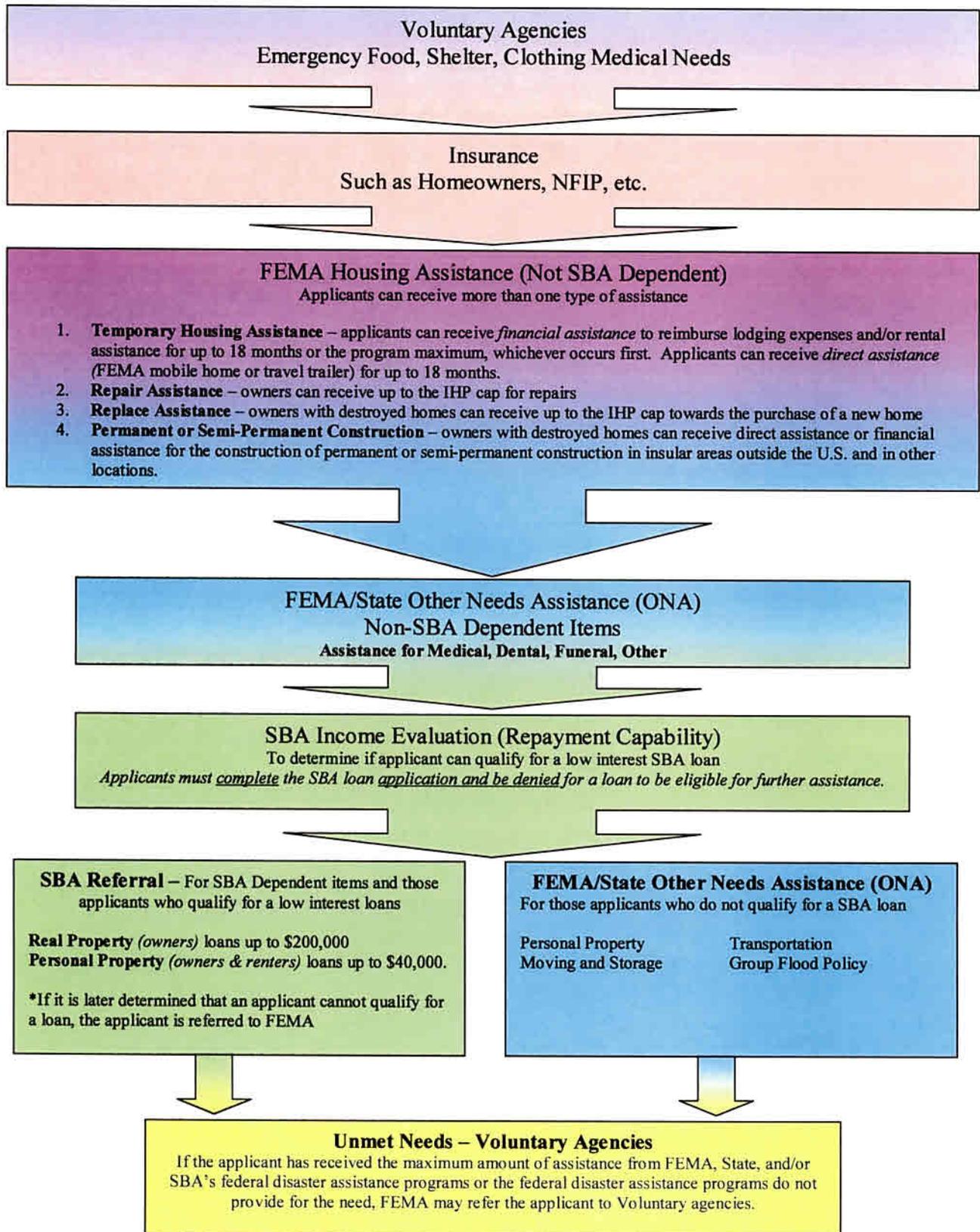


Individual Assistance Sequence of Delivery



NOTE: Eligibility is based on a FEMA inspection conducted on the damaged property. Max amount of Individuals and Households Assistance (IHP) is adjusted annually according to the CPI index. The maximum amount for FY08 is \$28,800.

DISASTER SURVIVOR APPLICATION CHECKLIST

Apply Online:

- Go to **DisasterAssistance.gov** on your computer or smartphone.
- You can quickly apply for many forms of assistance on one website.
- Update and check the status of your application online.

Apply by phone for FEMA assistance only:

- Call 1-800-621-FEMA (1-800-621-3362).
- People with speech and hearing disabilities can call 1-800-462-7585 (TTY).
- For those who use 711 or Video Relay Service (VRS), call 1-800-621-3362.

INFORMATION CHECKLIST

Before starting your application, you, your co-applicant **or** a minor in your home must be a U.S. citizen, non-citizen national or qualified alien. Please have a pen and paper and the following information ready:

Social Security Number

If you do not have a Social Security number, please **Apply for a Social Security number**, then visit **DisasterAssistance.gov** or call FEMA at 1-800-621-3362 to complete your disaster application. Your household may still be able to receive assistance if there is a minor in the household who is a U.S. citizen, non-citizen national or qualified alien with a Social Security number.

