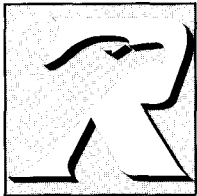


# Disaster Assistance: A Guide to Recovery Programs

## Section One: Disaster-Specific Programs



Programs summarized in this section have been specifically authorized for use in assisting affected individuals, businesses, and/or public entities recover from the consequences of a disaster. Benefits under these programs generally are triggered by a Presidential declaration of a major disaster or emergency under the Robert T. Stafford Disaster Relief and Emergency Assistance Act.

A **major disaster** is defined as any natural catastrophe or, regardless of cause, any fire, flood, or explosion that causes damage of sufficient severity and magnitude to warrant assistance supplementing State, local, and disaster relief organization efforts to alleviate damage, loss, hardship, or suffering.

An **emergency** is defined as any occasion or instance for which Federal assistance is needed to supplement State and local efforts to save lives and protect property and public health and safety, or to lessen or avert the threat of a catastrophe.

A Governor may request that the President declare a major disaster or emergency when available State and local resources are insufficient. The request must satisfy the provisions of the Stafford Act. Concurrent with a Presidential declaration, FEMA designates the types of assistance to be made available under the Stafford Act. This may include individual assistance, public assistance, and/or hazard mitigation assistance. Depending upon the situation, other Federal disaster relief programs may be activated as well.

The Secretary of Agriculture and the Administrator of the Small Business Administration may also declare disasters and provide disaster assistance under their statutory authorities.

A discussion of the general procedures and process for requesting Federal assistance and the type of assistance that may be available, with or without a Presidential declaration, appears in the FEMA publication, *A Guide to Federal Aid in Disasters* (FEMA 262, April 1995). To order,

contact the FEMA Distribution Facility at Suite D, 823 1 Stayton Drive, Jessup, MD 20794;  
telephone: (800) 480-2520.

## Beach Erosion Control Projects

**Agency:** Department of Defense (DoD), Department of the Army, U.S. Army Corps of Engineers (USACE), Office of the Chief of Engineers.

**Activating Mechanism:** Decision of the Chief of Engineers.

**Objectives:** To control public beach and shore erosion through projects not specifically authorized by Congress.

**Assistance Provided:** Specialized services. USACE designs and constructs the project.

**Cost-Sharing Requirements:** Project planning studies are done in two phases: reconnaissance and feasibility. Reconnaissance studies are federally funded, and the feasibility phase is shared 50/50 with the local sponsor. Local cost-participation requirements and procedures are similar to those for beach erosion-control projects specifically authorized by Congress under normal procedures except that Federal participation cannot exceed \$2 million. Local costs are based on the public use and ownership of the beach protected.

**Eligibility:** States, political subdivisions of States, or other responsible local agencies established under State law and having full authority and ability to assume necessary legal and financial responsibilities.

**Application:** State or local government officials should consult the nearest District Engineer, then send a letter indicating intent to meet requirements for local participation. An environmental impact statement also is required.

**Contact:** *Headquarters Office:* USACE, Attn: CECW-PM, DOD, Washington, DC 20314-1000. Telephone: (202) 761-0144. (FTS not available.) *Local:* Contact local District Engineer.

**CFDA Number:** 12.101.

## Community Development Block Grants (CDBG)/Entitlement Grants

L

**Agency:** Department of Housing and Urban Development (HUD), Community Planning and Development (CPD).

**Activating Mechanism:** Presidential declaration of a major disaster or emergency under the Stafford Act.

**Objectives:** To develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- to moderate-income individuals.

**Assistance Provided:** Formula grants to entitlement communities (metropolitan cities and urban counties). Disaster-related assistance is one of numerous areas in which community development-type activities may be eligible under the CDBG program. The most appropriate disaster-related use of funds is for long-term needs, such as acquisition, rehabilitation, or reconstruction of damaged properties and facilities and redevelopment of disaster-affected areas. Funds may also be used for emergency response activities, such as debris clearance and demolition, and extraordinary increases in the level of necessary public services. Because conditions may change from the time a community develops its plans for how it expects to use its CDBG funds to the time the funds actually get used, program rules authorize amending the planned use to delete activities and substitute others. This means that, when a disaster occurs, a community may elect to amend its planned use of funds already awarded and to use the funds instead for those disaster response and recovery activities that do not duplicate activities reimbursable by the Federal Emergency Management Agency or available through the Small Business Administration disaster loan programs, or may reprogram other unexpended CDBG funds for those purposes. Citizen participation procedures must be followed; waivers for this requirement are discouraged, although the process may be accelerated. At least 70 percent of funded activities must benefit low- and moderate-income persons.

**Cost-Sharing Requirements:** None.

**Eligibility:** Certain metropolitan cities and qualified urban counties. Grantees in designated major disaster areas may receive statutory and regulatory waivers of program requirements regarding the use of regular CDBG funds which recipients designate to address the damage; however, requirements pertaining to nondiscrimination, fair housing, labor standards, environmental standards, and the benefit of persons of low- and moderate-income may not be waived. Additional grants are not available unless emergency supplemental CDBG funds are appropriated.

**Application:** Recipients must submit new or amended final statements or consolidated plans regarding the proposed use of funds. HUD will review and respond quickly to questions about program requirements and requests for waivers. Address questions and requests to the applicable HUD field office.

**Contact: Headquarters Office:** Entitlement Communities Division, Office of Block Grant Assistance, CPD, HUD, 451 7th Street, S.W., Washington, DC 20410-7000. Telephone: (202) 708-3587. (Use same number for FTS.) *Local:* Contact applicable HUD field office.

**CFDA Number:** 14.218.

# Community Development Block Grants (CDBG)/State's Program

**Agency:** Department of Housing and Urban Development (HUD), Community Planning and Development (CPD).

**Activating Mechanism:** Presidential declaration of a major disaster or emergency under the Stafford Act.

**Objectives:** To develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low to moderate-income individuals.

**Assistance Provided:** Formula grants to States for non-entitlement communities. Disaster-related assistance is one of numerous areas in which community development activities may be eligible under the CDBG program. The most appropriate disaster-related use of funds is for long-term needs, such as acquisition, rehabilitation, or reconstruction of damaged properties and facilities and redevelopment of disaster-affected areas. Funds may also be used for emergency response activities, such as debris clearance and demolition, and extraordinary increases in the level of necessary public services. States establish the method for distributing funds, e.g., providing for set-asides or allowing flexibility in reordering funding categories in the event of an emergency. States may program those funds for disaster response and recovery activities that do not duplicate activities reimbursable by the Federal Emergency Management Agency or available through the Small Business Administration disaster loan programs, or may reprogram other unexpended CDBG funds for those purposes. Citizen participation procedures must be followed; waivers for this requirement are discouraged, although the process may be accelerated. At least 70 percent of funded activities must benefit low- and moderate-income persons.

**Cost-Sharing Requirements:** None.

**Eligibility:** State governments that have elected to administer CDBG funds for non-entitlement communities. States with designated major disaster areas may receive statutory and regulatory waivers of program requirements regarding the use of regular CDBG funds which recipients designate to address the damage; however, requirements pertaining to nondiscrimination, fair housing, labor standards, environmental standards, and the benefit of persons of low- and moderate-income may not be waived. Additional grants are not available unless emergency supplemental CDBG funds are appropriated.

**Application:** States must submit new or amended final statements or consolidated plans regarding the proposed use of funds. HUD will review and respond quickly to questions about

program requirements and requests for waivers. Address questions and requests to the applicable HUD field office.

Contact: Headquarters Office: State and Small Cities Division, Office of Block Grant Assistance, CPD, HUD, 451 7th Street, S.W., Washington, DC 20410-7000. Telephone: (202) 7083587. (Use same number for FTS.) *Local*: Contact applicable HUD field office.

