operators;
- ❑ are citizens or permanent residents of the United States;
- ❑ have the ability, training or experience necessary to repay the loan;
- ❑ have suffered a qualifying physical loss, or a production loss of at least 30 percent in any essential farm or ranch enterprise;
- ❑ cannot obtain commercial credit;
- ❑ can provide collateral to secure an EM loan; and
- ❑ have repayment ability.

Loan Uses. Emergency loan funds may be used to:

- ❑ restore or replace essential property;
- ❑ pay all or part of production costs associated with the disaster year;
- ❑ pay essential family living expenses;
- ❑ reorganize the farming operation; and
- ❑ refinance debts.

Loan Limit. The loan limit is up to 80 percent of actual loss, with a maximum indebtedness under this program of \$500,000.

Loan Requirements. FSA loan requirements are different from those of other lenders. Some of the more significant of these conditions are:

- ❑ Borrowers must keep acceptable farm records.
- ❑ Borrowers must operate in accordance with a farm plan they develop and agree to with FSA.
- ❑ Borrowers may be required to participate in a financial management training program, and may be required to obtain crop insurance.

Loan Terms. Loans for crop, livestock, and non-real estate losses are normally repaid from 1 to 7 years depending upon the loan purpose, repayment ability, and collateral available as loan security. In special circumstances, terms of up to 20 years may be authorized. Loans for physical losses to real estate are normally repaid within 30 years. Again, in unusual circumstances, repayment may be made over a maximum of 40 years.

Temporary Assistance. Borrowers are expected to return to conventional credit sources. Emergency loans are a temporary source of credit, and borrowers are reviewed periodically to determine whether they can return or "graduate" to commercial credit.

Interest Rate. The current annual interest rate is 3.75 percent.

Collateral. All emergency loans must be fully collateralized. A first lien is required on all property or products acquired, produced, or refinanced with loan funds. The specific type of collateral required may vary depending upon the loan purposes, repayment ability, and the individual circumstances of the applicant.

Application Deadline. Applications for emergency loans must be received within 8 months of the disaster designation date.

USDA Assistance Available Under a Presidential Disaster Declaration

In the event of a major disaster with severe losses and dislocations, the President, under the Robert T. Stafford Disaster Relief and Emergency Assistance Act, can declare either a major disaster or a Presidential emergency.

Assessments of damage are made by FEMA. Under procedures described by FEMA, the President may call upon other Federal departments, agencies, and instrumentalities to make grants and provide help to certain local governments for limited actions. In counties named by FEMA, USDA help, in addition to that identified above, may be triggered as follows:

Emergency Loans.

The Farm Service Agency will automatically make emergency loans (EM) available to eligible farmers under a "major disaster declaration," or under a "Presidential emergency

declaration." EM loans are also triggered in counties contiguous to those named by the President.

Disaster Food Assistance.

When a Presidential disaster has been declared, the Food and Nutrition Service may make available to relief organizations, through State distributing agencies, donated foods for use in preparing congregate meals. In certain circumstances, the Secretary of Agriculture may also authorize the distribution of food for household consumption.

Upon request from the Governor, the Secretary of Agriculture may also direct FNS to distribute disaster food stamps to victims if:

- ❑ Commercial chains of food distribution are available; and,
- ❑ As a result of the disaster, income or resources are reduced or inaccessible, and households need food assistance that cannot be met by the regular Food Stamp Program procedures.

Natural Resources Conservation Service (NRCS) Emergency Watershed Protection

Overview

The Emergency Watershed Protection (EWP) program helps protect lives and property threatened by natural disasters such as floods, hurricanes, tornadoes, and wildfires. The program is administered by the USDA's Natural Resources Conservation Service (NRCS), which provides technical and financial assistance to preserve life and property threatened by excessive erosion and flooding.

Traditional Types of Assistance

EWP provides funding to project sponsors for such work as clearing debris from clogged waterways, restoring vegetation, and stabilizing river banks. The measures that are taken must be environmentally and economically sound and generally benefit more than one property owner.

NRCS provides up to 75 percent of the funds needed to restore the natural function of a watershed. The community or local sponsor of the work pays the remaining 25 percent, which can be provided by cash or in-kind services.

Floodplain Easement Option

Background

Section 382 of the Federal Agriculture Improvement and Reform Act of 1996, Public Law 104-127, amended the Emergency Watershed Program (EWP) to provide for the purchase of floodplain easements as an emergency measure. Since 1996, NRCS has purchased floodplain easements on lands that qualify for EWP assistance. Floodplain easements restore, protect, maintain, and enhance the functions of the floodplain; conserve natural values including fish and wildlife habitat, water quality, flood water retention, ground water recharge, and open space; reduce long-term federal disaster assistance; and safeguard lives and property from floods, drought, and the products of erosion.

Land Eligibility

NRCS may purchase EWP easements on any floodplain lands that have been impaired within the last 12 months or that have a history of repeated flooding (i.e., flooded at least two times during the past 10 years). Purchases are based upon established priorities. Landowner applications for the program far exceed funding. NRCS maintains a list of easement offers that meet basic eligibility criteria at the time of application. These offers continue to be eligible pending availability of funding.

Easement Payments

Under the floodplain easement option, a landowner voluntarily offers to sell to the NRCS a permanent conservation easement that provides the NRCS with the full authority to restore and enhance the floodplain's functions and values. In exchange, a landowner receives the least of one of the three following values as an easement payment: (i) a geographic rate established by the NRCS state conservationist; (ii) a value based on a market appraisal analysis for agricultural uses or assessment for agricultural land; or (iii) the landowner offer.

Restoration of the Floodplain

The easement provides NRCS with the authority to restore and enhance the floodplain's functions and values. NRCS may pay up to 100% of the restoration costs. To the extent practicable, NRCS actively restores the natural features and characteristics of the floodplain through re-creating the topographic diversity, increasing the duration of inundation and saturation, and providing for the re-establishment of native vegetation. The landowner is provided the opportunity to participate in the restoration efforts. NRCS may pay 75 percent of the cost of removing buildings when appropriate.

Landowner Use

Landowners retain several rights to the property, including quiet enjoyment, the right to control public access, and the right to undeveloped recreational use such as hunting and fishing. At any time, a landowner may obtain authorization from NRCS to engage in other activities, provided that NRCS determines it will further the protection and enhancement of the easement's floodplain functions and values. These compatible uses may include managed timber harvest, periodic haying, or grazing. NRCS determines the amount, method, timing, intensity, and duration of any compatible use that might be authorized. While a landowner can realize economic returns from an activity allowed for on the easement area, a landowner is not assured of any specific level or frequency of such use, and the authorization does not vest any right of any kind to the landowner. Cropping is not authorized and haying or grazing would not be authorized as a compatible use on lands that are being restored to woody vegetation.

Eligibility

Owners, managers, and users of public, private, or tribal lands are eligible for EWP assistance if their watershed area has been damaged by a natural disaster.

Sponsors

Each EWP project, with the exception of floodplain easements, requires a sponsor who applies for the assistance. A sponsor can be any legal subdivision of State or local government, including local officials of city, county, or State governments, Indian tribes, soil conservation districts, U.S. Forest Service, and watershed authorities. They determine priorities for emergency assistance while coordinating work with other Federal and local agencies. Sponsors are needed to provide legal authority to do repair work, obtain necessary permits, contribute funds or in-kind services, and maintain the completed emergency measures.

Frequently Asked Questions

What is the Emergency Watershed Protection Program?

The Emergency Watershed Protection Program (EWP) helps communities repair environmental damage to streams, rivers and other natural resources, caused by natural disasters. It is designed to relieve imminent hazards to life and property caused by hurricanes, floods, fires, windstorms, and other natural occurrences. EWP is designed to help groups of people facing a common hazard, but may in some circumstances be used to aid individuals. All projects undertaken must be sponsored by a political subdivision of the State, such as a city, county, general improvement district, or conservation district. The United States Department of Agriculture's Natural Resources Conservation Service (NRCS) is responsible for administering the program.

Is financial assistance available?

NRCS may bear up to 75 percent of the construction cost of emergency measures. The remaining 25 percent must come from local sources and can be in the form of cash or in-kind services.

What are the criteria for assistance?

All EWP work must reduce threats to life and property. Furthermore, it must be economically and environmentally defensible and sound from an engineering standpoint. EWP work must yield benefits to more than one person. All work must represent the least expensive alternative.

Who is eligible?

Public and private landowners are eligible for assistance but must be represented by a project sponsor. The project sponsor must be a public agency of state, county, or city government, or a special district.

What does the sponsor have to do?

Sponsors are responsible for providing land rights to do repair work and securing the necessary permits. Sponsors are also responsible for furnishing the local cost share and for accomplishing the installation of work. The work can be done either through federal or local contracts.

What kind of work can be done?

EWP work is not limited to any one set of prescribed measures. A case by case investigation of the needed work is made by NRCS. EWP work can include: removing debris from stream channels, road culverts, and bridges; reshaping and protecting eroded banks; correcting damaged drainage facilities; repairing levees and structures; reseeding damaged areas; and purchasing floodplain easements.

How do I get assistance?

If your area has suffered severe damage and may qualify under the EWP program, you are encouraged to contact your local general improvement district or county supervisor to

request assistance. City and county governments, general improvement districts, and conservation districts are the most common sponsors of EWP projects. The sponsor's application should be in the form of a letter signed by an official of the sponsoring organization. The letter should include information on the nature, location, and scope of the problem for which assistance is requested.

NRCS Fire Rehabilitation Assistance in Montana

Montana Wild Fires - Background Information

The current focus for the Montana fires is prevention and emergency response to put the fires out. When the fires are out the attention will shift to recovery work.

The Natural Resources Conservation Service (NRCS) has the Emergency Watershed Protection (EWP) Program available for local sponsors to use to aid in recovery work. NRCS provides technical and financial assistance to install measures that reduce post-fire damage. The measures are intended to reduce threats to life or property, retard runoff, restore capacity of waterways, prevent flooding and/or soil erosion and reduce damage from sediment and debris. The removal of debris deposited by the disaster that is a health or safety hazard can be a part of such measures as well.

In addition to the EWP Program, NRCS offers conservation information and expertise to individual homeowners or landowners seeking technical assistance in their rehabilitation efforts.

