

IT COULD
HAPPEN TO
YOU

Federal Disaster Assistance Program

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The Disaster Relief Act of 1974 initially established the Federal Disaster Assistance Program. It outlines the policies of the Federal Emergency Management Association (FEMA) and describes the procedures for requesting FEMA grants.

After the governor declares a disaster area or an emergency and requests federal aid, the President can direct FEMA to administer federal disaster assistance. The magnitude and severity of the destruction must warrant federal assistance. The type of help offered to individuals or families usually falls under one or more of the following:

- Temporary housing
- Disaster loans
- Assistance in preparing casualty loss deduction forms for federal income tax returns
- Legal services
- Consumer aid
- Disaster unemployment benefits
- Crisis counseling
- Individual and family grants

If individuals, families, or organizations have received insurance payments from existing coverage, they are not eligible for federal government assistance.

FEMA guidelines provide assistance for immediate emergency measures necessary to save lives, protect property, and protect public health and safety. Assistance for immediate emergency debris removal also is offered by FEMA.

FEMA assistance can be used for:

- Search and rescue
- Public hazard reduction
- Emergency communication
- Emergency shelter
- Emergency food

- Emergency medical assistance
- Temporary housing
- Essential repairs to homes so occupants can return
- Temporary assistance with mortgage or rental payment for people who have lost their residences because the disaster has created financial hardships for them
- Unemployment assistance
- Up to \$5,000 to pay for necessary expenses or serious needs for those unable to pay expenses not covered by other programs or means
- Legal services for low-income families and individuals
- Crisis counseling
- Loans to individuals, businesses, and farmers for repair, rehabilitation, or replacement of real and personal property
- Agricultural assistance
- Veteran's assistance and adjustments
- Tax relief and casualty losses as provided for by the Internal Revenue Service (IRS)
- Waiver of penalty for early withdrawal of funds from various time deposits.

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