CFDA Number: 14.228.

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## Community Disaster Loan Program

Agency: Federal Emergency Management Agency (FEMA).

Activating Mechanism: Presidential declaration of a major disaster or emergency under the Stafford Act, designated for public assistance.

Objectives: To provide funds to any local government in a designated disaster area that has suffered a substantial loss of tax and other revenue. The local government must demonstrate a need for financial assistance to perform its governmental functions.

Assistance Provided: Loans not to exceed 25 percent of the local government's annual operating budget for the fiscal year in which the major disaster occurs.

Cost-Sharing Requirements: None.

Eligibility: Any local government in a designated disaster area that has demonstrated a substantial tax loss and a need for financial assistance to perform its governmental functions.

Application: The State's Governor requests a Presidential declaration of an emergency or disaster through the FEMA regional director. An applicant should consult the office or official designated as the single point of contact in the State for more information on the process the State requires to be followed in applying for assistance. Upon declaration of a major disaster, one may apply for assistance through the Governor's authorized representative.

Contact: Infrastructure Support Division, Response and Recovery Directorate, FEMA, 500 C Street, S.W., Washington, DC 20472. Telephone: (202) 646-4240. (FTS not available.)

CFDA Number: 83.5 16.

## **Cora C. Brown Fund**

Agency: Federal Emergency Management Agency (FEMA).

Activating Mechanism: Presidential declaration of a major disaster or emergency under the Stafford Act, designated for individual assistance.

Objectives: To assist disaster victims for unmet disaster-related needs. When Cora C. Brown of Kansas City, Missouri, died in 1977, she left a portion of her estate to the Federal Government as a special fund to be used solely for the relief of human suffering caused by disasters.

Assistance Provided: Grants to individuals.

Cost-Sharing Requirements: Not applicable.

Eligibility: Victims of presidentially declared major disasters and emergencies whose disaster-related needs have not or will not be met by governmental agencies or other sources.

Application: None. FEMA and volunteer agencies identify potential recipients.

Contact: Headquarters Office: Human Services Division, Response and Recovery Directorate, FEMA, 500 C Street, S.W., Washington, DC 20472. Telephone: (202) 646-3642. *Local:* Contact FEMA Human Services Division in the applicable region.

CFDA Number: 83.5 16.

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## **Crisis Counseling Assistance and Training Program (CCP)**

Agency: Federal Emergency Management Agency (FEMA); and Department of Health and Human Services (DHHS), Center for Mental Health Services (CMHS), Substance Abuse and Mental Health Services Administration (SAMHSA).

Activating Mechanism: Presidential declaration of a major disaster under the Stafford Act, designated for individual assistance.

Objectives: To alleviate mental health problems caused or aggravated by major disasters.

Assistance Provided: Grants to States for short-term counseling services for disaster victims.

Cost-Sharing Requirements: Not applicable.

Eligibility: Individual. Must be a resident of the designated disaster area or must have been located in the area at the time the disaster occurred. In addition, the person must have a mental health problem that was caused or aggravated by the disaster or its aftermath, or must benefit from services provided by the program. *State*. A needs assessment must show that services are required because of the severity and magnitude of the disaster; the ability to provide services must exceed State resources and capability; and a plan and proposed budget for services must be provided.

Application: *Immediate Services (up to 60 days after declaration)*. A request by the State to FEMA must be submitted no later than 14 days after the Presidential declaration. Immediate services enable the State or local agency to respond to immediate mental health needs with screening, diagnostic, and counseling techniques, as well as outreach services, such as public information and community networking. *Regular Program (up to nine months of services)*. Application for Federal assistance must be submitted by the State through the FEMA regional director (with a copy sent simultaneously to CMHS), no later than 60 days after the Presidential declaration. The regular program provides up to nine months of crisis counseling, community outreach, and consultation and education services.

Contact: *Headquarters Office*: Human Services Division, Response and Recovery Directorate, FEMA, 500 C Street, S.W., Washington, DC 20472. Telephone: (202) 646-4262. *Local*: Contact FEMA Human Services Division in the applicable region.

CFDA Number: 83.516.

F/S/N/I

## Disaster Coordination, Voluntary Organizations

Agency: National Voluntary Organizations Active in Disaster (NVOAD). Members include both national and State groups.

Activating Mechanism: Not applicable.

Objectives: To act as a coordinating, communications, and convening network for private-sector organizations that provide relief in disaster situations.

Assistance Provided: Specialized services. (1) NVOAD does not deliver direct services. Its member organizations provide a wide variety of disaster relief services, including emergency distribution services; mass feeding; disaster child care; loan personnel; mass or individual shelter; comfort kits; supplementary medical care; cleaning supplies; emergency communications; stress management; disaster assessment; advocacy for disaster victims; building or repair of homes; debris removal; mitigation; burn services; guidance in managing spontaneous volunteers and



victim and supply transportation. Some NVOAD members have Memoranda of Understanding with FEMA. (2) NVOAD is a network whose services, for the most part, take place before a disaster. Through programs that encourage interaction and cooperation among agencies, the ability to work together during disaster relief situations is enhanced. This is true both in terms of the development of personal relationships between leaders of different agencies and the formal establishment of improved interagency procedures and standards. (3) VOADnet, NVOAD's computer bulletin board, is a source of immediate information about different public and private agencies' activities in the midst of a disaster. Meetings are convened on major disasters where member agencies are involved. (4) An annual leadership conference trains State VOAD leaders and exposes them to current issues in cooperative disaster response. (5) A quarterly newsletter provides information on Federal and State government activities related to disasters and on member activities.

**Cost-Sharing Requirements:** Not applicable.

**Eligibility:** National voluntary organizations, States and divisions of States that work on disaster relief, and other organizations that demonstrate an active interest in disaster relief.

**Application:** Contact NVOAD's national office at the address below.

**Contact:** NVOAD, 7213 Central Avenue, Takoma Park, MD 20912. Telephone/fax: (301) 270-6782.

**CFDA Number:** None.

S/N

## **Disaster Relief, Corporation for National Service Grantees**

**Agency:** Corporation for National Service (CNS).

**Activating Mechanism:** Presidential declaration of a major disaster or emergency under the Stafford Act.

**Objectives:** To provide a variety of long-term disaster relief services, helping communities meet education, public safety, human, or environmental needs arising from a disaster.

**Assistance Provided:** Program grants. Grants apply to, and are awarded from, the State or national office.

**Cost-Sharing Requirements:** Grantees must meet the cost-sharing requirements of their existing funding from the CNS.

**Eligibility:** Grants are made only to existing grantees of the CNS. These include AmeriCorps, Learn and Serve America, the National Senior Service Corps, and State commissions on national service.

**Application:** Current grantees of the CNS should contact CNS headquarters for application guidelines.

**Contact:** Disaster Relief Coordinator, CNS, 1201 New York Avenue, N.W., Washington, DC 20525. Telephone: (202) 606-5000, ext. 155.

**CFDA Number: 94.007.**

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## Disaster Services Program, Red Cross

**Agency:** American Red Cross (ARC).

**Activating Mechanism:** Disaster event.

**Objectives:** To sustain human life, reduce the harsh physical and emotional distress that prevents those affected by disasters from meeting their own basic needs, and promote recovery when such relief assistance is not available from other sources. ARC disaster relief assistance includes emergency mass care and assistance for individuals with urgent and verified disaster-caused needs.