Help Available On-Line

- NRCS Wildfire Rehabilitation Fact Sheets describing conservation practices. (These files in Adobe Acrobat PDF (Portable Document Format). To view and print these files you will need to download the [Adobe Acrobat Reader](http://www.adobe.com/products/acrobat/readstep.html) available free at <http://www.adobe.com/products/acrobat/readstep.html> if it is not already installed on your computer. Acrobat and the Acrobat logo are trademarks of Adobe Systems Incorporated.)
 - [Contour Scarification:](http://www.mt.nrcs.usda.gov/pas/fires/scarify.pdf)
<http://www.mt.nrcs.usda.gov/pas/fires/scarify.pdf>
 - [Erosion Control Netting:](http://www.mt.nrcs.usda.gov/pas/fires/netting.pdf)
<http://www.mt.nrcs.usda.gov/pas/fires/netting.pdf>
 - [Hillside Home Drainage:](http://www.mt.nrcs.usda.gov/pas/fires/drainsp.pdf)
<http://www.mt.nrcs.usda.gov/pas/fires/drainsp.pdf>
 - [Straw Mulching:](http://www.mt.nrcs.usda.gov/pas/fires/strwmlch.pdf)
<http://www.mt.nrcs.usda.gov/pas/fires/strwmlch.pdf>
 - [Sandbag Barrier:](http://www.mt.nrcs.usda.gov/pas/fires/sandbag.pdf)
<http://www.mt.nrcs.usda.gov/pas/fires/sandbag.pdf>
 - [Silt Fence:](http://www.mt.nrcs.usda.gov/pas/fires/siltfenc.pdf)
<http://www.mt.nrcs.usda.gov/pas/fires/siltfenc.pdf>

- [Straw Bale Check Dam:](http://www.mt.nrcs.usda.gov/pas/fires/sbchkdam.pdf)
<http://www.mt.nrcs.usda.gov/pas/fires/sbchkdam.pdf>

- Other information on fire rehabilitation.
 - [Aerial Seeding Wildfire Burn Areas:](http://www.mt.nrcs.usda.gov/pas/fires/seeding.html)
<http://www.mt.nrcs.usda.gov/pas/fires/seeding.html>
 - [Fire Burn Intensity Classification:](http://www.mt.nrcs.usda.gov/pas/fires/burnints.pdf)
<http://www.mt.nrcs.usda.gov/pas/fires/burnints.pdf>
 - [Post-Fire Rehabilitation Treatments:](http://www.mt.nrcs.usda.gov/pas/fires/rehab.pdf)
<http://www.mt.nrcs.usda.gov/pas/fires/rehab.pdf>
 - [Revegetating After Wildfires:](http://www.mt.nrcs.usda.gov/pas/fires/reveg.pdf)
<http://www.mt.nrcs.usda.gov/pas/fires/reveg.pdf>
 - [Soil Quality: Hydrophobicity:](http://www.statlab.iastate.edu/survey/SQI/pdf/SQISHydrophobD.pdf)
<http://www.statlab.iastate.edu/survey/SQI/pdf/SQISHydrophobD.pdf>

For More Information

The District Conservationist at your local NRCS office is a good source of information on fire rehabilitation in your area.

The conservationist will be able to:

- Provide individuals with information and technical assistance, such as soils information and seeding recommendations.

- Inform individuals of units of government willing to act as sponsors under the Emergency Watershed Program (EWP). The EWP Program provides direct financial or technical assistance to individuals, groups of landowners, land managers, and land users within a watershed. Applicants must have a local sponsor who accepts responsibility for the EWP project.

- Assist sponsors applying for EWP assistance.

Farm Service Agency (FSA) Disaster Assistance

Farm Service Agency Programs

Natural disaster is a constant threat to America's farmers and ranchers. From drought to flood, freeze, tornadoes, or other calamity, natural events can severely hurt even the best run agricultural operation.

But farmers don't have to face a natural disaster alone. The Farm Service Agency (FSA), an Agency of the United States Department of Agriculture (USDA), stands ready to help.

If your farming or ranching operation has suffered a loss due to a natural disaster, you may be eligible for assistance under one or more of the following FSA programs:

- ❑ The Emergency Conservation Program (ECP)
- ❑ The Noninsured Crop Disaster Assistance Program (NAP)
- ❑ Emergency Loan (EM) Assistance
- ❑ Emergency Haying and Grazing Assistance

This document tells you what kind of help is available, who may be eligible for it, and how to go about applying for FSA emergency assistance.

FSA Emergency Conservation Program (ECP)

ECP shares with agricultural producers the cost of rehabilitating eligible farmlands damaged by natural disaster. During severe drought, ECP also provides emergency water assistance — both for livestock and for existing irrigation systems for orchards and vineyards.

ECP may be made available in areas without regard to a Presidential or Secretarial emergency disaster designation.

What Are the Eligibility Requirements?

To be eligible for ECP assistance, the applicant must have suffered a natural disaster that created new conservation problems, which, if left untreated, would:

- ❑ Impair or endanger the land;
- ❑ Materially affect the land's productive capacity;

- ❑ Represent unusual damage which, except for wind erosion, is not the type likely to recur frequently in the same area; or
- ❑ Be so costly to repair that Federal assistance is or will be required to return the land to productive agricultural use.

NOTE: Conservation problems that existed before the natural disaster are **not** eligible for cost-sharing assistance.

What Can I Use the Money For?

ECP funds may be used for the following purposes:

- ❑ Debris removal;
- ❑ Fence restoration;
- ❑ Grading and shaping of farmland;
- ❑ Restoring structures; or
- ❑ Water conservation measures, including providing water to livestock in periods of severe drought.

Other emergency conservation measures may be authorized by county FSA committees with the approval of the State Committee and the Agency's Deputy Administrator for Farm Programs.

When Is ECP Assistance Available?

ECP cost-share assistance may be available to agricultural producers for all designated natural disasters. The FSA State Executive Director implements the ECP except when severe drought conditions exist. In the case of drought, the Deputy Administrator for Farm Programs may authorize assistance.

Eligibility for ECP assistance is determined by county FSA committees, based on individual on-site inspections, taking into account the type and extent of the damage. Cost share assistance of up to 64 percent is available.

Requests for cost-sharing of \$20,000 or less per person per disaster are evaluated and approved by county committees. State FSA committees must approve all applications for assistance for more than \$20,000. Applications for amounts greater than \$62,500 must be approved by the Deputy Administrator for Farm Programs.

Technical assistance for ECP may be provided by the USDA's Natural Resources Conservation Service (NRCS).

The Noninsured Crop Disaster Assistance Program (NAP)

NAP is for crops for which crop insurance is not available. It provides assistance for farmers who grow such crops, limiting their losses from natural disaster and helping to manage their overall business risk.

NOTE: To be eligible for assistance in the event of a disaster, you must provide certain information to FSA annually, before a disaster occurs. See below.

What Crops Are Eligible for Protection Under NAP?

Eligible crops include agricultural commodities that are:

- ❑ Grown for food;
- ❑ Planted and grown for livestock consumption, including but not limited to grain and seeded and native forage crops;
- ❑ Grown for fiber, except for trees; and
- ❑ Specialty crops, such as aquaculture, floriculture, ornamental nursery, Christmas trees, turf for sod, industrial crops, and seed crops used to produce crops that are eligible for NAP.

How Do I Become Eligible for Protection Under NAP?

Producers who want protection under NAP must make certain required crop information available to FSA every year by the established program reporting deadlines. They must also maintain certain farm production records throughout the year.

To ensure that they will be able to take advantage of assistance under NAP, should it become available, producers must meet all program requirements.

Specifically, to be eligible for NAP, producers must:

- ❑ Accurately report the acreages and shares for all crops potentially eligible for NAP on or before the required deadline (contact local FSA county offices for acreage reporting dates);
- ❑ Report crop losses within 15 days of the date disaster occurs or the date crop damage becomes apparent;
- ❑ Certify crop production history and report current crop year production;
- ❑ Earn not more than \$2 million in annual gross revenue per "person," as defined by FSA, in the operation;
- ❑ Certify that they comply with all highly erodible land and wetland conservation requirements;

- ❑ Request measurement service if needed; and
- ❑ Request payments by the acreage reporting date of the year following the year of the disaster.

How Much Does NAP Cost?

Unlike Catastrophic Crop Insurance Coverage, producers do not have to pay an up-front fee or premium to obtain assistance under NAP.

When Does NAP Become Available?

Assistance becomes available when natural disaster causes production losses:

- ❑ Greater than 35 percent of an eligible crop over a geographic area defined by FSA;
- ❑ Affecting a minimum of 5 producers of crops suffering the required area loss on separate and distinct farms in the 50 United States, or a minimum of 10 producers of each crop suffering the required area loss on separate and distinct farms outside the 50 United States.

The minimum geographic area eligible for consideration is one of the following:

- ❑ A county;
- ❑ At least 320,000 contiguous acres; or
- ❑ Acreage on which the annual value of all crops grown is \$80 million or more.

The minimum geographic area requirement does not apply outside the 50 United States.

The FSA State and county committees monitor local weather and crop conditions to determine when to request assistance under the program. The committees assess crop losses and make recommendations to the FSA Deputy Administrator for Farm Programs, who determines whether the losses meet the criteria for establishing a NAP area.

Producers' reports of crop acreage, crop damage, and historical yields based in part on actual production records are used in part by the committees in deciding whether to recommend program approval.

How Much Assistance Can I Receive?

FSA compensates producers for:

- ❑ Losses of eligible crops exceeding 50 percent of the expected yield, based on 60 percent of the average market price of the commodity (as determined by FSA) for 1998 and prior crops, and 55 percent of the average market price of the commodity for 1999 and subsequent crops;

- ❑ Prevented planting of more than 35 percent of intended acreage.

The payment rate is reduced for any crop that is unharvested or prevented from being planted, to reflect the difference in costs incurred.

Payments under NAP to any single person cannot exceed \$100,000 for any given crop year. Producers cannot receive assistance for the same loss under more than one USDA program.

Exception: Effective with the October 21, 1998, enactment of Pub. L. 105-277:

- ❑ Emergency loans are not subject to the multiple benefit exclusion, and
- ❑ Producers may receive NAP and assistance under the disaster programs identified in Subtitle A of The Agriculture, Rural Development, Food and Drug Administration, and Related Agencies Appropriations Act, 1999.

How Are Crop Losses Defined?

As with crop insurance, FSA allows you to establish an expected level of production for your operation that reflects your normal production capabilities.

Except for a few crops that are considered "value loss" crops, your actual history of producing the crop is used to determine the extent of the loss in the disaster year.

FSA calculates normal yields by averaging actual yields over a 4- to 10-year period. If at least 4 years of acceptable production records are not provided, a yield will be assigned, which may be lower than the actual average yield.

Individual crop losses are determined on a unit basis. A unit includes all of the acreage of the crop in the county in which the producer has the same interest. For example, land owned by a producer is included in the same unit with land leased by the producer, if a 100 percent share in the crop is maintained on both operations.

Emergency Loan (EM) Assistance

FSA provides low-interest EM loan assistance to eligible farmers to help cover production and physical losses in counties declared as disaster areas by the President or designated by the Secretary of Agriculture. The FSA Administrator may also authorize EM loan assistance to cover physical losses only.

Who Is Eligible for EM Loans?

Emergency loans are available to qualifying ranchers and farmers who:

- ❑ Are established operators of family farms;
- ❑ Are citizens or permanent residents of the United States;

- ❑ Have adequate training or experience in managing and operating a farm or ranch necessary to assure reasonable prospects of success;
- ❑ Have suffered a qualifying physical loss, or a production loss of at least 30 percent in any essential farm or ranch enterprise;
- ❑ Cannot obtain commercial credit;
- ❑ Can provide collateral to secure an EM loan; and
- ❑ Can demonstrate that they have repayment ability.

What Can I Use EM Loans For?

Emergency loan funds may be used to:

- ❑ Restore or replace essential physical property, such as animals, fences, equipment, orchard trees, etc.
- ❑ Pay all or part of production costs associated with the disaster year;
- ❑ Pay essential family living expenses;
- ❑ Reorganize the farming operation; and
- ❑ Refinance debts.

How Much Can I Borrow?

The loan limit is up to 80 percent of actual production loss (i.e., the value of lost crops, milk etc.), or 100 percent of the actual physical loss, with a maximum indebtedness under this program of \$500,000.

What Requirements Must I Meet?

FSA loan requirements are different from those of other lenders. Some of the more significant of these conditions are:

- ❑ Borrowers must keep acceptable farm records;
- ❑ Borrowers must operate in accordance with a farm plan they develop and agree to with FSA;
- ❑ Borrowers may be required to participate in a financial management training program, and may be required to obtain crop insurance.

What Are the Terms of an EM Loan?

Loans for crop, livestock, and non-real-estate losses are normally repaid in 1 to 7 years depending upon the loan purpose, repayment ability, and collateral available as loan security.

In special circumstances, terms of up to 20 years may be authorized.