Insurance Information

Describe the type(s) of insurance coverage you have, such as homeowners, flood, automobile, mobile home insurance, etc.

Damage Information

Describe your damages caused by the disaster, including the type of disaster (flood, hurricane, earthquake) and type of dwelling (mobile home, house) or vehicle (car, boat).

Financial Information

Provide your family's total annual household income, before taxes, at the time of the disaster.

Contact Information

Give FEMA the address and phone number where the damages happened and the address and phone number where you can be reached after the disaster.

Direct Deposit Information (optional)

If you are approved for assistance and want your funds deposited directly into your bank account, provide your banking information. This includes:

- Bank name
- Type of account (ex: checking, savings, etc.)
- Routing number
- Account number

Disaster Preparedness for Homeowners and Renters

U.S. Small Business Administration



Your Small Business Resource

The SBA encourages homeowners and renters to prepare for disasters and offers the following tips:

- Start by creating a disaster plan and identify what your home and family would need in the event of a catastrophic event.
- Consider building a safe room or determine the safest area your family could go to in your home. In certain circumstances, a distant location or a public shelter could be a better option.
- Determine escape routes from your home. Establish specific place(s) to meet outside your home, should there be a need to leave the house in an emergency. Practice using your escape routes / evacuation plans. Make sure everyone understands the emergency plan before the disaster occurs.
- Make copies of your important records, and store them in a secure place far enough away from home in the event of a widespread disaster, yet near for quick access to the documents when needed.
- Keep a list of email addresses and phone numbers of family members, co-workers and insurance company contacts. Designate someone in your family to update the list periodically and be responsible for contacting everyone after a disaster.
- Subscribe to alert services. Many communities relay emergency messages to residents via phone calls, emails and text alerts. Check with your local emergency management office to sign up for the service.
- Understand the limits of your homeowner or renter's insurance policy and ensure you have adequate coverage to recover from a disaster. Include flood insurance coverage if you live in a flood zone.
- Prepare a Disaster Kit that includes flash light with extra batteries, three-day supply of non-perishable food, first aid kit, medication/prescriptions, water, pet supplies, battery-powered radio, cash, etc.
- More preparedness tips for homeowners and renters are available on the SBA's Web site at www.sba.gov. The Institute for Business and Home Safety (www.ibhs.org) also has information on protecting your home or business. The federal government's preparedness Web site www.ready.gov is another helpful resource.
- Note: In times of declared disasters, SBA provides financial assistance to homeowners, renters, businesses of all sizes and non-profit organizations.

For more information about the SBA's Disaster Assistance Program, visit our website at www.sba.gov/disaster.

The Three Step Process: Disaster Loans



About Disaster Loans

The U. S. Small Business Administration (SBA) provides low-interest, long-term disaster loans to businesses of all sizes, private non-profit organizations, homeowners, and renters to repair or replace uninsured/underinsured disaster damaged property. SBA disaster loans offer an affordable way for individuals and businesses to recover from declared disasters.



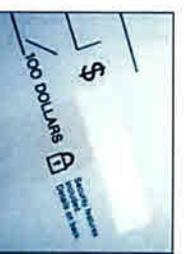
STEP 1: Apply for Loan

- Apply: 1) online; 2) in-person at a disaster center; or 3) by mail.
- Apply online at the SBA's secure website <https://disasterloan.sba.gov/ela>.
- As a business of any size, you may borrow up to \$2 million for physical damage.
- As a small business, small agricultural cooperative, small business engaged in aquaculture, or private non-profit organization you may borrow up to \$2 million for Economic Injury.
- As a small business, you may apply for a maximum business loan (physical and EIDL) of \$2 million.
- As a homeowner you may borrow up to \$200,000 to repair/replace your disaster damaged primary residence.
- As a homeowner or renter, you may borrow up to \$40,000 to repair/replace damaged personal property.



STEP 2: Property Verified and Loan Processing Decision Made

- SBA reviews your credit before conducting an onsite inspection to verify your losses.
- An SBA verifier inspects your disaster damaged property to estimate your total physical losses.
- A loan officer will determine your eligibility during processing, after reviewing any insurance or other recoveries. SBA can make a loan while your insurance recovery is pending.
- A loan officer works with you to provide all the necessary information needed to reach a loan determination. Our goal is to arrive at a decision on your application in 2-3 weeks.
- A loan officer will contact you to discuss the loan recommendation and your next steps. You will also be advised in writing of all loan decisions.



STEP 3: Loan Closed and Funds Disbursed

- SBA will prepare and send your Loan Closing Documents to you for your signature.
- Once we receive your signed Loan Closing Documents, an initial disbursement will be made to you within 5 days:
 - Physical damage:
 - \$25,000 (Presidential disaster declarations)
 - \$14,000 (Agency disaster declarations)
 - Economic injury (working capital):
 - \$25,000 (all disaster declarations)
 - A case manager will be assigned to work with you to help you meet all loan conditions. They will also schedule subsequent disbursements until you receive the full loan amount.
 - Your loan may be adjusted after closing due to your changing circumstances, such as increasing the loan for unexpected repair costs or reducing the loan due to additional insurance proceeds.