**Assistance Provided:** Specialized services. *Emergency Mass Care.* Provides individual or congregate temporary shelter, fixed or mobile feeding operations, and/or the bulk distribution of relief supplies to disaster victims and workers. This assistance is provided to people in a disaster-affected area without identifying specific needs of individuals or families on a case-by-case basis. *Disaster Welfare Inquiry.* Provides locator, family reunification, and communications services to alleviate the anxiety of the immediate family members of those affected by disaster where people are displaced and communications breakdowns exist in the aftermath of disasters. *Disaster Health Services.* Coordinates with emergency and/or additional assistance providers in meeting individual or family disaster-caused physical health needs; provides health services staff in ARC shelters and other facilities; ensures availability of blood and blood products for those affected by disasters; and provides additional material and personnel to augment community physical health services. *Disaster Mental Health Services.* Provides crisis counseling and education with referrals, in conjunction with local mental health providers, to disaster victims and workers. *Individual Emergency Assistance.* Provides disaster clients with clothing, food, rent, security deposits, cleaning supplies, occupational supplies and equipment, and disaster-related medical needs through the use of Disbursing Orders or bulk distribution; information and referral about assistance available through community, voluntary, and government agencies. *Individual Additional Assistance.* Provides casework support for recovery to clients with disaster-caused needs beyond those provided by the ARC and other agencies under emergency assistance.

Additional assistance includes coordination of all personal, community, and government resources that could meet the client's needs.

**Cost-Sharing Requirements:** Not applicable. Funded entirely by voluntary contributions.

**Eligibility:** Individuals and families with verified disaster-caused needs.

**Application:** Contact the local chapter of the ARC or ARC disaster service centers or shelters established in disaster-affected communities.

**Contact: Headquarters Office:** Disaster Services, ARC National Headquarters. Telephone: (703) 206-7460. *Local:* Contact local ARC chapter.

**CFDA Number:** None.

F

## Donations, International

**Agency:** Department of State (DOS).

**Activating Mechanism:** Request for international coordination assistance from the Federal Emergency Management Agency Donations Coordinator.

**Objectives:** To coordinate the donation needs of the domestic disaster site with humanitarian offers of material goods, financial donations, and technical and volunteer services from the international community.

**Assistance Provided:** Donations. Instructional cables will be transmitted to overseas embassies and consulates identifying items of need, delivery instructions, and additional contact phone numbers, or for international contributors to consider cash donations in lieu of material goods.

**Cost-Sharing Requirements:** Not applicable.

**Eligibility:** Not applicable.

**Application:** Not applicable.

**Contact: Office** of Diplomatic Contingency Programs, DOS, 2201 C Street, N.W., Washington, DC 20520. Telephone: DOS Operations Center (24 hours)-(202) 647-15 12 or (202) 776-8615.

**CFDA Number:** None.

## Economic Development and Adjustment Assistance Program, Sudden and Severe Economic Dislocation (Title IX)

**Agency:** Department of Commerce (DOC), Economic Development Administration (EDA).

**Activating Mechanism:** Decision of EDA regional office director.

**Objectives:** To help States and localities to develop and/or implement strategies that address adjustment problems resulting from sudden and severe economic dislocation. Examples include plant or military base closings, defense contract cutbacks, and natural disasters.

**Assistance Provided:** Project grants.

**Cost-Sharing Requirements:** For all grants, a minimum of 25 percent local share is required. For revolving fund grants, the local share must be in cash.

**Eligibility:** States, cities, counties; other political subdivisions of a State; consortia of such political subdivisions; public or private nonprofit organizations representing redevelopment areas designated under the Public Works and Economic Development Act of 1965; Economic Development Districts established under Title IV of the Act; and Indian tribes.

**Application:** EDA's Economic Development Representative (EDR) or regional office representative meets with the applicant to determine whether preparation of a project proposal is appropriate. If so, the applicant is requested to prepare a brief project proposal according to an outline provided by the EDR. Following review by the EDA, the regional director determines whether to invite a formal application. If an application is invited by the regional office, the EDR provides necessary forms and assists in their completion. For more information, refer to the notice of EDA programs published in the March 14, 1995, edition of the *Federal Register*.

**Contact:** Disaster Recovery Coordinator, Economic Adjustment Division, EDA, DOC, Herbert C. Hoover Building, Washington, DC 20230. Telephone: (800) 345-1222 or (202) 482-6225.

**CFDA Number:** 11.307.

## Economic Injury Disaster Loans (EIDL)

**Agency:** Small Business Administration (SBA).

**Activating Mechanism:** Declaration of a disaster by the President, Secretary of Agriculture, or SBA.

**Objectives:** To assist business concerns suffering economic injury as a result of certain presidential, Secretary of Agriculture, and/or SBA declared disasters.

**Assistance Provided:** Direct loans. Loans for working capital to small businesses and small agricultural cooperatives to assist them through a disaster recovery period. EIDL assistance is available only to applicants with no Credit Available Elsewhere, i.e., if the business and its owners cannot provide for their own recovery from non-government sources on reasonable terms and conditions. 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 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.

**Cost-Sharing Requirements:** Not applicable.

**Eligibility: Uninsured losses.** Only uninsured or otherwise uncompensated disaster losses are eligible. *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. *Insurance Requirements.* SBA requires borrowers to obtain and maintain appropriate insurance. Borrowers of all secured loans (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.

**Application:** Generally preapplication interviews are held to acquaint applicant with general approach to establishing eligibility and what assistance may be available. Applications are tiled with nearest available SBA disaster area office or special disaster office. One copy each of SBA Form 5 and Form 1368 is provided for this purpose.

**Contact: Office** of Disaster Assistance, SBA, 409 3rd Street, S.W., Washington, DC 20416. Telephone: (202) 205-6734.

**CFDA Number: 59.002.**

## Emergency Loans (Farming Operations)

**Agency:** Department of Agriculture (USDA), Farm Service Agency (FSA).

**Activating Mechanism:** Presidential declaration of a major disaster or emergency under the Stafford Act; designation by the Secretary of Agriculture or by administrator (physical losses only).

**Objectives:** To assist established family farmers, ranchers, and aquaculture operators to obtain loans to cover losses resulting from disasters.

**Assistance Provided:** Direct loans and technical assistance. Loan funds can be used for farm operations and other items necessary to return the disaster victim's farming operations to a financially sound basis as soon as possible, so that the victim can obtain credit from private sources.

**Cost-Sharing Requirements:** None.

**Eligibility:** Established family farmers, ranchers, or aquaculture operators (either tenant-operator or owner-operator), who were farming at the time a disaster occurred. An applicant may be an individual proprietorship, a cooperative, a corporation, or a joint operation. Applicant must: (1) have incurred substantial crop loss and/or physical property damage as a result of a designated natural disaster; (2) be a citizen or legal resident alien of the U.S., or a farming entity operated by citizens and/or resident aliens who own more than 50 percent of the entity; (3) be unable to obtain suitable credit from any other source(s); (4) be able to project a realistic, feasible plan of operation; (5) have the legal capacity to contract for the loan; (6) provide adequate collateral to secure the loan request; (7) and have crop insurance. Applicants who cannot meet all requirements are not eligible. Assistance is available in all States and U.S. Territories.

**Application:** A required application form and supporting information are submitted to the FSA county office serving the applicant's county or Territory. FSA personnel assist applicants in completing application forms. The application must be filed within eight months of the date the disaster is declared/designated. Applicants should consult the FSA county office serving their area for additional information.

**Contact: Headquarters Office:** Director, Farmer Programs Loan-making Division, FSA, USDA, Washington, DC 20250. Telephone: (202) 720-1632. (FTS not available.) **Local:** Contact county or State FSA office.