Loans for physical losses to real estate must normally be repaid within 30 years. In unusual circumstances, repayment may be extended over a maximum of 40 years.

EM loan borrowers are expected to return to conventional credit sources when they are financially able. EM loans are a temporary source of credit, and FSA reviews borrowers periodically to determine whether they can return or "graduate" to commercial credit.

What Is the Interest Rate?

The EM annual interest rate is set by the Secretary of Agriculture. The current interest rate is 3.75 percent.

Security Requirements

All EM loans must be fully collateralized. A first lien is required on all property or products acquired, produced, or refinanced with loan funds. The specific type of collateral required may vary depending upon the loan purpose, repayment ability, and the individual circumstances of the applicant.

Other Requirements

Applications for EM loans must be received within 8 months of the disaster designation date.

How Does EM Loan Assistance Become Available?

For EM loan assistance to become available, the county in which the damage occurred must be designated as a disaster area, or be contiguous to a county that is designated. Depending on the nature of the disaster, assistance may be made available under the following kinds of designations:

Presidential Disaster Declarations

At the request of a State Governor, the President can declare a county to be a major disaster area under the terms of the Robert T. Stafford Disaster Relief and Emergency Assistance Act. Under a Presidential declaration, EM loans are made available to qualifying producers in the designated and contiguous counties.

Under a Presidential declaration, help is also available from other Federal agencies.

Secretarial Disaster Designations

At the request of a State Governor or Indian Tribal Council, the Secretary of Agriculture can designate counties as disaster areas and provide EM loan assistance for physical and

production losses in those and contiguous counties. Certain Small Business Administration (SBA) disaster assistance is also available to qualifying applicants under a Secretarial designation.

Physical Loss Designations

FSA Administrator's Physical Loss Notifications are initiated by FSA County Executive Directors and recommended by the FSA State Executive Director to the Administrator. The Administrator can designate counties as disaster areas, and provide EM loan assistance, for physical losses only, to qualifying applicants in designated and contiguous counties.

Physical losses include loss or damage to essential physical property, such as buildings, machinery, fences, etc. Orchard trees and livestock kept for breeding purposes may also be considered as physical property.

Emergency Haying and Grazing Assistance

Emergency haying and grazing of certain Conservation Reserve Program acreage may be made available in areas suffering from weather-related natural disaster.

FSA county committees may initiate requests for assistance. The State committee then makes a recommendation to the Deputy Administrator for Farm Programs. Determinations are made on a county-by-county basis.

If approved, harvesting of hay and/or livestock grazing is allowed on cropland that has been removed from production of annual program crops, such as wheat and feed grains, and devoted to a long-term resource-conserving cover. To protect wildlife during the primary nesting season, other limits also may be imposed.

Food Assistance in Disasters Situations

Frequently Asked Questions

What kind of food assistance does the Department of Agriculture provide in a disaster situation?

Agencies of USDA help in many ways in a disaster, but perhaps the most immediate is to ensure that people have enough to eat. There are many concerns following a storm, earthquake, civil disturbance, flood or other disaster, but none is more important than providing food in areas where people may find themselves suddenly, and often critically, in need.

Through its Food and Nutrition Service, USDA assists in three ways:

- ❑ Provides commodity foods for shelters and other mass feeding sites.
- ❑ Distributes commodity food packages directly to households in need.
- ❑ Issues emergency food stamps.

As part of the Federal Emergency Response Plan, FNS's Food Distribution Division has the primary responsibility of supplying food to disaster relief organizations such as the Red Cross and the Salvation Army for mass feeding or household distribution. Disaster organizations request food and nutrition assistance through State agencies that run USDA's nutrition assistance programs. State agencies notify USDA of the types and quantities of food that relief organizations need for emergency feeding operations.

Where does the commodity food come from?

Every State and U.S. territory has on hand stocks of commodity foods that are used for USDA-sponsored food programs. The National School Lunch Program, The Emergency Food Assistance Program and the Food Distribution Program on Indian Reservations are some of the USDA programs for which States maintain stocks of commodity foods.

In an emergency, USDA can authorize States to release these food stocks to disaster relief agencies to feed people at shelters and mass feeding sites. If the President declares a disaster, States can also, with USDA approval, distribute commodity foods directly to households that are in need as a result of an emergency. Such direct distribution takes place when normal commercial food supply channels such as grocery stores have been disrupted, damaged or destroyed, or can't function for some reason such as lack of electricity.

What types of food are provided?

USDA gives a wide variety of foods to relief organizations to provide meals to disaster victims. Emphasis is on food that requires little or no preparation. For example, during 1998, USDA provided such items as canned juice, canned meat, and canned fruits and vegetables. Baby food and infant formula were also provided when needed.

What if a State doesn't have enough food on hand?

If a State doesn't have enough food on hand to meet emergency needs, USDA makes arrangements for food to be shipped from other States or from USDA's own food inventories. The Secretary of Agriculture can authorize special funding to buy or replenish USDA food stocks that are used in an emergency.

How does USDA get the food to where it's needed?

Commercial carriers normally handle transportation of food donated by USDA for disaster relief efforts. The supplier makes shipping arrangements or, if food is being shipped from program inventories, by USDA's Kansas City Commodity Office. In some situations, the military or other public and private emergency assistance agencies are called on to assist in transporting food quickly to where it is needed.

How does USDA decide to issue emergency food stamps?

USDA can authorize the issuance of emergency food stamps when there is a Presidentially declared emergency or when grocery stores or other regular commercial food supply channels have been restored following a disaster. In order for a disaster food stamp program to be established, States must request that USDA allow them to issue emergency food stamps in areas affected by a disaster.

The disaster food stamp system operates under a different set of eligibility and benefit delivery requirements than the regular Food Stamp Program. People who might not ordinarily qualify for food stamps may be eligible under the disaster food stamp program if they have had disaster damage to their homes, or expenses related to protecting their homes, or if they have lost income as a result of the disaster, or have no access to bank accounts or other resources.

People who are already participating in the regular Food Stamp Program may also be eligible for certain benefits under the disaster food program. Each household's circumstances must be reviewed by the certification staff to determine whether a particular household is eligible.

Why does USDA provide disaster relief?

The Food Stamp Act of 1977 and the Robert T. Stafford Disaster Relief and Emergency Assistance Act of 1988 give the Secretary of Agriculture authority to issue emergency food stamps during emergencies. The Stafford Act also directs the President to ensure that adequate stocks will be available for mass feeding in a disaster situation. Other authorizing legislation includes Section 416 of the Agricultural Act of 1949; Section 32 of the Act of August 24, 1935; and Section 4(a) of the Agriculture and

Consumer Protection Act of 1973. Federal regulations governing disaster assistance can be found in 7CFR, Part 250.

What kind of emergencies does USDA get involved in? How much does it spend on disaster relief?

In fiscal year 1998, FNS provided approximately \$15 million in nutrition assistance to victims of severe winter storms, tornados and flooding in several States and Guam.

Where does the money come from?

The money to redeem emergency food stamps comes from the Food Stamp Program's appropriation. Money to buy and replenish food stocks used in emergencies comes from special funds that are available to the Secretary of Agriculture for food purchases.

Who should I contact for more information about emergency food and nutrition assistance in disaster situations?

For more information about the emergency food and nutrition assistance operations in your area, you may wish to use the following numbers to get information on food stamp questions in the States and areas of States listed. Most are toll-free numbers.

Idaho	(208) 334-5818
Montana	1-800-332-2272
North Dakota	1-800-251-8684
South Dakota	1-877-999-5612
Washington:	1-800-795-2518* 1-800-865-7801

* These numbers are for in-State and out-of-State calls. All other 800 numbers are for in-State calls only.

Food and Nutrition Service Regional Offices Information

Mountain Plains Regional Office

1244 Speer Blvd., Suite 903
Denver, CO 80204-3581
303-844-0300

Colorado, Iowa, Kansas, Missouri, Montana, Nebraska, North Dakota, South Dakota, Utah, Wyoming

Western Regional Office

550 Kearney Street, Room 400

San Francisco, CA 94108-2518

415-705-1310

*Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon, Washington, Guam Trust
Territories, Commonwealth of the Northern Mariana Islands, American Samoa*

The Emergency Food Assistance Program

Frequently Asked Questions

What is The Emergency Food Assistance Program?

TEFAP is a Federal program that helps supplement the diets of low-income Americans, including elderly people, by providing them with emergency food and nutrition assistance at no cost. Under TEFAP, commodity foods are made available by the U.S. Department of Agriculture to States. States provide the food to local agencies that they have selected, usually food banks, which in turn, distribute the food to soup kitchens and food pantries that directly serve the public.

These organizations distribute the commodities for household consumption or use them to prepare and serve meals in a congregate setting. Recipients of food for home use must meet income eligibility criteria set by the States.

TEFAP is administered at the Federal level by the Department of Agriculture's Food and Nutrition Service. State agencies receive the food and supervise overall distribution.

Who is eligible to get food?

(a) Public or private nonprofit organizations that provide food and nutrition assistance to the needy through the distribution of food for home use or the preparation of meals. See below:

Organizations that distribute food for home use must determine the household's eligibility by applying income standards.

Organizations that provide prepared meals are eligible to receive commodities if they can demonstrate that they serve predominately needy persons.

(b) Households that meet State eligibility criteria. Each State sets criteria for determining what households are eligible to receive food for home consumption. Income standards may, at the State's discretion, include participation in other existing Federal, State, or local food, health, or welfare programs for which eligibility is based on income.

States can adjust the income criteria in order to ensure that assistance is provided only to those households most in need. However, recipients of prepared meals are considered to be needy and are not subject to a means test.

How do TEFAP foods reach recipients?

USDA buys the food, including processing and packaging, and ships it to the States. The amount received by each State depends on its low-income and unemployed population. State agencies work out details of administration and distribution. They select local

organizations that either directly distribute to households or serve meals, or distribute to other local organizations that perform these functions.

What types of food are available through TEFAP?

The types of commodity foods USDA purchases for TEFAP distribution vary depending on the preferences of States and agricultural market conditions. More than 40 products were made available for Fiscal Year 1999, including:

- canned and dried fruits
- canned vegetables
- fruit juice
- meat/poultry/fish
- dried egg mix
- peanut butter
- nonfat dry milk
- rice/grits/cereal
- pasta products

What other food and nutrition assistance can TEFAP recipients get?

Many TEFAP households may be eligible to get food stamps. Low-income people can also get food and nutrition assistance through a dozen other USDA programs, including the National School Lunch and School Breakfast Programs, the Special Supplemental Nutrition Program for Women, Infants and Children (WIC), and several others. These programs provide nearly \$40 billion annually for food and nutrition assistance to low-income households.

In addition, many low-income senior citizens participating in TEFAP may be eligible to get food stamps under USDA's Food Stamp Program. They may also be eligible for food and nutrition assistance through several other USDA programs, including the:

- Nutrition Program for the Elderly (NPE)
- Food Distribution Program on Indian Reservations (FDPIR)
- Commodity Supplemental Food Program (CSFP)

Are homeless people eligible for TEFAP food?

Yes. Homeless people, including low-income senior citizens, can benefit from the program through organizations like soup kitchens that provide prepared meals, or food pantries that distribute commodities for home use. Homeless people must meet State income eligibility requirements in order to receive food for home use.

When and why did TEFAP start?

TEFAP was first authorized as the Temporary Emergency Food Assistance Program in 1981 to distribute surplus commodities to households. The name was changed to The Emergency Food Assistance Program under the 1990 farm bill. The program was designed to help reduce Federal food inventories and storage costs while assisting the needy.

