

# Aid to help on the road to recovery

Individuals and business owners who suffered losses because of the terrorist acts of Sept. 11, may be eligible for some of the following types of assistance. To register for FEMA assistance, call **800-462-9029 (TTY: 800-462-7585)**.

## DISASTER HOUSING ASSISTANCE

Help is available from FEMA for renters and homeowners whose primary residences were damaged or destroyed, or who face displacement from their home. Assistance can include grants for alternate rental housing, money for emergency repairs to make a home livable or mortgage or rental assistance.

## HOME/PERSONAL PROPERTY DISASTER LOANS

U.S. Small Business Administration (SBA) disaster loans of up to \$200,000 are available to homeowners for real estate repairs. Renters and homeowners may borrow up to \$40,000 to replace personal property losses. To register, call FEMA (**800-462-9029**); for more detailed information, see page 5.

## INDIVIDUAL AND FAMILY GRANT PROGRAM

Grants may be made to meet disaster-related serious needs or necessary expenses not covered by other assistance programs or insurance. You must first register with FEMA, and you will automatically be referred to this program if you qualify.

## BUSINESS DISASTER LOANS

Businesses of all sizes and nonprofit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to fund repairs or replacement of real estate, machinery and equipment, inventory and other assets. For small businesses, SBA makes economic-injury loans available for working capital to pay necessary obligations. Eligible businesses can be in the declared as well as contiguous counties. See page 5 for additional information.

## CONSUMER SERVICES

Help is available from the Consumer Protection Board to file consumer complaints about disreputable business practices and other problems. Call **800-697-1220**.

## SOCIAL SECURITY BENEFITS

Help is provided to speed the delivery of checks delayed by the disaster and to apply for Social Security disability and survivor benefits.

## CRISIS COUNSELING

Referral services and short-term intervention counseling are available for emotional and mental health problems associated with the disaster. Call **800-LIFENET (543-3638)**; Spanish speakers should call **877-AYUDESE (298-3373)** or the mental health referral numbers listed on page 6.

## TAX ASSISTANCE

The Internal Revenue Service (IRS) allows federal income tax deductions for underinsured or uninsured casualty losses on homes, personal property, and household goods. Those eligible may file amended returns for the previous year to receive early refunds.

## FRAUD PROTECTION

Complaints of fraud or other misrepresentation may be filed with the New York State Dept. of Consumer and Regulatory Affairs or the city Consumer Protection Board, (**800-697-1220**).

## LEGAL SERVICES

Legal assistance and/or referrals may be available by calling a hotline staffed by the Young Lawyer's Division of the New York State Bar Association -- **866-606-0626**.

## INSURANCE INFORMATION

Assistance is available from the New York State Dept. of Insurance on matters such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims. Call **800-339-1759**.

## VETERANS BENEFITS

Information is available about benefits, pensions, insurance and VA mortgage loans. Call **800-827-1000**.

## VICTIMS BENEFITS

The New York State Crime Victims Board provides awards for victims of the Sept. 11 terrorist attack. Call **1-800-247-8035** for more information on the closest CVB office.

## VOLUNTEER AGENCY SERVICES

The American Red Cross has established a gift program for families of the WTC and Pentagon attacks. Grants are available for mortgage and rental assistance, transportation, funeral costs and other uncovered expenses. The Salvation Army and other religious groups also are providing disaster assistance.

## Unemployed because of the disaster?

The federal Disaster Unemployment Assistance (DUA) program may provide you with a weekly check if you have become unemployed or have suffered a loss of income due to the disaster. The program is designed to help the self-employed and others not normally eligible for unemployment insurance.

### What is the first thing I need to do?

Call the state/federal toll-free application number **800-462-9029 (TTY 800-462-7585)** for the speech- and hearing-impaired).

### Who will process my application?

Your local unemployment office processes your application, determines your eligibility and disburses checks.

### How often are payments made?

Disaster unemployment assistance can provide weekly benefits for up to 26 weeks following the date of the declaration of the disaster.

### How do I know if I am eligible for benefits?

You may be if you are:

- out of work as a result of the disaster;
- self employed or a seasonal worker with income substantially affected due to the disaster;
- an employee not covered by any other unemployment compensation;
- a survivor who, as a result of the disaster, becomes a head of household.

### Is disaster unemployment assistance the only way to get help?

You may be eligible for other disaster assistance programs. To find out, call **800-462-9029 (TTY 800-462-7585)** for the speech- and hearing-impaired).