**CFDA Number:** 10.404.

## **Employment: Job Training Partnership Act (JTPA), National Reserve Emergency Dislocation Grants**

**Agency:** Department of Labor (DOL), Employment and Training Administration (ETA).

**Activating Mechanism:** Presidential declaration of a major disaster or emergency under the Stafford Act.

**Objectives:** To finance the creation of temporary jobs for workers dislocated by disasters to clean up and recover from the disaster; and to provide employment assistance to dislocated workers.

**Assistance Provided: Individual.** Temporary jobs and/or employment assistance. Workers employed in disaster recovery are enabled to resume their regular employment, or, if they are permanently dislocated by the disaster and unable to find employment, offered retraining and job-search assistance. *State.* Grants.

**Cost-Sharing Requirements:** None.

**Eligibility:** *Individual.* Individual dislocated by a disaster. *State.* After a disaster, a State may apply to DOL for grant funds.

**Application:** *Individual.* Apply at local operations site, usually set up by the State department of labor. *State.* See "Contact" information below.

**Contact:** Program Manager, Office of Worker Retraining and Adjustment Programs, ETA, DOL, 200 Constitution Avenue, N.W., Washington, DC 20210. Telephone: (202) 219-5339, ext. 112.

**CFDA Number:** 17.250.

N/B

## **Financial Institutions, Regulatory Relief for Federally Insured**

**Agency:** Federal Deposit Insurance Corporation (FDIC), Board of Governors of the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Office of the Comptroller of the Currency (OCC), and Office of Thrift Supervision (OTS).

**Activating Mechanism:** Presidential declaration of a major disaster or emergency under the Stafford Act, or other disaster that affects the ability of a federally insured financial institution to provide normal services.

**Objectives:** To provide regulatory assistance to insured institutions, including bank/thrift holding companies and their subsidiaries, to meet the needs of their customers in facilitating recovery following major disasters.

**Assistance Provided:** Specialized services. Supervisory agencies are able to grant certain administrative regulatory relief to insured institutions. In general, the agencies provide the following types of regulatory relief:

*Lending.* The agencies encourage lenders to work constructively with borrowers in communities affected by major disasters by making prudent efforts to adjust or alter terms on existing loans. The agencies in supervising institutions impacted by disasters will take into consideration the unusual circumstances victims face.

*Reporting.* Insured institutions affected by major disasters may be given an extension of time for filing required quarterly financial reports or other reports. Causes beyond the control of reporting institutions are considered in determining the length of acceptable filing delays.

*Publishing.* Disasters may affect compliance with publishing and other public notification requirements for branch closing, relocations, and temporary facilities under various laws and regulations. Insured institutions that have difficulties in complying with any publishing or other requirements may be granted temporary, appropriate relief.

*Appraisals.* The agencies have authority to grant waivers of appraisal regulations for real estate-related transactions affected by disasters.

*Consumer Laws.* Federal regulations provide customers with certain options when “bona fide personal financial emergencies” exist.

**Eligibility:** Federally insured financial institutions.

**Application:** No formal application needed. Insured institutions obtain guidance from the regional or district office of the appropriate supervisory agency.

**Contact:** For FDIC, FRS, OCC, and OTS, contact regional office. For NCUA, contact Office of Examination and Insurance, 1775 Duke Street, Alexandria, VA 22314-3428. Telephone: (703) 5 18-6360. NCUA Office of Public and Congressional Affairs: (703) 5 18-6330.

**CFDA Number:** None.



## Fire Suppression Assistance Program

**Agency:** Federal Emergency Management Agency (FEMA).

**Activating Mechanism:** Funds are allocated from the President's Disaster Relief Fund for use in a designated emergency or major disaster area.

**Objectives:** To provide real-time assistance for the suppression of any fire on public (non-Federal) or privately owned forest or grassland that threatens to become a major disaster.

**Assistance Provided:** Project grants. The fire suppression grant process is the same as FEMA's Public Assistance Program (*see separate entry*), except the FEMA regional director approves only a single grant to the State. As a condition of the grant, the State is encouraged to take measures to mitigate natural hazards, including consideration of nonstructural alternatives.

**Cost-Sharing Requirements:** Fire Suppression Assistance funds may be made available to States on a 70/30 percent Federal/State cost-sharing basis for fires that threaten to become major disasters. The State must first meet annual floor cost (five percent of average fiscal year costs) on a single declared fire. After the State's out-of-pocket expenses exceed twice the average fiscal year costs, funds are made available for 100 percent of all costs for each declared fire.

**Eligibility:** Only States are eligible for fire suppression grants.

**Application:** The State Governor (or his/her authorized representative) requests a fire suppression declaration through the FEMA regional director. This request must be submitted at the time life and/or improved property are threatened, and the fire constitutes a threat of a major disaster, based on a technical assessment from the U.S. Forest Service or the Bureau of Land Management .

**Contact:** *Headquarters Office:* Infrastructure Support Division, Response and Recovery Directorate, FEMA, 500 C Street, S.W., Washington, DC 20472. Telephone: (202) 646-4240. (FTS not available.) Local: Contact FEMA regional office.

**CFDA Number:** 83.5 16.

S/L

## Flood and Post-Flood Response, Emergency Operations

**Agency:** Department of Defense (DoD), Department of the Army, U.S. Army Corps of Engineers (USACE), Office of the Chief of Engineers.

**Activating Mechanism:** Requires specific request by a State Governor.

**Objectives:** To provide emergency response to floods and assistance in the post-flood period.

**Assistance Provided:** Specialized services. The program supplements State and local efforts and capabilities in floods or coastal storms. Contingency emergency funds are used as necessary for emergency operations in flood fighting and rescue, protection of federally constructed shore or hurricane projects, and post-flood response assistance.

**Cost-Sharing Requirements:** None.

**Eligibility:** States or local public agencies for flood response, and States for post-flood response. Local cooperation is required to provide necessary lands, easements, and rights-of-way; indemnify the Federal Government from damages due to authorized work; and satisfactorily maintain permanent works.

**Application:** Application may be made by oral or written request by responsible State or local authorities, followed by a written request from the Governor. Post-flood response will be provided upon written request by the Governor.

**Contact: Headquarters Office:** Commander, USACE, Attn: CECW-OE, DOD, Washington, DC 20314-1000. Telephone: (202) 761-0251. (FTS not available.) *Local:* Contact the local office of the USACE Division or District Engineer.

**CFDA Number:** 12.103.

S/L/N/I

## **Flood Control Works or Federally Authorized Coastal Protection Works, Emergency Rehabilitation of**

**Agency:** Department of Defense (DoD), Department of the Army, U.S. Army Corps of Engineers (USACE), Office of the Chief of Engineers.

**Activating Mechanism:** Acceptance by the District Engineer.

**Objectives:** To assist in the repair and restoration of public works damaged by flood, extraordinary wind, wave, or water action.

**Assistance Provided:** Specialized services.

**Cost-Sharing Requirements:** For non-Federal flood control projects: (1) maintain an acceptable maintenance rating; (2) provide 20 percent cost-share of construction costs (may be in-kind

services); and (3) obtain sponsorship by a public entity. Local interests are normally required to (a) provide to the U.S. all lands, easements, and rights-of-way necessary for the authorized work; (b) indemnify the U.S. Government from damages due to the authorized work; and (c) maintain and satisfactorily operate the protective works after completion of repairs. Regular maintenance work and elective major modifications, if included, will be at local cost.

Eligibility: Owners of damaged flood-protective works, or public entities responsible for maintenance, repair, and operation. Applicant must meet current guidelines, including (1) engineering and maintenance criteria (inspection is required); (2) cost-sharing (80 percent Federal and 20 percent non-Federal); and (3) public sponsorship of non-Federal (items a through c above) flood control projects.