Stocks of some foods held in surplus had been depleted by 1988. Therefore, the Hunger Prevention Act of 1988 authorized funds to be appropriated for the purchase of commodities specifically for TEFAP. Foods acquired with appropriated funds are in addition to any surplus commodities donated to TEFAP by USDA.

How much does the program cost?

Congress provided \$135 million for TEFAP for Fiscal Year 1999--\$90 million to purchase food, and another \$45 million for administrative support for State and local agencies. For Fiscal Year 1998, \$100 million was made available for TEFAP food purchases, and \$45 million was provided for program administration. In addition to these funds, about \$109 worth of surplus commodities were donated to TEFAP in Fiscal Year 1998.

Who should I contact for more information about TEFAP?

Since this program is administered at the State level, we suggest that you contact your State distributing agency for more information about TEFAP:

IDAHO

Mary Breckenridge, Consultant
Child Nutrition Program
Department of Education
Len B. Jordan Office Bldg., Room 216
Boise, ID 83720

Tel: 208-332-6825
Fax: 208-332-6833
e-mail: mebreken@sde.state.id.us
Programs: NSLP, CACFP, SFSP,
NPE

TEFAP Coordinator:
Ms. Patti Campbell, Bureau Chief
Division of Welfare
State of Idaho
450 West State Street, 6nd Floor
P.O. Box 83720
Boise, ID 83720-0036

Tel: 208-334-5734
Fax: 208-334-0645
Program: TEFAP

Contact: Sharla Edgar

Tel: 208-334-5734
Fax: 208-332-7343
e-mail: edgar@idhw.state.id.us

MONTANA

Sandy McEwen
Food Distribution Coordinator
Office of Public Instruction
P.O. Box 202501
Helena, MT 59620

Tel: 406-444-2501
Fax: 406-444-2955
Programs: NSLP, RCCI, SFSP

Gordan Davidson, Section Supervisor
Food Distribution Section
Department of Public Health and Human
Services
Inter-Government Human Services Bureau
1400 Carter Drive
Helena, MT 59620

Tel: 406-447-4262
Fax: 406- 447-4287
[Programs](#): NPE, FDPIR, TEFAP,
CACFP, CSFP

CSFP Coordinator: Gordon Davidson, Section Same as above.
Supervisor
Department of Public Health
and Human Services
Food Distribution Section
1400 Carter Drive
P.O. Box 202956
Helena, MT 59620-2956

V. IRS

IRS Assistance During Disasters and Emergencies

We know that major disasters and emergencies in your area will affect many families and businesses. While we hope you are spared any loss, we realize this may not be true for everyone, and we want to let you know how the IRS can help.

If you have damaged or lost property in a location declared by the President as a major disaster area, you may be able to get some money back from the IRS right now. Learn more by reviewing *Disaster Area Losses (Including Flood Losses)* in the Tax Topics portion of this site.

To qualify for disaster loans and grants from other federal agencies, you must have filed all required tax return(s). If you have not filed, we can help you get the information you need to prepare your return(s).

If we have recently contacted you about taxes you owe, but because of the emergency you need more time to pay, speak with your nearest IRS office. Free tax assistance is also available at many [Internal Revenue Service Offices](#) and temporary [FEMA Disaster Recovery Centers](#) in your area.

If you have been impacted by a federally declared disaster, you may receive copies or transcripts of previously filed tax returns free of charge by submitted Form 4506, Request for Copy or Transcript of Tax Form, clearly identified as a disaster related request. This and other helpful [forms and publications](#) are available for download from the IRS website: <http://www.irs.ustreas.gov/prod/hot/fema.html>

For additional information on other federal assistance, or for current news releases and situation reports covering a disaster, be sure to visit the [Federal Management Agency \(FEMA\)](#) website: <http://www.fema.gov>.

IRS Assistance: Disaster Area Losses

Topic 515

Casualty losses can result from the destruction of, or damage to, your property from any sudden, unexpected, or unusual event such as a flood, hurricane, tornado, fire, earthquake or even volcanic eruption.

If your property is not completely destroyed, to determine your loss from a casualty, you must first figure the decrease in fair market value of your property as a result of the casualty event. To do this, you must determine the fair market value of your property both immediately before and immediately after the casualty. An appraisal is the best way to make this determination. Compare the decrease in fair market value with your adjusted basis in the property. The adjusted basis is usually the cost of the property plus or minus certain adjustments. From the smaller of these two amounts, subtract any insurance or other reimbursement you receive or expect to receive. The result is your loss from the casualty. For more information about the basis of property see [Topic 703](#) and [Publication 551](#), *Basis of Assets*.

Up to this point, figuring the deductible loss is the same for both business and nonbusiness property losses. If you held the property for personal use, you must further reduce your loss by \$100. This \$100 reduction of a nonbusiness loss applies to each casualty and theft event that occurred during the year. The total of all your nonbusiness casualty and theft losses must be further reduced by 10% of your adjusted gross income.

In figuring your loss, the loss of future profits is not considered. The loss of income you will not realize because of the casualty is also not considered.

For information regarding nonbusiness casualty losses and how to deduct them see [Topic 507](#). [Publication 547](#), *Casualties, Disasters and Thefts (Business and Nonbusiness)*, contains further information on this subject.

Casualty losses are generally deductible only in the year the casualty occurred. However, if you have a deductible loss from a disaster in an area that is officially designated by the President of the United States as eligible for federal disaster assistance, you can choose to deduct that loss on your tax return for the year immediately preceding the loss year. In other words, you may treat the loss as having occurred in either the current year or the previous year, whichever provides the best tax results for you. If you have already filed your return for the preceding year, the loss may be claimed by filing an amended return Form 1040X.

Generally, you must make the choice to use the preceding year by the due date of the current year's return, without extensions. For example, the election to deduct a 1999 disaster loss on your 1998 return must be made on or before the due date of the 1999 return. This is April 17, 2000, for calendar year individuals and March 15, 2000, for calendar year corporations. You can revoke this choice within 90 days after making it by returning to the IRS any refund or credit you received from making the choice. However,

if you revoke your choice before receiving a refund, you must return the refund within 30 days after receiving it for the revocation to be effective.

If your main home, or any of its contents, is damaged or destroyed as a result of a disaster in a presidentially declared disaster area, you do not report any gain due to insurance proceeds you receive for unscheduled personal property, such as damaged furniture, that was part of the contents of your home. Any other insurance proceeds received for the home or its contents can be treated as being received for a single item of property. These proceeds can be used to purchase replacement property similar or related in service or use to your home, or its contents. You can elect to recognize gain only to the extent that these funds are more than the cost of your replacement property. The period for purchasing replacement property is extended to four years after the close of the first tax year in which any gain is realized.

Renters qualify to choose relief under these rules if the rented residence is their main home.

If your home is located in a federal disaster area and your state or local government orders you to tear it down or move it because it is no longer safe to live in, the resulting loss in value is treated as a casualty loss from a disaster. Figure your loss in the same way as any other casualty loss of personal-use property. This order must be issued within 120 days after the area is declared a disaster area.

If your loss deduction is more than your income, you may have a net operating loss. You do not have to be in business to have a net operating loss from a casualty. For more information, see [Publication 536](#), *Net Operating Losses*.

Casualty losses are claimed on [Form 4684](#), *Casualties and Thefts*. Section A of Form 4684 is used for nonbusiness property and Section B is used for business property. You may refer to [Publication 584](#), *Casualty, Disasters, and Theft Loss Workbook*, to help you catalog your property.

If the IRS extends the due date for filing your return and for paying your income tax and you are located in a federal disaster area, the IRS will abate the interest that would otherwise accrue for the extension period.

For more information see [Publication 547](#), *Casualties, Disasters, and Thefts; Figuring a Loss*. Forms and publications may be downloaded from:

http://www.irs.ustreas.gov/plain/forms_pubs/index.html

or ordered by calling 1-800-829-3676.

VI. Important Information for Older Americans

Disaster Assistance for Older Americans

The Administration on Aging (AoA), the [Small Business Administration](#) (SBA), and FEMA have developed special information for older Americans who are seeking disaster assistance as a result of a Presidentially-declared major disaster. It describes the relationship between disaster loans from SBA and grants from the State-administered Individual and Family Grant program.

A major concern is some applicants may be reluctant to follow through on loan applications, which may take them out of the referral process for grant assistance. With few exceptions, disaster applicants must first file an application for a low-interest disaster loan before they can qualify for a grant. The following explain the two programs and the importance of filing an SBA loan application. There is also advice and referral phone numbers for older Americans seeking assistance from SBA, fAoA, and FEMA.

SBA LOANS AND IFG GRANTS

FINANCIAL ASSISTANCE FOR OLDER DISASTER APPLICANTS

If you are an older person who has been affected by a disaster, health problems or a limited income may make it more difficult for you to recover. Three Federal agencies, the Federal Emergency Management Agency (FEMA), the Small Business Administration (SBA) and the Administration on Aging (AoA) are working together to assist you.

After a disaster strikes, you must:

- (1) register with FEMA; and
- (2) find out about services that may be available to you.

Two critical programs include the SBA's low-interest, long-term loan program for homeowners and renters and the FEMA/State Individual and Family Grant (IFG) Program which awards grants that do not have to be repaid. If you do not register with FEMA, you will not be eligible to receive these services.

After your emergency needs are met, a SBA disaster loan is the basic form of Federal assistance to restore your home and personal property to its pre-disaster condition. SBA loans funds for the repair and rebuilding costs which are not fully covered by insurance and other disaster recovery programs. If SBA declines your loan application, you may be referred to the IFG Program for possible grant assistance. The IFG Program is a safety net available only to individuals and families. It is intended to help meet essential needs not met by other forms of assistance. You cannot choose between a loan and a grant.

IMPORTANT...To receive an IFG Program grant, your application must first be declined for an SBA loan.

Often, many older persons do not receive loans or grants because they do not complete the required process for financial assistance. You must act immediately. These programs are available for only a limited time.

IMPORTANT... every State has a State aging agency and usually local area agencies on aging which assist in completing applications and obtaining services locally. Additionally, if you need any assistance in completing your SBA disaster loan application, SBA has workshops open in the disaster affected areas that are staffed with loan officers ready to answer your questions and help you complete your application.

WHAT ARE THE STEPS REQUIRED?

First, call the Federal Emergency Management Agency (FEMA) and register for disaster assistance. Call FEMA toll-free at 1-800-462-9029; 1-800-462-7585-TTY. If you need financial assistance to recover and your family income is minimal, you may be referred to the IFG Program for possible grant assistance. If you have more than a minimum income, you will be sent an application for an SBA disaster loan.

Second, please complete and submit the SBA loan application. If your loan application is declined, you may be referred to the IFG Program for consideration. However, please remember you can not be considered for an IFG grant unless you complete the SBA loan application. If you have questions or need help with the loan application, call SBA at the number provided in your application packet or call the FEMA toll-free Teleregistration number listed above so that you can speak to an SBA representative.

Third, if your application for an SBA loan, is declined, you may be referred for an IFG Program grant. This program is administered by your State and is funded jointly by the Federal and State governments. IFG Program assistance for disaster-related necessary expenses and serious needs does not need to be repaid.

IMPORTANT FACTS

Homeowners can apply for SBA Loans up to \$200,000 to repair or replace damaged or destroyed real estate, and up to \$40,000 to repair or replace damaged or destroyed personal property.

Renters may apply for SBA Loans up to \$40,000 to repair or replace damaged or destroyed personal property.

Individuals, whose applications are declined by SBA may receive an IFG Program grant to meet necessary expenses and serious needs not met by any other form of assistance.

