

If You Suffered Damage From The Severe Storms and Flooding On July 4 and Continuing, You May Be Eligible For Federal Disaster Assistance

You may be eligible to receive FEMA benefits if you live in one of the following counties: Adams, Allen, Benton, Blackford, Boone, Carroll, Cass, Clinton, Delaware, Fountain, Grant, Hamilton, Hancock, Henry, Howard, Huntington, Jasper, Jay, Kosciusko, Madison, Marion, Miami, Montgomery, Noble, Pulaski, Randolph, Tippecanoe, Tipton, Wabash, Warren, Wayne, Wells, White and Whitley. Even if you have insurance coverage, but still have unmet disaster-related needs, you may also be eligible. Please call your agent prior to making an application.

Assistance that may be available includes:

- Disaster grants to cover temporary housing assistance
- U.S. Small Business Administration low-interest loans to renters and homeowners to repair homes or replace personal property, as well as assist businesses
- Replacement grants to help meet serious disaster-related needs and expenses not met by insurance or other programs.

To receive assistance available under the Presidential Disaster Declaration signed July 11, 2003 you need to apply. This may be done by calling:

**Toll-Free Application Number
1-800-621-FEMA (3362)**

For those who use TTY: 1-800-462-7585

These numbers are open from 8:00 a.m. to 6:00 p.m. seven days a week until further notice.

Before you call to apply, it is helpful to have the following information ready:

- Your Social Security number
- A list of damages and losses you suffered
- The name of your insurance company and your policy number
- Bank account coding if you wish to speed up your assistance with direct deposit

DISASTER ASSISTANCE PROGRAM INFORMATION

Individuals and small businesses that suffered damages may be eligible for assistance from: FEMA, other federal agencies and voluntary agencies. The assistance programs are available to those located in the counties that were designated major disaster areas by President Bush on July 11.

Federal Emergency Management Agency Programs

INDIVIDUALS and HOUSEHOLDS PROGRAM: Housing assistance to individuals and families whose permanent homes were damaged or destroyed by the severe storms, tornadoes and flooding occurring since July 4. Types of aid include grants for: (1) temporary rental housing; (2) essential repairs needed to make a residence safe, secure, sanitary; and (3) help to meet serious disaster-related needs and expenses not covered by insurance or other programs, such as medical, dental, funeral, personal property, transportation, moving and storage.

DISASTER UNEMPLOYMENT ASSISTANCE: Provides weekly benefits to those individuals out of work due to the disaster, including self-employed persons, farm owners, and others not covered under regular unemployment benefits.

Small Business Administration Programs

HOME/PERSONAL PROPERTY DISASTER LOANS: Disaster loans to homeowners and renters for restoring or replacing underinsured or uninsured disaster-damaged real and personal property are available in declared counties. Funds are also available for mitigation measures to minimize the effects of future disasters.

BUSINESS DISASTER LOANS: Disaster loans to repair or replace destroyed or damaged business facilities, inventory, machinery, equipment, etc., not covered by insurance. These loans are available to large and small businesses in declared counties. Loans also may be available only to small businesses for working capital to assist them during the disaster recovery period. These loans are available in declared and contiguous counties.

Other Agency Programs

TAX ASSISTANCE: Federal: The Internal Revenue Service (IRS) allows underinsured or uninsured casualty losses that were suffered on homes, personal property and household goods to be deducted on income tax returns. Amended returns may be filed for a previous year's filing so that disaster victims can receive a tax refund. Call the IRS at 1-800-829-1040.