Application: Written application is made by letter or by forms used by the local District Engineer of the USACE. Deadline is 30 days after a flood or unusual coastal storm.

Contact: Headquarters Office: Commander, USACE, Attn: CECW-OE, DOD, Washington, DC 203 14. Telephone: (202) 76 1-025 1. (FTS not available.) *Local:* Contact local office of the USACE Division or District Engineer.

CFDA Number: 12.102.

L/N, via S

## **Hazard Mitigation Grant Program (HMGP)**

Agency: Federal Emergency Management Agency (FEMA).

Activating Mechanism: Presidential declaration of a major disaster or emergency under the Stafford Act, designated for hazard mitigation assistance.

Objectives: To prevent future losses of lives and property due to disasters; to implement State or local hazard mitigation plans; to enable mitigation measures to be implemented during immediate recovery from a disaster; and to provide funding for previously identified mitigation measures to benefit the disaster area.

Assistance Provided: Project grants. Program is administered by States.

Cost-Sharing Requirements: Federal, 75 percent; State, 25 percent cash, in-kind, or combination cash and in-kind non-Federal contributions.

Eligibility: State and local governments; certain private and nonprofit organizations or institutions; Indian tribes or authorized tribal organizations; and Alaska native villages or organizations.

Application: Eligible applicants apply for the program through the State, as the State administers the program. Applicants are encouraged to contact the State hazard mitigation officer for details. Each State has a hazard-mitigation administrative plan that explains procedures for administering the HMGP. The State must request that the HMGP be available when it requests a declaration of disaster.

Contact: Director, Program Implementation Division, Mitigation Directorate, FEMA, 500 C Street, S.W., Washington, DC 20472. Telephone: (202) 646-4621.

CFDA Number: 83.516.

S/L/N

## **Historic Properties, Repair and Restoration of Disaster-Damaged**

Agency: Federal Emergency Management Agency (FEMA).

Activating Mechanism: Presidential declaration of a major disaster or emergency under the Stafford Act, designated for public assistance.

Objectives: To evaluate the effects of repairs to, restoration of, or mitigating hazards to disaster-damaged historic structures working in concert with the requirements of the Stafford Act. The National Historic Preservation Act of 1966 requires that Federal agencies take into account the impact of their actions on properties listed or eligible for listing on the National Register of Historic Places. FEMA works with the Advisory Council on Historic Preservation, the State historic preservation officer, and the State emergency management agency to develop evaluation agreements.

Assistance Provided: Project grants.

Cost-Sharing Requirements: Federal, not less than 75 percent; State and local governments, the remainder. Other matching requirements may be stipulated in the declaration documents.

Eligibility: State and local governments, and any political subdivision of a State; Indian tribes; and Alaskan villages. Also eligible are private nonprofit organizations that operate educational, utility, emergency, or medical facilities, or provide custodial care or other essential services of a governmental nature to the general public. As a condition of grants under the Stafford Act, applicants are encouraged to mitigate natural hazards.

Application: Refer to FEMA's Public Assistance Program and Hazard Mitigation Grant Program application guidelines (see *separate entries*).

**Contact:** Infrastructure Support Division, FEMA Response and Recovery Directorate. Telephone: (202) 646-4240. FEMA Mitigation Directorate. Telephone: (202) 646-4621. Federal Preservation Officer. Telephone: (202) 646-3807. FEMA, 500 C Street, S.W., Washington, DC 20472.

**CFDA Number:** None.

I, via S/L

## HOME Investment Partnerships Program

**Agency:** Department of Housing and Urban Development (HUD), Community Planning and Development (CPD).

**Activating Mechanism:** Presidential declaration of a major disaster or emergency under the Stafford Act.

**Objectives:** To provide permanent housing for low-income homeowners or renters in large cities and urban counties.

**Assistance Provided:** Formula grants to participating jurisdictions and States. Funds can be used for acquisition, new construction, rehabilitation, and tenant-based rental assistance. Use of funds for disaster recovery activities should not duplicate activities reimbursable by the Federal Emergency Management Agency or available through the Small Business Administration disaster loan programs. HUD will suspend a number of statutory and regulatory requirements to facilitate the use of funds. The suspended provisions apply to current fiscal year funds and any prior year unexpended funds.

**Cost-Sharing Requirements:** Matching requirements for the local jurisdiction and for the State (within the disaster area) may be reduced by 100 percent for the current and following fiscal year.

**Eligibility:** Communities and States participating in the HOME Program. Grantees in designated major disaster areas may receive statutory and regulatory waivers of program requirements regarding the use of regular HOME funds which recipients designate to address the damage. Requirements pertaining to nondiscrimination, fair housing, labor standards, environmental standards, and low-income housing affordability may not be waived, however.

**Application:** HUD will review and respond quickly to questions about program requirements and requests for waivers. Address questions and requests to the applicable HUD field office.

**Contact:** *Headquarters Office:* Director, Office of Affordable Housing Programs, CPD, HUD, 451 7th Street, S.W., Washington, DC 20410-7000. Telephone: (202) 708-2685. *Local:* Contact HUD field or regional office.

**CFDA Number:** 14.239.

# Housing Program, Disaster

**Agency:** Federal Emergency Management Agency (FEMA).

**Activating Mechanism:** Presidential declaration of a major disaster or emergency under the Stafford Act, designated for individual assistance.

**Objectives:** To provide assistance to enable households to address disaster-related housing needs.

**Assistance Provided:** Direct-payment grants. Program assistance may include (1) *Transient Accommodations Reimbursement*, for short-term lodging; (2) *Home Repair Assistance*, to restore the home to a liveable condition; (3) *Rental Assistance*, to rent a place for the pre-disaster household to live; or (4) *Mortgage and Rental Assistance*. (Note: If FEMA determines that there are insufficient available rental units to meet demand or that the household needs to remain near the damaged home, FEMA may provide a mobile home or travel trailer in place of Rental Assistance.)

**Cost-Sharing Requirements:** Not applicable.

**Eligibility:** All applicants must sign a declaration stating that they are lawfully present in the U.S. and its Territories to be considered for disaster housing assistance. Further conditions of eligibility: (1) *Transient Accommodations Reimbursement:* Applicant's home must be in the declared disaster area, and the applicant must provide paid receipts for short-term lodging. (2) *Home Repair Assistance:* Applicant must provide proof of ownership and occupancy at time of disaster, damage to home must be disaster-related, and total estimated repair costs must not exceed FEMA's maximum allowable grant for home repairs. (3) *Rental Assistance:* Applicant must provide proof of occupancy at the time of disaster, and displacement must have been caused by the disaster. (4) *Mortgage and Rental Assistance:* Applicant must continue occupancy of the pre-disaster home, document disaster-related financial hardship (lost employment or business income) that can be confirmed by FEMA, and be in receipt of formal written notice that eviction or foreclosure proceedings have been initiated. In general, only one form of assistance may be provided per household. FEMA will determine which form of assistance is most appropriate.

**Application:** Apply through FEMA's teleregistration number-(800) 462-9029-or at a recovery service center-within 60 days after the declaration. (This application period may be extended by FEMA.) Applicant inquiries may be made through the FEMA Disaster Helpline, (800) 561-5874; TDD: (800) 462-7585. Appeals of eligibility determinations must be submitted in writing to FEMA within 60 days of receiving notification of the decision.

Contact: *Headquarters Office* Human Services Division, Response and Recovery Directorate, FEMA, 500 C Street, S.W., Washington, DC 20472. Telephone: (202) 646-3642. *Local:* Contact FEMA Human Services Division in the applicable region.

CFDA Number: 83.516.

I, via S

## **Individual and Family Grant (IFG) Program**

Agency: Federal Emergency Management Agency (FEMA).