Co-signers can be used for a SBA loan. If the amount needed to recover from the disaster exceeds your ability to repay, family members or other persons may co-sign the loan application. Co-signers are equally responsible for repayment of the loan.

Appeals are possible if you disagree with a decision about a loan or grant. Contact your State or area agency on aging for assistance in making your appeal.

Services such as transportation, clean-up assistance, homemaker, handyman, nutrition and many others are often available. Contact your State or area agency on aging for assistance in obtaining these services.

Spread the Word!

Older persons are often the last to apply for disaster services. When time limitations expire, needed services are no longer available. If you know any older persons, who have been affected by a disaster, urge them to register immediately with FEMA and help them get the assistance they need!

WHO TO CONTACT FOR HELP

FEDERAL EMERGENCY MANAGEMENT AGENCY

Register with FEMA or contact them for additional assistance, by calling:

1-800-462-9029

1-800-462-7585 TTY

SMALL BUSINESS ADMINISTRATION

For help with a loan application or for assistance, call the SBA number provided in the loan packet or call FEMA and ask to speak with an SBA representative at:

1-800-462-9029

1-800-462-7585 TTY

STATE OR AREA AGENCY ON AGING

Check your local telephone book for your State or area agency on aging. If you cannot find the number you need, call the ELDERCARE LOCATOR, a nationwide toll-free referral service at 1-800-677-1116.

Updated: September 1, 2000

VII. Important Phone Numbers

FEMA and SBA Telephone Registration Numbers

FEDERAL EMERGENCY MANAGEMENT AGENCY

Register with FEMA or contact them for additional assistance, by calling:

1-800-462-9029

1-800-462-7585 TTY

SMALL BUSINESS ADMINISTRATION

For help with a loan application or for assistance, call the SBA number provided in the loan packet or call FEMA and ask to speak with an SBA representative at:

1-800-462-9029

1-800-462-7585 TTY

USDA Phone Numbers in Declared Disaster Counties

Idaho

Serving BANNOCK County

Service Center Locations	
POCATELLO SERVICE CENTER 1551 BALDY AVE POCATELLO, ID 83201 (208) 237-3435	Site: 496
BLACKFOOT SERVICE CENTER 725 JENSEN GROVE DRIVE BLACKFOOT, ID 83221 (208) 785-2092	Site: 7023

Service Center Partner Offices (mailing address)	
Rural Development BLACKFOOT SERVICE CENTER 725 JENSEN GROVE DRIVE BLACKFOOT, ID 83221 (208) 785-2092	Site: 7023 Office: 104728
Natural Resources Conservation Service POCATELLO SERVICE CENTER 1551 BALDY AVE POCATELLO, ID 83201 (208) 237-3435	Site: 496 Office: 60969
Conservation District POCATELLO SERVICE CENTER 1551 BALDY AVE POCATELLO, ID 83201 (208) 237-3435	Site: 496 Office: 104673
Farm Service Agency POCATELLO SERVICE CENTER 1551 BALDY AVE POCATELLO, ID 83201 (208) 237-3435	Site: 496 Office: 60967

Serving BANNOCK County (continued)

Other Offices (mailing address)

NRCS RC&D OFFICE
POCATELLO SERVICE CENTER
1551 BALDY AVE
POCATELLO, ID 83201
(208) 237-3435

Site: 496
Office: 104672

Serving BOISE County

EMMETT SERVICE CENTER

1805 HWY 16
EMMETT, ID 83617
(208) 365-4475

Site: 572

CALDWELL SERVICE CENTER (NEW)

2208 EAST CHICAGO STREET
CALDWELL, ID 83605
(208) 459-0761

Site: 6627

Rural Development

CALDWELL SERVICE CENTER (NEW)
2208 EAST CHICAGO STREET
CALDWELL, ID 83605
(208) 459-0761

Site: 6627
Office: 104726

Natural Resources Conservation Service

EMMETT SERVICE CENTER
1805 HWY 16
EMMETT, ID 83617
(208) 365-4475

Site: 572
Office: 61010

Farm Service Agency
EMMETT SERVICE CENTER
1805 HWY 16
EMMETT, ID 83617
(208) 365-4475

Site: 572
Office: 61008

NRCS RC&D OFFICE
EMMETT SERVICE CENTER
1805 HWY 16
EMMETT, ID 83617
(208) 365-4475

Site: 572
Office: 104694

Serving CLEARWATER County

OROFINO SERVICE CENTER

2200 MICHIGAN AVE.
OROFINO, ID 83544
(208) 476-4612

Site: 565

GRANGEVILLE SERVICE CENTER

203 N. "A" STREET
GRANGEVILLE, ID 83530
(208) 983-1050

Site: 588

Rural Development

GRANGEVILLE SERVICE CENTER
203 N. "A" STREET
GRANGEVILLE, ID 83530
(208) 983-1050

Site: 588
Office: 61014

Natural Resources Conservation Service

OROFINO SERVICE CENTER
2200 MICHIGAN AVE.
OROFINO, ID 83544
(208) 476-4612

Site: 565
Office: 60999

Conservation District
OROFINO SERVICE CENTER
2200 MICHIGAN AVE.
OROFINO, ID 83544
(208) 476-4612

Site: 565
Office: 104688

Farm Service Agency
OROFINO SERVICE CENTER
2200 MICHIGAN AVE.
OROFINO, ID 83544
(208) 476-4612

Site: 565
Office: 60998

Serving CLEARWATER County (continued)

NRCS SOIL SURVEY OFFICE
OROFINO SERVICE CENTER
2200 MICHIGAN AVE.
OROFINO, ID 83544
(208) 476-4612

Site: 565
Office: 102666

Serving ELMORE County

MOUNTAIN HOME SERVICE CENTER

795 SOUTH HASKETT
MOUNTAIN HOME, ID 83647
(208) 587-3303

Site: 566

Rural Development

MOUNTAIN HOME SERVICE CENTER
795 SOUTH HASKETT
MOUNTAIN HOME, ID 83647
(208) 587-3303

Site: 566
Office: 61001

Natural Resources Conservation Service

MOUNTAIN HOME SERVICE CENTER
795 SOUTH HASKETT
MOUNTAIN HOME, ID 83647
(208) 587-3303

Site: 566
Office: 61002

Conservation District

MOUNTAIN HOME SERVICE CENTER
795 SOUTH HASKETT
MOUNTAIN HOME, ID 83647
(208) 587-3303

Site: 566

Office: 104691

Farm Service Agency
MOUNTAIN HOME SERVICE CENTER
795 SOUTH HASKETT
MOUNTAIN HOME, ID 83647
(208) 587-3303

Site: 566
Office: 61000

Serving IDAHO County

GRANGEVILLE SERVICE CENTER

203 N. "A" STREET
GRANGEVILLE, ID 83530
(208) 983-1050

Site: 588

Rural Development

GRANGEVILLE SERVICE CENTER
203 N. "A" STREET
GRANGEVILLE, ID 83530
(208) 983-1050

Site: 588
Office: 61014

Natural Resources Conservation Service

GRANGEVILLE SERVICE CENTER
203 N. "A" STREET
GRANGEVILLE, ID 83530
(208) 983-1050

Site: 588
Office: 61015

Conservation District

GRANGEVILLE SERVICE CENTER
203 N. "A" STREET
GRANGEVILLE, ID 83530
(208) 983-1050

Site: 588

Office: 104698

Farm Service Agency
GRANGEVILLE SERVICE CENTER
203 N. "A" STREET
GRANGEVILLE, ID 83530
(208) 983-1050

Site: 588
Office: 61013

Serving JEROME County

JEROME SERVICE CENTER

20 W 100 STRET
JEROME, ID 83338

Site: 580

Twin Falls Service Center

1441 FILLMORE
TWIN FALLS, ID 83301

Site: 6636

Rural Development

Twin Falls Service Center
1441 FILLMORE
TWIN FALLS, ID 83301

Site: 6636
Office: 104727

Natural Resources Conservation Service

JEROME SERVICE CENTER
20 W 100 STRET
JEROME, ID 83338

Site: 580
Office: 61020

Conservation District

JEROME SERVICE CENTER
20 W 100 STRET
JEROME, ID 83338

Site: 580
Office: 104700

Farm Service Agency
JEROME SERVICE CENTER
20 W 100 STRET
JEROME, ID 83338

Site: 580
Office: 61018

Serving LEMHI County

REXBURG SERVICE CENTER

263 E. 4TH N.
REXBURG, ID 83440
(208) 356-5701

Site: 541

SALMON SERVICE CENTER

201 N. CHURCH ST.
SALMON, ID 83467
(208) 756-3211

Site: 585

Rural Development

REXBURG SERVICE CENTER
263 E. 4TH N.
REXBURG, ID 83440
(208) 356-5701

Site: 541
Office: 61036

Natural Resources Conservation Service

SALMON SERVICE CENTER
201 N. CHURCH ST.
SALMON, ID 83467
(208) 756-3211

Site: 585
Office: 61029

Conservation District
SALMON SERVICE CENTER
201 N. CHURCH ST.
SALMON, ID 83467
(208) 756-3211

Site: 585
Office: 104707

Farm Service Agency
SALMON SERVICE CENTER
201 N. CHURCH ST.
SALMON, ID 83467
(208) 756-3211

Site: 585
Office: 61027

Serving LEWIS County

GRANGEVILLE SERVICE CENTER

203 N. "A" STREET
GRANGEVILLE, ID 83530
(208) 983-1050

Site: 588

NEZPERCE SERVICE CENTER

521 OAK STREET
NEZPERCE, ID 835430237

Site: 2140

Rural Development

GRANGEVILLE SERVICE CENTER
203 N. "A" STREET
GRANGEVILLE, ID 83530
(208) 983-1050

Site: 588
Office: 61014

Natural Resources Conservation Service

NEZPERCE SERVICE CENTER
521 OAK STREET
NEZPERCE, ID 835430237

Site: 2140
Office: 102776

Conservation District
NEZPERCE SERVICE CENTER
521 OAK STREET
NEZPERCE, ID 835430237

Site: 2140
Office: 104708

Farm Service Agency
NEZPERCE SERVICE CENTER
521 OAK STREET
NEZPERCE, ID 835430237

Site: 2140
Office: 30186

Serving POWER County

AMERICAN FALLS SERVICE CENTER

505 N. OREGON TRAIL
AMERICAN FALLS, ID 83211
(208) 226-2177

Site: 540

BLACKFOOT SERVICE CENTER

725 JENSEN GROVE DRIVE
BLACKFOOT, ID 83221
(208) 785-2092

Site: 7023

Rural Development

BLACKFOOT SERVICE CENTER
725 JENSEN GROVE DRIVE
BLACKFOOT, ID 83221
(208) 785-2092

Site: 7023
Office: 104728

Natural Resources Conservation Service

AMERICAN FALLS SERVICE CENTER
505 N. OREGON TRAIL
AMERICAN FALLS, ID 83211
(208) 226-2177

Site: 540
Office: 61051

Conservation District

AMERICAN FALLS SERVICE CENTER
505 N. OREGON TRAIL
AMERICAN FALLS, ID 83211
(208) 226-2177

Site: 540
Office: 104716

Farm Service Agency

AMERICAN FALLS SERVICE CENTER
505 N. OREGON TRAIL
AMERICAN FALLS, ID 83211
(208) 226-2177

Site: 540
Office: 61050

USDA Phone Numbers in Declared Disaster Counties

Montana

Serving BEAVERHEAD County

HELENA SERVICE CENTER
790 COLLEEN STREET
HELENA, MT 59601
(406) 449-5278

Site: 907

DILLON SERVICE CENTER
420 BARRETT STREET
DILLON, MT 597253572
(406) 683-3830

Site: 960

Rural Development
HELENA SERVICE CENTER
790 COLLEEN STREET
HELENA, MT 59601
(406) 449-5278

Site: 907
Office: 63647

Natural Resources Conservation Service
DILLON SERVICE CENTER
420 BARRETT STREET
DILLON, MT 597253572

(406) 683-3830

Site: 960
Office: 63582

**Conservation District
DILLON SERVICE CENTER
420 BARRETT STREET
DILLON, MT 597253572
(406) 683-3830**

Site: 960
Office: 102760

**Farm Service Agency
DILLON SERVICE CENTER
420 BARRETT STREET
DILLON, MT 597253572
(406) 683-3830**

Site: 960
Office: 63580

Serving BEAVERHEAD County (continued)

**NRCS SOIL SURVEY OFFICE
DILLON SERVICE CENTER
420 BARRETT STREET
DILLON, MT 597253572
(406) 683-3830**

Site: 960
Office: 104736

Serving BROADWATER County

HELENA SERVICE CENTER

790 COLLEEN STREET
HELENA, MT 59601
(406) 449-5278

Site: 907

TOWNSEND SERVICE CENTER

415 FRONT STREET
TOWNSEND, MT 59644
(406) 266-4253

Site: 942

Rural Development

HELENA SERVICE CENTER
790 COLLEEN STREET
HELENA, MT 59601
(406) 449-5278

Site: 907
Office: 63647

Natural Resources Conservation Service

TOWNSEND SERVICE CENTER
415 FRONT STREET
TOWNSEND, MT 59644
(406) 266-4253

Site: 942
Office: 63591

Conservation District

TOWNSEND SERVICE CENTER
415 FRONT STREET
TOWNSEND, MT 59644
(406) 266-4253

Site: 942
Office: 100373

Farm Service Agency

TOWNSEND SERVICE CENTER
415 FRONT STREET
TOWNSEND, MT 59644
(406) 266-4253

Site: 942
Office: 63589

Serving CARBON County

Service Center Locations	
<p>JOLIET SERVICE CENTER 606 WEST FRONT AVENUE JOLIET, MT 59041 (406) 962-3641</p>	<p>Site: 903</p>
<p>BILLINGS SERVICE CENTER 1629 AVE D BLDG A, SUITE 4 BILLINGS, MT 59102 (406) 657-6135</p>	<p>Site: 1446</p>
Service Center Partner Offices (mailing address)	
<p>Rural Development BILLINGS SERVICE CENTER 1629 AVE D BLDG A, SUITE 4 BILLINGS, MT 59102 (406) 657-6135</p>	<p>Site: 1446 Office: 63722</p>
<p>Natural Resources Conservation Service JOLIET SERVICE CENTER 606 WEST FRONT AVENUE JOLIET, MT 59041 (406) 962-3641</p>	<p>Site: 903 Office: 63593</p>
<p>Conservation District BRIDGER PLANT MATERIALS CENTER RR 2 BOX 1189 BRIDGER, MT 59014-9718 (406) 662-3579</p>	<p>Site: 5391 Office: 106007</p>
<p>Conservation District JOLIET SERVICE CENTER 606 WEST FRONT AVENUE JOLIET, MT 59041 (406) 962-3641</p>	<p>Site: 903 Office: 100348</p>
<p>Farm Service Agency JOLIET SERVICE CENTER 606 WEST FRONT AVENUE JOLIET, MT 59041 (406) 962-3641</p>	<p>Site: 903 Office: 63592</p>

Serving CARBON County (continued)

Other Offices (mailing address)

NRCS PLANT MATERIALS CENTER
BRIDGER PLANT MATERIALS CENTER
ROUTE 1, BOX 1189
BRIDGER, MT 590149718
(406) 662-3579

Site: 5391
Office: 101132

NRCS RC&D OFFICE
BEARTOOTH RC&D OFFICE
604 WEST FRONT STREET
JOLIET, MT 59041

Site: 6236
Office: 102761

Serving CASCADE County

GREAT FALLS SERVICE CENTER

12 THIRD STREET- N.W.
GREAT FALLS, MT 59403
(406) 727-7580

Site: 900

Rural Development

GREAT FALLS SERVICE CENTER
12 THIRD STREET- N.W.
GREAT FALLS, MT 59403
(406) 727-7580

Site: 900
Office: 100336

Natural Resources Conservation Service

GREAT FALLS SERVICE CENTER
12 THIRD STREET- N.W.
GREAT FALLS, MT 59403
(406) 727-7580

Site: 900
Office: 63598

Conservation District

GREAT FALLS SERVICE CENTER
12 THIRD STREET- N.W.
GREAT FALLS, MT 59403
(406) 727-7580

Site: 900

Office: 100337

Farm Service Agency
GREAT FALLS SERVICE CENTER
12 THIRD STREET- N.W.
GREAT FALLS, MT 59403
(406) 727-7580

Site: 900
Office: 63596

Serving DEER LODGE County

HELENA SERVICE CENTER

790 COLLEEN STREET
HELENA, MT 59601
(406) 449-5278

Site: 907

DEER LODGE SERVICE CENTER

1 HOLLENBACK ROAD
DEER LODGE, MT 59722
(406) 846-2337

Site: 1439

Rural Development

HELENA SERVICE CENTER
790 COLLEEN STREET
HELENA, MT 59601
(406) 449-5278

Site: 907
Office: 63647

Natural Resources Conservation Service

DEER LODGE SERVICE CENTER
1 HOLLENBACK ROAD
DEER LODGE, MT 59722
(406) 846-2337

Site: 1439
Office: 100926

Conservation District

DEER LODGE SERVICE CENTER
1 HOLLENBACK ROAD
DEER LODGE, MT 59722
(406) 846-2337

Site: 1439
Office: 102732

Farm Service Agency

DEER LODGE SERVICE CENTER
1 HOLLENBACK ROAD
DEER LODGE, MT 59722
(406) 846-2337

Site: 1439
Office: 63676

Serving GALLATIN County

Service Center Locations	
BOZEMAN SERVICE CENTER 3710 FALLON STREET BOZEMAN, MT 59715 (406) 587-6920	Site: 886
RD STATE OFFICE & PROGRAM DELIVERY OFFICE 900 TECHNOLOGY PARK BOZEMAN, MT 59715 (406) 585-2512	Site: 5502

Service Center Partner Offices (mailing address)	
Rural Development RD STATE OFFICE & PROGRAM DELIVERY OFFICE 900 TECHNOLOGY PARK BOZEMAN, MT 59715 (406) 585-2512	Site: 5502 Office: 103917
Natural Resources Conservation Service BOZEMAN SERVICE CENTER 3710 FALLON STREET BOZEMAN, MT 59715 (406) 587-6920	Site: 886 Office: 63622
Conservation District BOZEMAN SERVICE CENTER 3710 FALLON STREET BOZEMAN, MT 59715 (406) 587-6920	Site: 886 Office: 102741
Farm Service Agency BOZEMAN SERVICE CENTER 3710 FALLON STREET BOZEMAN, MT 59715 (406) 587-6920	Site: 886 Office: 63620

Serving GALLATIN County (continued)

RD STATE OFFICE
RD STATE OFFICE & PROGRAM DELIVERY OFFICE
900 TECHNOLOGY PARK
BOZEMAN, MT 59715
(406) 585-2512

Laurie D. Vincent
IRM
phone: (406) 585-2513
fax: (406) 585-2565
vincent@rurdev.usda.gov

Site: 5502
Office: 101333

NRCS SOIL SURVEY OFFICE
MONTANA STATE OFFICE
10 EAST BABCOCK STREET
BOZEMAN, MT 59715
(406) 587-6826

Site: 5392
Office: 105621

NRCS SOIL SURVEY OFFICE
BOZEMAN SERVICE CENTER
3710 FALLON STREET
BOZEMAN, MT 59715
(406) 587-6920

Site: 886
Office: 104730

NRCS STATE OFFICE
MONTANA STATE OFFICE
10 EAST BABCOCK STREET
BOZEMAN, MT 59715
(406) 587-6826

Site: 5392
Office: 101133

NRCS TECHNICAL SUPPORT OFFICE
MONTANA STATE OFFICE
10 EAST BABCOCK STREET
BOZEMAN, MT 59715
(406) 587-6826

Site: 5392
Office: 102740

FSA STATE OFFICE
MONTANA STATE OFFICE
10 EAST BABCOCK STREET
BOZEMAN, MT 59715
(406) 587-6826

Site: 5392
Office: 101134

Serving GRANITE County

MISSOULA SERVICE CENTER

5115 HWY 93 SOUTH
MISSOULA, MT 59801
(406) 251-4826

Site: 910

DEER LODGE SERVICE CENTER

1 HOLLENBACK ROAD
DEER LODGE, MT 59722
(406) 846-2337

Site: 1439

PHILIPSBURG SERVICE CENTER

105 SOUTH HOLLAND
PHILIPSBURG, MT 59858
(406) 859-3291

Site: 3690

Rural Development

MISSOULA SERVICE CENTER
5115 HWY 93 SOUTH
MISSOULA, MT 59801
(406) 251-4826

Site: 910
Office: 10366

Natural Resources Conservation Service

PHILIPSBURG SERVICE CENTER
105 SOUTH HOLLAND

PHILIPSBURG, MT 59858
(406) 859-3291

Site: 3690
Office: 63632

Conservation District
PHILIPSBURG SERVICE CENTER
105 SOUTH HOLLAND
PHILIPSBURG, MT 59858
(406) 859-3291

Site: 3690
Office: 100359

Farm Service Agency
DEER LODGE SERVICE CENTER
1 HOLLENBACK ROAD
DEER LODGE, MT 59722
(406) 846-2337

Site: 1439
Office: 63676

Serving JEFFERSON County

HELENA SERVICE CENTER

790 COLLEEN STREET
HELENA, MT 59601
(406) 449-5278

Site: 907

WHITEHALL SERVICE CENTER

3 WHITETAIL ROAD
WHITEHALL, MT 59759
(406) 287-3215

Site: 924

Rural Development

HELENA SERVICE CENTER
790 COLLEEN STREET
HELENA, MT 59601
(406) 449-5278

Site: 907
Office: 63647

Natural Resources Conservation Service

WHITEHALL SERVICE CENTER
3 WHITETAIL ROAD
WHITEHALL, MT 59759
(406) 287-3215

Site: 924
Office: 63639

Conservation District
WHITEHALL SERVICE CENTER
3 WHITETAIL ROAD
WHITEHALL, MT 59759
(406) 287-3215

Site: 924
Office: 100375

Farm Service Agency
WHITEHALL SERVICE CENTER
3 WHITETAIL ROAD
WHITEHALL, MT 59759
(406) 287-3215

Site: 924
Office: 63637

NRCS SOIL SURVEY OFFICE
WHITEHALL SERVICE CENTER
3 WHITETAIL ROAD
WHITEHALL, MT 59759
(406) 287-3215

Site: 924
Office: 104735

Serving JUDITH BASIN County

GREAT FALLS SERVICE CENTER

12 THIRD STREET- N.W.
GREAT FALLS, MT 59403
(406) 727-7580

Site: 900

STANFORD SERVICE CENTER

121 CENTRAL AVENUE
STANFORD, MT 59479
(406) 566-2218

Site: 923

Rural Development

GREAT FALLS SERVICE CENTER
12 THIRD STREET- N.W.
GREAT FALLS, MT 59403
(406) 727-7580

Site: 900
Office: 100336

Natural Resources Conservation Service

STANFORD SERVICE CENTER
121 CENTRAL AVENUE
STANFORD, MT 59479
(406) 566-2218

Site: 923
Office: 63641

Conservation District
STANFORD SERVICE CENTER
121 CENTRAL AVENUE
STANFORD, MT 59479
(406) 566-2218