Activating Mechanism: Presidential declaration of a major disaster under the Stafford Act, designated for individual assistance. Requires specific request by State Governor.

Objectives: To provide funds for the serious needs and necessary expenses of disaster victims that cannot be met through other forms of disaster assistance or through other means, such as insurance.

Assistance Provided: Grants to individuals, administered by the State. At the beginning of each fiscal year the IFG award limit is adjusted to reflect changes in the Consumer Price Index for all Urban Consumers. For FY 96, each eligible individual or family can receive up to \$12,900.

Cost-Sharing Requirements: Federal, 75 percent; State, 25 percent.

Eligibility: *Individual.* Must have serious needs and necessary expenses as a result of a disaster not met by insurance, voluntary agency assistance, or disaster loans from the Small Business Administration. Eligible costs include housing, personal property, medical/dental expenses, funerals, and transportation. Ineligible costs include improvements or additions to real, personal, or recreational property; cosmetic repair; business expenses; and debts incurred before the disaster. *State.* Must have a FEMA-approved State Administrative Plan and provide 25 percent of the program cost for grants.

Application: *Individual.* Apply through FEMA's teleregistration number, (800) 462-9029, within 60 days after the declaration (time may be extended by FEMA). *State.* Program is initiated by including the request for IFG in the request for a declaration, or separately thereafter within seven days of the declaration.

Contact: *Headquarters Office:* Human Services Division, Response and Recovery Directorate, FEMA, 500 C Street, S.W., Washington, DC 20472. Telephone: (202) 646-4262. *Local:* Contact FEMA Human Services Division in the applicable region.

CFDA Number: 83.516.

## Legal Services

Agency: Federal Emergency Management Agency (FEMA).

Activating Mechanism: Presidential declaration of a major disaster under the Stafford Act, designated for individual assistance.

Objectives: To provide free legal advice for victims of a presidentially declared disaster through a Memorandum of Understanding between FEMA and the Young Lawyers' Division of the American Bar Association.

Assistance Provided: Free legal advice and referrals; assistance with insurance claims; counseling on landlord/tenant problems; assistance with home repair contracts; assistance in consumer protection matters; counseling on mortgage foreclosure problems; replacement of wills and other important legal documents; drafting powers of attorney; estate administration; preparation of guardianships and conservatorships; and referrals to local and State agencies for more help.

Cost-Sharing Requirements: Not applicable.

Eligibility: Disaster victims with insufficient resources to secure adequate legal services.

Application: No formal application needed. A referral is made when a victim expresses interest or need during FEMA teleregistration at (800) 462-9029 or at a recovery service center.

Contact: Headquarters Office: Human Services Division, Response and Recovery Directorate, FEMA, 500 C Street, S.W., Washington, DC 20472. Telephone: (202) 646-4262. *Local:* Contact FEMA Human Services Division in the applicable region.

CFDA Number: 83.516.

I, via S

## Mental Health Disaster Assistance

Agency: Department of Health and Human Services (DHHS), Public Health Service (PHS), Substance Abuse and Mental Health Services Administration (SAMHSA).

Activating Mechanism: Supplemental appropriation by Congress relating to Presidential declaration of a major disaster or emergency under the Stafford Act.



**Objectives:** To provide supplemental emergency mental health and substance abuse counseling and related services not addressed by the Crisis Counseling Assistance and Training Program (see *separate entry*) to individuals affected by major disasters.

**Assistance Provided:** Project grants.

**Cost-Sharing Requirements:** None.

**Eligibility:** Individuals, via State agency in affected State.

**Application:** State submits Form 5 161-1 in response to a Notice of Availability of Funds. SAMHSA will distribute funds to eligible States.

**Contact:** As specified in announcement. *For General Information:* SAMHSA Emergency Coordinator, SAMHSA, PHS, DHHS, Room 12C-06, 5600 Fishers Lane, Rockville, MD 20857. Telephone: (301) 443-4111. (Use same number for FTS.)

**CFDA Number:** 93.982.

I, via S

## **Older Americans, Disaster Assistance for**

**Agency:** Department of Health and Human Services (DHHS), Administration on Aging (AoA).

**Activating Mechanism:** Presidential declaration of a major disaster or emergency under the Stafford Act.

**Objectives:** To provide disaster services to older Americans, including: (1) disaster advocacy and outreach; (2) cleanup/chore services ; (3) legal services; (4) transportation services; (5) handyman services; (6) meals programs; (7) senior abuse services; (8) case management services; (9) senior day care and caregiver respite services; and (10) other services, such as housesitting, determined necessary due to special circumstances.

**Assistance Provided:** Direct payments to State agencies on aging. The Older Americans Act (Title III, Section 3 10) provides for reimbursement (Title IV) of expenditures made by States to meet the social service needs (and related supplies) of older victims.

**Cost-Sharing Requirements:** None.

**Eligibility:** State agency on aging is eligible to receive awards to provide services to individuals aged 60 or older.

**Application:** *Individual.* Contact area or State agency on aging. *State.* State agency on aging should apply for reimbursement through AoA at DHHS regional office. *Local.* Contact area or State agency on aging.

**Contact:** *Headquarters Office:* National Disaster Coordinator, AoA, DHHS, 330 Independence Avenue, S.W., Washington, DC 20201. Telephone: (202) 619-2618. Fax: (202) 260-1012. (FTS not available.) *Local:* Contact AoA disaster officer at DHHS regional office.

**CFDA Number:** None.

N/B

## Physical Disaster Loans (Business)

**Agency:** Small Business Administration (SBA).

**Activating Mechanism:** Declaration of a disaster by the President or SBA.

**Objectives:** To provide loans to businesses affected by declared physical-type disasters for uninsured losses.

**Assistance Provided:** Direct loans. Loans to businesses to repair or replace uninsured disaster damages to property owned by the business, including real estate, machinery and equipment, inventory, and supplies. Businesses of any size are eligible. Also eligible are nonprofit organizations, such as charities, private universities, etc. Loan amounts are limited by law to \$1,500,000. The actual amount of each loan is limited to the verified disaster loss minus any insurance or other recovery assistance. Refinancing of existing mortgages or liens on real estate and machinery and equipment repair/replacement are eligible in some cases up to the amount of the loan for real estate and machinery and equipment repair/replacement. The \$1,500,000 statutory limit for business loans applies to the combination of physical and economic injury, and to all disaster loans to a business and its affiliates arising from any one disaster. If a business is a major source of employment, SBA has authority to waive the \$1,500,000 statutory limit. Loan amounts may be increased by up to 20 percent for devices that mitigate against damage to the real property caused by the same type of disaster.

**Cost-Sharing Requirements:** Not applicable.

**Eligibility:** *Uninsured losses.* Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds that are required to be applied against outstanding mortgages do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility. *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. *Insurance Requirements.* SBA requires borrowers to obtain and maintain appropriate insurance. Borrowers of all secured loans (physical loans over \$10,000)

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.

**Application:** Whenever feasible, interviews are held with affected businesses, and the program is explained. Assistance on filing of application is provided. Application is made on a standard form and filed with the nearest available SBA disaster area office or special disaster office. Eligibility to file terminates 60 days from the date of the disaster declaration, or on the other deadline if extended. *Relocation.* Use of SBA disaster loans for relocating is subject to statutory limitations. Generally, businesses may relocate where they need to do so for reasons beyond their control. If the business is forced by State or local authorities to relocate, the amount of eligibility is the replacement cost of the property that must be abandoned.

**Contact:** *Headquarters Office:* Office of Disaster Assistance, SBA, 409 3rd Street, S.W., Washington, DC 20416. Telephone: (202) 205-6734. (Use same number for FTS.) *Local:* Contact regional SBA Disaster Area Office.