Site: 923
Office: 100368

Farm Service Agency
STANFORD SERVICE CENTER
121 CENTRAL AVENUE
STANFORD, MT 59479
(406) 566-2218

Site: 923
Office: 63640

Serving LAKE County

Service Center Locations	
<p>KALISPELL SERVICE CENTER 30 LOWER VALLEY ROAD KALISPELL, MT 59901 (406) 752-4242</p>	<p>Site: 888</p>
<p>RONAN MONTANA USDA SERVICE CENTER 45358 HIGHWAY 93 SOUTH RONAN, MT 59864 (406) 676-2811</p>	<p>Site: 2556</p>
<p>PABLO SERVICE CENTER HERB WEBB, DIV OF LANDS, TRIBAL COMPLEX, HWY 93 PABLO, MT 59855-0871 (406) 675-2700</p>	<p>Site: 3696</p>
Service Center Partner Offices (mailing address)	
<p>Rural Development KALISPELL SERVICE CENTER 30 LOWER VALLEY ROAD KALISPELL, MT 59901 (406) 752-4242</p>	<p>Site: 888 Office: 63618</p>
<p>Natural Resources Conservation Service RONAN MONTANA USDA SERVICE CENTER 45358 HIGHWAY 93 SOUTH RONAN, MT 59864 (406) 676-2811</p>	<p>Site: 2556 Office: 102036</p>
<p>Natural Resources Conservation Service PABLO SERVICE CENTER P O BOX 871 PABLO, MT 59855-0871 (406) 675-2700</p>	<p>Site: 3696 Office: 63642</p>
<p>Conservation District RONAN MONTANA USDA SERVICE CENTER 45358 HIGHWAY 93 SOUTH RONAN, MT 59864 (406) 676-2811</p>	<p>Site: 2556 Office: 105984</p>

Serving LAKE County (continued)

<p>Farm Service Agency RONAN MONTANA USDA SERVICE CENTER 45358 HIGHWAY 93 SOUTH RONAN, MT 59864 (406) 676-2811</p>	<p>Site: 2556 Office: 30359</p>
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<i>Other Offices (mailing address)</i>	
<p>RD PROGRAM DELIVERY POINT PABLO SERVICE CENTER HERB WEBB, DIV OF LANDS, TRIBAL COMPLEX, HWY 93 PABLO, MT 59855-0871 (406) 675-2700</p>	<p>Site: 3696 Office: 109099</p>
<p>NRCS RC&D OFFICE NORTHWEST REGIONAL RC&D BOX 704 LIBBY, MT 59923 (406) 293-8885</p>	<p>Site: 7362 Office: 106242</p>

Serving LEWIS AND CLARK County

HELENA SERVICE CENTER

790 COLLEEN STREET
HELENA, MT 59601
(406) 449-5278

Site: 907

CHOTEAU SERVICE CENTER

1102 NORTH MAINE AVE
CHOTEAU, MT 59422
(406) 466-5351

Site: 1459

Rural Development

CHOTEAU SERVICE CENTER
1102 NORTH MAINE AVE
CHOTEAU, MT 59422
(406) 466-5351

Site: 1459
Office: 63707

Rural Development

HELENA SERVICE CENTER
790 COLLEEN STREET
HELENA, MT 59601
(406) 449-5278

Site: 907
Office: 63647

Natural Resources Conservation Service

HELENA SERVICE CENTER
790 COLLEEN STREET
HELENA, MT 59601
(406) 449-5278

Site: 907
Office: 63648

Conservation District

HELENA SERVICE CENTER
790 COLLEEN STREET
HELENA, MT 59601
(406) 449-5278

Site: 907
Office: 100345

Farm Service Agency

HELENA SERVICE CENTER
790 COLLEEN STREET
HELENA, MT 59601
(406) 449-5278

Site: 907
Office: 63646

Serving LINCOLN County

KALISPELL SERVICE CENTER

30 LOWER VALLEY ROAD
KALISPELL, MT 59901
(406) 752-4242

Site: 888

EUREKA SERVICE CENTER

655 US HIGHWAY 93 NORTH
EUREKA, MT 59917
(406) 296-2233

Site: 3694

Rural Development

KALISPELL SERVICE CENTER
30 LOWER VALLEY ROAD
KALISPELL, MT 59901
(406) 752-4242

Site: 888
Office: 63618

Natural Resources Conservation Service

EUREKA SERVICE CENTER
655 US HIGHWAY 93 NORTH
EUREKA, MT 59917
(406) 296-2233

Site: 3694
Office: 63651

Conservation District
EUREKA SERVICE CENTER
655 US HIGHWAY 93 NORTH
EUREKA, MT 59917
(406) 296-2233

Site: 3694
Office: 100331

Farm Service Agency
KALISPELL SERVICE CENTER
30 LOWER VALLEY ROAD
KALISPELL, MT 59901
(406) 752-4242

Site: 888
Office: 63617

Serving LINCOLN County (continued)

Other Offices (mailing address)

NRCS RC&D OFFICE
NORTHWEST REGIONAL RC&D
BOX 704
LIBBY, MT 59923
(406) 293-8885

Site: 7362
Office: 106242

NRCS RC&D OFFICE
NORTHWEST REGIONAL RC&D
905 W 9TH ST
LIBBY, MT 59923
(406) 293-8885

Site: 6861
Office: 105167

Serving MADISON County

Service Center Locations	
HELENA SERVICE CENTER 790 COLLEEN STREET HELENA, MT 59601 (406) 449-5278	Site: 907
WHITEHALL SERVICE CENTER 3 WHITETAIL ROAD WHITEHALL, MT 59759 (406) 287-3215	Site: 924
SHERIDAN SERVICE CENTER 209 S. MAIN SHERIDAN, MT 59749 (406) 842-5741	Site: 3695

Service Center Partner Offices (mailing address)	
Rural Development HELENA SERVICE CENTER 790 COLLEEN STREET HELENA, MT 59601 (406) 449-5278	Site: 907 Office: 63647
Natural Resources Conservation Service SHERIDAN SERVICE CENTER 209 S. MAIN SHERIDAN, MT 59749 (406) 842-5741	Site: 3695 Office: 63655
Conservation District WHITEHALL SERVICE CENTER 3 WHITETAIL ROAD WHITEHALL, MT 59759 (406) 287-3215	Site: 924 Office: 100375

Serving MADISON County (continued)

<p>Conservation District SHERIDAN SERVICE CENTER 209 S. MAIN SHERIDAN, MT 59749 (406) 842-5741</p>	<p>Site: 3695 Office: 100366</p>
<p>Farm Service Agency WHITEHALL SERVICE CENTER 3 WHITETAIL ROAD WHITEHALL, MT 59759 (406) 287-3215</p>	<p>Site: 924 Office: 83637</p>

Serving MEAGHER County

WHITE SULPHUR SPRINGS SERVICE CENTER

4147 HIGHWAY 12
WHITE SULPHUR SPGS, MT 59645
(406) 547-3521

Site: 912

RD STATE OFFICE & PROGRAM DELIVERY OFFICE

900 TECHNOLOGY PARK
BOZEMAN, MT 59715
(406) 585-2512

Site: 5502

Rural Development

RD STATE OFFICE & PROGRAM DELIVERY OFFICE
900 TECHNOLOGY PARK
BOZEMAN, MT 59715
(406) 585-2512

Site: 5502
Office: 103917

Natural Resources Conservation Service

WHITE SULPHUR SPRINGS SERVICE CENTER
4147 HIGHWAY 12
WHITE SULPHUR SPGS, MT 59645
(406) 547-3521

Site: 912
Office: 63658

Conservation District

WHITE SULPHUR SPRINGS SERVICE CENTER
4147 HIGHWAY 12
WHITE SULPHUR SPGS, MT 59645
(406) 547-3521

Site: 912
Office: 100374

Farm Service Agency

WHITE SULPHUR SPRINGS SERVICE CENTER
4147 HIGHWAY 12
WHITE SULPHUR SPGS, MT 59645
(406) 547-3521

Site: 912
Office: 63656

Serving MINERAL County

MISSOULA SERVICE CENTER

5115 HWY 93 SOUTH
MISSOULA, MT 59801
(406) 251-4826

Site: 910

Rural Development

MISSOULA SERVICE CENTER
5115 HWY 93 SOUTH
MISSOULA, MT 59801
(406) 251-4826

Site: 910
Office: 10366

Natural Resources Conservation Service

MISSOULA SERVICE CENTER
5115 HWY 93 SOUTH
MISSOULA, MT 59801
(406) 251-4826

Site: 910
Office: 63661

Conservation District

MISSOULA SERVICE CENTER
5115 HWY 93 SOUTH
MISSOULA, MT 59801
(406) 251-4826

Site: 910

Office: 100358

Farm Service Agency
MISSOULA SERVICE CENTER
5115 HWY 93 SOUTH
MISSOULA, MT 59801
(406) 251-4826

Site: 910
Office: 63659

Serving MISSOULA County

KALISPELL SERVICE CENTER

30 LOWER VALLEY ROAD
KALISPELL, MT 59901
(406) 752-4242

Site: 888

MISSOULA SERVICE CENTER

5115 HWY 93 SOUTH
MISSOULA, MT 59801
(406) 251-4826

Site: 910

Rural Development

MISSOULA SERVICE CENTER
5115 HWY 93 SOUTH
MISSOULA, MT 59801
(406) 251-4826

Site: 910
Office: 10366

Rural Development

KALISPELL SERVICE CENTER
30 LOWER VALLEY ROAD
KALISPELL, MT 59901
(406) 752-4242

Site: 888
Office: 63618

Natural Resources Conservation Service

MISSOULA SERVICE CENTER
5115 HWY 93 SOUTH
MISSOULA, MT 59801
(406) 251-4826

Site: 910
Office: 63661

Conservation District

MISSOULA SERVICE CENTER
5115 HWY 93 SOUTH
MISSOULA, MT 59801
(406) 251-4826

Site: 910
Office: 100358

Farm Service Agency

MISSOULA SERVICE CENTER
5115 HWY 93 SOUTH
MISSOULA, MT 59801
(406) 251-4826

Site: 910
Office: 63659

Serving PARK County

LIVINGSTON SERVICE CENTER

5242 HIGHWAY 89 SOUTH
LIVINGSTON, MT 59047
(406) 222-0212

Site: 856

RD STATE OFFICE & PROGRAM DELIVERY OFFICE

900 TECHNOLOGY PARK
BOZEMAN, MT 59715
(406) 585-2512

Site: 5502

Rural Development

RD STATE OFFICE & PROGRAM DELIVERY OFFICE
900 TECHNOLOGY PARK
BOZEMAN, MT 59715
(406) 585-2512

Site: 5502
Office: 103917

Natural Resources Conservation Service

LIVINGSTON SERVICE CENTER
5242 HIGHWAY 89 SOUTH
LIVINGSTON, MT 59047
(406) 222-0212

Site: 856
Office: 63666

Conservation District

LIVINGSTON SERVICE CENTER
5242 HIGHWAY 89 SOUTH
LIVINGSTON, MT 59047
(406) 222-0212

Site: 856
Office: 100352

Farm Service Agency

LIVINGSTON SERVICE CENTER
5242 HIGHWAY 89 SOUTH
LIVINGSTON, MT 59047
(406) 222-0212

Site: 856
Office: 63665

Serving PONDERA County

CHOTEAU SERVICE CENTER

1102 NORTH MAINE AVE
CHOTEAU, MT 59422
(406) 466-5351

Site: 1459

CONRAD SERVICE CENTER

406 N MAIN ST
CONRAD, MT 59425-2706
(406) 278-7611

Site: 7252

Rural Development

CHOTEAU SERVICE CENTER
1102 NORTH MAINE AVE
CHOTEAU, MT 59422
(406) 466-5351

Site: 1459
Office: 63707

Natural Resources Conservation Service

CONRAD SERVICE CENTER
406 N MAIN ST
CONRAD, MT 59425-2706
(406) 278-7611

Site: 7252
Office: 63672

Conservation District
CONRAD SERVICE CENTER
406 N MAIN ST
CONRAD, MT 59425-2706
(406) 278-7611