**CFDA Number:** 59.008.

I

## Physical Disaster Loans (Individual)

**Agency:** Small Business Administration (SBA).

**Activating Mechanism:** Declaration of a disaster by the President or SBA.

**Objectives:** To provide loans to the victims of declared physical-type disasters for uninsured losses.

**Assistance Provided:** Direct loans. Loans to homeowners or renters to repair or replace uninsured disaster damages to real estate or personal property owned by the victim. Renters are eligible for their uninsured personal property losses. Loan amounts are limited by regulations 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 minus any insurance or other recovery assistance. 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 percent for devices that mitigate against damage to the real property caused by the same type of disaster.

**Cost-Sharing Requirements:** Not applicable.

**Eligibility:** *Uninsured losses.* Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds that are required to be applied against outstanding mortgages 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 are not eligible unless used for business purposes. Property such as antiques and collections are eligible only to the extent of functional use. 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. *Insurance Requirements.* SBA requires borrowers to obtain and maintain appropriate insurance. Borrowers of all secured loans (physical loans over \$10,000) 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.

**Application:** Whenever feasible, interviews are held with disaster victims and the program is explained. Assistance on filing of application is provided. Application is made on a standard form and filed in a single copy with the nearest available SBA disaster area office or special disaster office. Only one copy is required. Eligibility to file terminates 60 days from the date of the disaster declaration, or on the other deadline if extended. *Relocation.* Use of SBA disaster loans for relocating is subject to statutory limitations. In general, 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.

**Contact:** *Headquarters Office:* Office of Disaster Assistance, SBA, 409 3rd Street, S.W., Washington, DC 20416. Telephone: (202) 205-6734. (Use same number for FTS.) *Local:* Contact regional SBA Disaster Area Office.

**CFDA Number:** 59.008.

L/N, via S

## Public Assistance Program

**Agency:** Federal Emergency Management Agency (FEMA).

**Activating Mechanism:** Presidential declaration of a major disaster or emergency under the Stafford Act, designated for public assistance.

**Objectives:** To provide supplemental assistance to States, local governments, and certain private nonprofit organizations to alleviate suffering and hardship resulting from major disasters or emergencies declared by the President.

**Assistance Provided:** Project grants. Grant funds can be used to clear debris; apply emergency protective measures to preserve life and property in response to the declared event; and repair or replace damaged structures, such as buildings, utilities, roads and bridges, water-control facilities, and recreational facilities. For insurable structures (primarily buildings) located in identified

special flood-hazard areas, assistance from FEMA is reduced by the amount of insurance that could have been obtained under a standard National Flood Insurance Program policy (see *separate entry*). The FEMA regional director approves grants, based on applications from eligible applicants. States are responsible for distributing funds to subgrantees.

Cost-Sharing Requirements: Federal, not less than 75 percent; State and local governments, the remainder. Other matching requirements may be stipulated in the declaration documents.

Eligibility: State and local governments and any political subdivision of a State, Indian tribes, and Alaskan native villages are eligible. Also eligible are private nonprofit organizations that operate educational, utility, emergency, or medical facilities, provide custodial care or other essential services of governmental nature to the general public. As a condition of grants under the Stafford Act, applicants are encouraged to mitigate natural hazards.

Application: Application for public assistance is made through the Governor's authorized representative to the FEMA regional director in accordance with FEMA Disaster Assistance Regulations, 44 CFR 206, except as provided in Part 206.24(d) for emergency declarations involving primarily Federal responsibility. An applicant should consult the office or official designated as the point of contact in the State for more information. A Notice of Interest is normally submitted by applicant within 30 days of a declaration.

Contact: Infrastructure Support Division, Response and Recovery Directorate, FEMA, 500 C Street, S.W., Washington, DC 20472. Telephone: (202) 646-3026.

CFDA Number: 83.5 16.

I

## **Savings Bonds Replacement or Redemption**

Agency: Department of the Treasury, Bureau of the Public Debt.

Activating Mechanism: Presidential declaration of a major disaster or emergency under the Stafford Act.

Objectives: To assist disaster victims by expediting replacement or redemption of U.S. Savings Bonds.

Assistance Provided: Specialized services. The Bureau of the Public Debt will expedite replacement of U.S. Savings Bonds lost or destroyed as a result of a disaster. It will also waive the normal six-month minimum holding period for Series EE Savings Bonds presented to authorized paying agents for redemption. Most financial institutions serve as paying agents for U.S. Savings Bonds.

**Cost-Sharing Requirements:** Not applicable.

**Eligibility:** U.S. Savings Bonds owners whose bonds are lost or destroyed in a declared disaster.

**Application:** Bond owners should complete Form PD-1048, available at most financial institutions or the Federal Reserve Bank. Provide as much information as possible, e.g., how the bonds were registered; owner's Social Security Number; approximate dates of issue; bond denominations; and serial numbers. The completed form must be certified by a Notary Public or bank official. Send completed form to the Savings Bonds Operations Office.

**Contact:** Savings Bonds Operations Office, Bureau of the Public Debt, 200 Third Street, Parkersburg, WV 26106-1328. Telephone: (304) 480-6112.

**CFDA Number:** None.

B

## Tax Refund, Alcohol and Tobacco

**Agency:** Department of the Treasury, Bureau of Alcohol, Tobacco, and Firearms (ATF).

**Activating Mechanism:** Presidential declaration of a major disaster or emergency under the Stafford Act.

**Objectives:** To provide Federal alcohol and tobacco excise tax refunds to businesses that have lost assets in a disaster.

**Assistance Provided:** Specialized services.

**Cost-Sharing Requirements:** Not applicable.

**Eligibility:** Businesses in a disaster area holding alcoholic beverages or tobacco products for wholesale or retail use that were lost or rendered unmarketable by the disaster, or condemned by an authorized official. Products lost to theft are not eligible for claim relief. The law does not authorize payment to claimants indemnified by insurers or other parties for the tax claimed.

**Application:** A claim may be filed with ATF for an excise tax refund on alcohol or tobacco products destroyed or rendered unfit for sale as a result of a disaster. Use ATF Form 2635. Forms and assistance are available from an ATF district office.

**Contact: Headquarters Office:** Tax Compliance Branch, ATF, Department of the Treasury, Washington, DC 20226-0001. Telephone: (202) 927-8220. **Local:** Contact ATF district office.

**CFDA Number:** None.

## Taxes: Disaster Assistance Program

**Agency:** Department of the Treasury, Internal Revenue Service (IRS).

**Activating Mechanism:** Presidential declaration of a major disaster or emergency under the Stafford Act.

**Objectives:** To provide free income tax information and assistance to taxpayers whose property has been damaged or lost in a federally declared disaster area. The assistance is the option to file an amended return for the prior year to obtain a refund of taxes already paid rather than wait to claim the disaster loss on the subsequent year's return.

**Assistance Provided:** Advisory and counseling services. IRS employees are present at most Federal recovery service centers to provide free tax information. Taxpayers are given information about casualty loss deductions and assisted in determining whether a claim for refund of taxes already paid can be filed. IRS employees provide information to help taxpayers reconstruct destroyed financial records. Copies or transcripts of previously filed tax returns will be provided free of charge to taxpayers located in the federally declared disaster area.

**Cost-Sharing Requirements:** Not applicable.

**Eligibility:** Individuals who have incurred damage to or loss of property as a result of a federally declared disaster.

**Application:** See "Contact" information below.

**Contact: Headquarters Office:** Assistant Commissioner, Taxpayer Service Division, IRS, 1111 Constitution Avenue, N.W., T:T:C:C, Washington, DC 20224. Telephone: (202) 283-0600.

**Local:** Contact the applicable Federal recovery service center, any IRS office, or call (800) 829-1040. Hearing-impaired number: (800) 829-4059.

**CFDA Number:** None.

F/S

## Transportation: Emergency Relief Program

**Agency:** Department of Transportation (DOT), Federal Highway Administration (FHWA).

**Activating Mechanism:** Serious Federal-aid road or Federal road damage caused by a natural disaster that occurred over a wide area, or by catastrophic failure.

**Objectives:** To provide aid for the repair of Federal-aid roads.

**Assistance Provided:** Formula grants; project grants.

**Cost-Sharing Requirements:** Federal share is 100 percent for eligible emergency repairs done within 180 days of the disaster; otherwise, the Federal share is based on the Federal-aid highway on which eligible damage occurred.

**Eligibility:** State highway/transportation agency or Federal agency.

**Application:** Application is submitted by the State department of transportation for damages to Federal-aid highway routes, and by the applicable Federal agency for damages to roads on Federal lands. Applications are submitted to FHWA, normally with a damage inspection report within six weeks following the applicant's initial notification of its intent to apply for emergency relief funds.

**Contact:** *Headquarters Office:* Director, Office of Engineering, FHWA, DOT, 400 7th Street, S.W., Washington, DC 20590. Telephone: (202) 366-0450. (Use same number for FTS.)

**Local:** Contact local or regional office.

**CFDA Number:** 20.205.

I, via S

## Unemployment Assistance, Disaster (DUA)

**Agency:** Department of Labor (DOL) and Federal Emergency Management Agency (FEMA). DOL administers Section 410 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act. DOL works with personnel of the State employment security agency in an affected State to administer the DUA program.

**Activating Mechanism:** Presidential declaration of a major disaster under the Stafford Act, designated for individual assistance. (Note: Presidential declaration may be limited to DUA only.)

**Objectives:** To provide financial assistance to individuals who are not eligible for regular Unemployment Insurance (UI) benefits but who are left jobless in the wake of a major disaster.

**Assistance Provided:** Direct payments of DUA benefits and reemployment assistance services.

**Cost-Sharing Requirements:** Not applicable.

**Eligibility:** Individuals who are not eligible for regular UI benefits but are left jobless after a major disaster. Individuals usually are (1) workers (e.g., migrant or seasonal) whose income depends on an employer whose business has been interrupted or who has incurred business losses



as a direct result of a major disaster; (2) self-employed persons whose income has been substantially affected as a direct result of a major disaster; and (3) employees who are covered by UI but are determined by the State employment security agency to be ineligible (e.g., not fulfilling time-at-work requirements, or lacking transportation or access to work).

**Application:** Initial applications for DUA are filed within 30 days after the date of the announcement by the State employment security agency regarding availability of DUA unless the applicant has good cause to file after the 30-day deadline. No application will be considered if filed after the 26th week following the declaration date. For purposes of DUA, certain South Pacific Island jurisdictions are considered States.

**Contact: Headquarters Office:** Federal Programs, Unemployment Insurance Service, DOL, 200 Constitution Avenue, N.W., Washington, DC 20210. Telephone: (202) 219-5312. Human Services Division, Response and Recovery Directorate, FEMA, 500 C Street, S.W., Washington, DC 20472. Telephone: (202) 646-4262. *Local:* Contact DOL's Employment and Training Administration or FEMA's Human Services Division in the applicable region.

**CFDA Number:** None.

S/L/N

## Water Assistance Grants, Emergency Community (ECWAG)

**Agency:** Department of Agriculture (USDA), Rural Utilities Service (RUS).

**Activating Mechanism:** Presidential declaration of a major disaster or emergency under the Stafford Act.

**Objectives:** To help rural residents obtain adequate quantities of water that meet the standards of the Safe Drinking Water Act.

**Assistance Provided:** Project grants.

**Cost-Sharing Requirements:** None.

**Eligibility:** Public bodies in rural areas and towns with a population of 15,000 or less, private nonprofit corporations, political subdivisions of a State, and Indian tribes in areas identified in a Presidential disaster declaration. The decision of the USDA's Rural Economic and Community Development (RECD) State office is based on applications received. Projects compete nationally for available funds under the provisions of the ECWAG Program.

Application: An applicant should consult the official designated as the point of contact in the State for information on application requirements. Standard application forms furnished by the USDA must be submitted to the appropriate RECD district office. Applications are reviewed and scored for priority by RUS after November 1 of each year. Reviews continue as long as funds are available. (Note: No funds appropriated in FY 96.)

Contact: *Headquarters Office:* Assistant Administrator, Water and Waste, RUS, USDA, Washington, DC 20250-3200. Telephone: (202) 690-2670. (Use same number for FTS.)  
*Local:* Contact the RECD county, district, or State office.

CFDA Number: 10.763.

S/L

## **Watercourse Navigation: Protection, Clearing, and Straightening Channels**

Agency: Department of Defense (DoD), Department of the Army, U.S. Army Corps of Engineers (USACE), Office of the Chief of Engineers.

Activating Mechanism: Decision of the Chief of Engineers.

Objectives: To restore channels for purposes of navigation or flood control.

Assistance Provided: Specialized services. Work is undertaken as an emergency measure to clear or remove unreasonable obstructions to navigation in rivers, harbors, and other waterways or tributaries.

Cost-Sharing Requirements: Not applicable.

Eligibility: States, counties/parishes, or responsible local agencies established under State law with full authority and ability to assume necessary legal and financial responsibilities.

Application: State or local government officials should consult the nearest District Engineer, then send a letter that indicates intent to meet all requirements for local participation.

Contact: *Headquarters Office:* Commander, USACE, Attn: CECW-OD, DOD, Washington, DC 20314-1000. Telephone: (202) 761-8835. (FTS not available.) *Local:* Contact District Engineer.

CFDA Number: 12.109.

## Watershed Protection, Emergency (EWP)

**Agency:** Department of Agriculture (USDA), Natural Resources Conservation Service (NRCS).

**Activating Mechanism:** An emergency is considered to exist when a watershed is suddenly impaired by floods, fire, drought, or other natural causes that result in the endangerment of life and property from flood, erosion, or sediment discharge.

**Objectives:** To provide emergency technical and financial assistance to install or repair structures that reduce runoff and prevent soil erosion to safeguard life and property.

**Assistance Provided:** Direct payments; technical assistance.

**Cost-Sharing Requirements:** Federal funds may cover 75 percent of construction costs of eligible emergency measures.

**Eligibility:** Public or private landowners, land managers, land users, or others who have a legal interest in or responsibility for the values threatened by a watershed emergency are eligible to receive assistance. The EWP applies to small-scale, localized disasters as well as those of larger magnitude. The affected area need not be within an area defined in a disaster declaration to be eligible for technical and financial assistance. Eligible applicants must lack funds and other resources to relieve the effects of damage. Applicants must be represented by a "project sponsor" (a local or State government subdivision that can meet the requirements of sponsorship).

**Application:** The local NRCS office can provide a sample application. During or immediately after a natural disaster, the project sponsor contacts the local NRCS district conservationist (NRCSDC) or his/her representative to determine if the repairs/actions needed are eligible under EWP guidelines. If repairs are eligible, the NRCSDC works with the area office and the NRCS State conservationist (NRCSSC) to determine whether funds are available to provide the needed assistance and to quantify the type and cost of repairs. The sponsor files an application for assistance with the NRCSSC.

**Contact: Headquarters Office** Deputy Chief for Natural Resource Programs, NRCS, USDA, P.O. Box 2890, Washington, DC 20013. Telephone: (202) 720-3527. (Use same number for FTS.) *Local:* Contact NRCS State office.

**CFDA Number:** None.