Site: 7252
Office: 100327

Farm Service Agency
CONRAD SERVICE CENTER
406 N MAIN ST
CONRAD, MT 59425-2706
(406) 278-7611

Site: 7252
Office: 63671

NRCS WATERSHED PROJECT OFFICE
CONRAD SERVICE CENTER
406 N MAIN ST
CONRAD, MT 59425-2706
(406) 278-7611

Site: 7252
Office: 106021

Serving POWELL County

HELENA SERVICE CENTER

790 COLLEEN STREET
HELENA, MT 59601
(406) 449-5278

Site: 907

DEER LODGE SERVICE CENTER

1 HOLLENBACK ROAD
DEER LODGE, MT 59722
(406) 846-2337

Site: 1439

CHOTEAU SERVICE CENTER

1102 NORTH MAINE AVE
CHOTEAU, MT 59422
(406) 466-5351

Site: 1459

Rural Development

CHOTEAU SERVICE CENTER
1102 NORTH MAINE AVE
CHOTEAU, MT 59422
(406) 466-5351

Site: 1459
Office: 63707

Rural Development

HELENA SERVICE CENTER
790 COLLEEN STREET
HELENA, MT 59601
(406) 449-5278

Site: 907
Office: 63647

Natural Resources Conservation Service

DEER LODGE SERVICE CENTER
1 HOLLENBACK ROAD
DEER LODGE, MT 59722
(406) 846-2337

Site: 1439
Office: 100926

Conservation District

DEER LODGE SERVICE CENTER
1 HOLLENBACK ROAD
DEER LODGE, MT 59722
(406) 846-2337

Site: 1439
Office: 102732

Serving POWELL County (continued)

Farm Service Agency

DEER LODGE SERVICE CENTER
1 HOLLENBACK ROAD
DEER LODGE, MT 59722
(406) 846-2337

Site: 1439
Office: 63676

NRCS SOIL SURVEY OFFICE
DEER LODGE SERVICE CENTER
1 HOLLENBACK ROAD
DEER LODGE, MT 59722
(406) 846-2337

Site: 1439
Office: 104739

Serving RAVALLI County

MISSOULA SERVICE CENTER

5115 HWY 93 SOUTH
MISSOULA, MT 59801
(406) 251-4826

Site: 910

HAMILTON SERVICE CENTER

1709 NORTH 1ST STREET
HAMILTON, MT 59840
(406) 363-1444

Site: 1436

Rural Development

MISSOULA SERVICE CENTER
5115 HWY 93 SOUTH
MISSOULA, MT 59801
(406) 251-4826

Site: 910
Office: 10366

Natural Resources Conservation Service

HAMILTON SERVICE CENTER
1709 NORTH 1ST STREET
HAMILTON, MT 59840
(406) 363-1444

Site: 1436
Office: 63683

Conservation District

HAMILTON SERVICE CENTER
1709 NORTH 1ST STREET
HAMILTON, MT 59840
(406) 363-1444

Site: 1436
Office: 100338

Farm Service Agency

HAMILTON SERVICE CENTER
1709 NORTH 1ST STREET
HAMILTON, MT 59840
(406) 363-1444

Site: 1436
Office: 63681

Serving RAVALLI County (continued)

NRCS RC&D OFFICE
HAMILTON SERVICE CENTER
BITTERROOT RC&D
1709 N. FIRST STREET
HAMILTON, MT 59840-3112
(406) 363-5450

Site: 1436
Office: 105608

NRCS SOIL SURVEY OFFICE

HAMILTON SERVICE CENTER
1709 NORTH 1ST STREET
HAMILTON, MT 59840
(406) 363-1444

Site: 1436
Office: 104738

Serving SANDERS County

KALISPELL SERVICE CENTER

30 LOWER VALLEY ROAD
KALISPELL, MT 59901
(406) 752-4242

Site: 888

MISSOULA SERVICE CENTER

5115 HWY 93 SOUTH
MISSOULA, MT 59801
(406) 251-4826

Site: 910

PLAINS SERVICE CENTER

102 HWY 200 WEST
PLAINS, MT 59859
(406) 826-3751

Site: 1427

Rural Development

MISSOULA SERVICE CENTER
5115 HWY 93 SOUTH
MISSOULA, MT 59801
(406) 251-4826

Site: 910
Office: 10366

Rural Development

KALISPELL SERVICE CENTER
30 LOWER VALLEY ROAD
KALISPELL, MT 59901
(406) 752-4242

Site: 888
Office: 63618

Natural Resources Conservation Service

PLAINS SERVICE CENTER
102 HWY 200 WEST
PLAINS, MT 59859
(406) 826-3751

Site: 1427
Office: 63696

Conservation District

PLAINS SERVICE CENTER
102 HWY 200 WEST
PLAINS, MT 59859
(406) 826-3751

Site: 1427
Office: 100360

Serving SANDERS County (continued)

Farm Service Agency

PLAINS SERVICE CENTER
102 HWY 200 WEST
PLAINS, MT 59859
(406) 826-3751

Site: 1427
Office: 63695

NRCS RC&D OFFICE
NORTHWEST REGIONAL RC&D
BOX 704
LIBBY, MT 59923
(406) 293-8885

Site: 7362
Office: 106242

Serving SILVER BOW County

HELENA SERVICE CENTER

790 COLLEEN STREET
HELENA, MT 59601
(406) 449-5278

Site: 907

WHITEHALL SERVICE CENTER

3 WHITETAIL ROAD
WHITEHALL, MT 59759
(406) 287-3215

Site: 924

Rural Development

HELENA SERVICE CENTER
790 COLLEEN STREET
HELENA, MT 59601
(406) 449-5278

Site: 907
Office: 63647

Natural Resources Conservation Service

WHITEHALL SERVICE CENTER
3 WHITETAIL ROAD
WHITEHALL, MT 59759
(406) 287-3215

Site: 924
Office: 63639

Conservation District
WHITEHALL SERVICE CENTER
3 WHITETAIL ROAD
WHITEHALL, MT 59759
(406) 287-3215

Site: 924
Office: 100375

Farm Service Agency
WHITEHALL SERVICE CENTER
3 WHITETAIL ROAD
WHITEHALL, MT 59759
(406) 287-3215

Site: 924
Office: 63637

NRCS RC&D OFFICE
BUTTE RC&D OFFICE
305 W MERCURY ST
BUTTE, MT 59701-1659
(406) 782-7333

Site: 3307
Office: 101321

Serving STILLWATER County

COLUMBUS SERVICE CENTER

334 NORTH 9TH STREET
COLUMBUS, MT 59019
(406) 322-5359

Site: 1424

BILLINGS SERVICE CENTER

1629 AVE D BLDG A, SUITE 4
BILLINGS, MT 59102
(406) 657-6135

Site: 1446

Rural Development

BILLINGS SERVICE CENTER
1629 AVE D BLDG A, SUITE 4
BILLINGS, MT 59102
(406) 657-6135

Site: 1446
Office: 63722

Natural Resources Conservation Service

COLUMBUS SERVICE CENTER
334 NORTH 9TH STREET
COLUMBUS, MT 59019
(406) 322-5359

Site: 1424
Office: 63702

Conservation District
COLUMBUS SERVICE CENTER
334 NORTH 9TH STREET
COLUMBUS, MT 59019
(406) 322-5359

Site: 1424
Office: 100326

Farm Service Agency
COLUMBUS SERVICE CENTER
334 NORTH 9TH STREET
COLUMBUS, MT 59019
(406) 322-5359

Site: 1424
Office: 63700

Serving SWEET GRASS County

BIG TIMBER SERVICE CENTER

HIGHWAY 10 EAST
BIG TIMBER, MT 59011
(406) 932-5160

Site: 1457

RD STATE OFFICE & PROGRAM DELIVERY OFFICE

900 TECHNOLOGY PARK
BOZEMAN, MT 59715
(406) 585-2512

Site: 5502

Rural Development

RD STATE OFFICE & PROGRAM DELIVERY OFFICE
900 TECHNOLOGY PARK
BOZEMAN, MT 59715
(406) 585-2512

Site: 5502
Office: 103917

Natural Resources Conservation Service

BIG TIMBER SERVICE CENTER
HIGHWAY 10 EAST
BIG TIMBER, MT 59011
(406) 932-5160

Site: 1457
Office: 63705

Conservation District
BIG TIMBER SERVICE CENTER
HIGHWAY 10 EAST
BIG TIMBER, MT 59011
(406) 932-5160

Site: 1457
Office: 100320

Farm Service Agency
BIG TIMBER SERVICE CENTER
HIGHWAY 10 EAST
BIG TIMBER, MT 59011
(406) 932-5160

Site: 1457
Office: 63703

Serving SWEET GRASS County (continued)

NRCS SOIL SURVEY OFFICE
BIG TIMBER SERVICE CENTER
HIGHWAY 10 EAST
BIG TIMBER, MT 59011
(406) 932-5160

Site: 1457
Office: 104740

Serving TETON County

CHOTEAU SERVICE CENTER

1102 NORTH MAINE AVE
CHOTEAU, MT 59422
(406) 466-5351

Site: 1459

Rural Development

CHOTEAU SERVICE CENTER
1102 NORTH MAINE AVE
CHOTEAU, MT 59422
(406) 466-5351

Site: 1459
Office: 63707

Natural Resources Conservation Service

CHOTEAU SERVICE CENTER
1102 NORTH MAINE AVE
CHOTEAU, MT 59422
(406) 466-5351

Site: 1459
Office: 63708

Conservation District

CHOTEAU SERVICE CENTER
1102 NORTH MAINE AVE
CHOTEAU, MT 59422
(406) 466-5351

Site: 1459

Office: 100324

Farm Service Agency
CHOTEAU SERVICE CENTER
1102 NORTH MAINE AVE
CHOTEAU, MT 59422
(406) 466-5351

Site: 1459
Office: 63706

Serving WHEATLAND County

BILLINGS SERVICE CENTER

1629 AVE D BLDG A, SUITE 4
BILLINGS, MT 59102
(406) 657-6135

Site: 1446

HARLOWTON SERVICE CENTER

809 2ND AVE NW
HARLOWTON, MT 59036
(406) 632-5622

Site: 1462

Rural Development

BILLINGS SERVICE CENTER
1629 AVE D BLDG A, SUITE 4
BILLINGS, MT 59102
(406) 657-6135

Site: 1446
Office: 63722

Natural Resources Conservation Service

HARLOWTON SERVICE CENTER
809 2ND AVE NW
HARLOWTON, MT 59036
(406) 632-5622

Site: 1462
Office: 63718

Conservation District

HARLOWTON SERVICE CENTER
809 2ND AVE NW
HARLOWTON, MT 59036
(406) 632-5622

Site: 1462
Office: 100339

Farm Service Agency

HARLOWTON SERVICE CENTER
809 2ND AVE NW
HARLOWTON, MT 59036
(406) 632-5622

Site: 1462
Office: 63717
