

FEMA

The Federal Emergency Management Agency (FEMA) is the central point of contact within the Federal Government for a wide range of emergency response activities including planning, mitigation, response and recovery.

If you sustained losses or damage when Norfolk is declared a federal disaster area, you may be eligible for aid. Please have your social security number, address of damaged property, directions to the property and telephone numbers where you can be reached during the day. Help may include temporary housing or repairs, low-interest loans and grants.

Victims must register with FEMA prior to seeking other assistance. For more information visit their web site at www.fema.gov or call 1-800-462-9029, TTD 1-800-462-7585.

FEMA Housing Assistance

Eligibility:

- a. The home must be the applicant's primary residence;
- b. The home must have been destroyed, become inhabitable, or be inaccessible as a result of the disaster.

Minimum home repairs grants are available to homeowners who do not have insurance or cannot qualify for an SBA loan but otherwise could quickly return to their homes by making repairs. These grants cannot exceed \$5,100. FEMA requires homeowners to maintain repair receipts for three years.

A maximum of \$10,200 may be awarded to homeowners who do not have insurance or cannot qualify for an SBA loan to apply toward replacement of a primary residence destroyed in the declared disaster event.

FEMA Application Resources

800-621-3362

800-462-7585 (TTY)

www.disasterassistance.gov

www.FEMA.gov

U.S. Small Business Administration

The SBA makes disaster loans to homeowners, renters, non-farm businesses of all sizes, and non-profit organizations. Types of disaster loans include Home, Business, Physical and Economic Injury. For more information visit their web site at www.sbaonline.sba.gov or call 1-804-771-2742.

American Red Cross

[Safe and Well](#) - The Red Cross helps families rebuild lives by providing assistance, including food, new clothing, temporary housing, medicines, occupational supplies and basic household items. All services are free of charge. For more information visit their web site at www.redcross.org or call Disaster

Services at 446-7762

Disaster Distress Hotline

800-985-5990 and SMS (Text 'TalkWithUs' or 'Hablanos' to 66746)

Nation's first hotline dedicated to providing disaster crisis counseling. The toll-free Helpline operates 24 hours a day, seven days a week. This free, confidential and multilingual, crisis support service is available via telephone and SMS to U.S. residents who are experiencing psychological stress as a result of a natural or man-made disaster. Callers are connected to trained and caring professionals from the closest crisis counseling center in the network. The helpline staff provides confidential counseling, referrals and other needed support services.

Disaster Unemployment Assistance (DUA)

The Stafford Act provides the potential for supplementary funds for individuals whose unemployment is a direct result of the disaster. Eligibility criteria are broader than for regular unemployment assistance. The Virginia Emergency Commission (VEC) requests activation of the program and administers the funds.

Disaster Food Stamps

In some disasters, VDSS may issue food stamps to eligible disaster victims. Eligibility criteria are broader than for the regular food stamp program.

Disaster Legal Services

The services of attorneys to provide legal advice to disaster victims is made available through a Memorandum of Agreement between FEMA and the American Bar Association. In Virginia, the services are provided by members of the Young Lawyers Section.

Small Business Administration Assistance - 800-659-2955

Whether you rent or own your home, own your own business, or own a small agricultural cooperative located in a declared disaster area, and are the victim of a disaster, you may be eligible for financial assistance from the U.S. Small Business Administration (SBA).

www.atdisastercustomerservice@sba.gov

Home Disaster Loans

Loans to homeowners or renters to repair or replace disaster damaged real estate or personal property owned by the victim. Renters are eligible for their personal property losses including automobiles.

HUD National Disaster Servicing Center

888-297-8685 / 800-877-8339 (TTY)

HUD Program Office Assistance

HUD has established two toll-free National Service Center hotlines to assist disaster victims. The first, 888-297-8685, is to assist any displaced individual. The second, 800-955-2232, provides specialized help

to Section 8 voucher holders and Public Housing residents.

Immediate Foreclosure Relief

HUD may grant a 90-day moratorium on foreclosures and forbearance on foreclosures for Federal Housing Administration-insured home mortgages.

Mortgage Insurance for Disaster Victims

HUD has a special mortgage insurance program under Section 203(h) of the National Housing Act to assist victims in Presidentially-declared disaster areas. Under this program, individuals and families whose residences were destroyed or damaged to such an extent that reconstruction or replacement is necessary are eligible for 100 percent financing.

DOE Disaster Recovery and Building Reconstruction

The U.S. Department of Energy (DOE) is working to encourage cost-effective, durable, and energy-efficient building reconstruction in areas struck by natural disasters. The Building Technologies Program offers information and resources for state and local officials, builders, and consumers, as well as training opportunities on building technologies and designs that can make a long-term difference in areas vulnerable to natural disasters. When applied, these technologies can result in safer, healthier, more economically viable communities that are less susceptible to disaster.

http://www1.eere.energy.gov/buildings/disaster_recovery/

Internal Revenue Service (IRS)

The IRS helps victims identify ways in which the disaster affects their federal income tax. Casualty loss credits, early tax refunds and information on lost documentation are some services available to disaster victims preparing for a disaster (Taxpayers and Businesses)

Business Recovery Programs

Small Business Administration Assistance - 800-659-2955

www.atdisastercustomerservice@sba.gov

Business Physical Damage Loans

Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc. are also eligible.

Economic Injury Disaster Loans

Working capital loans to help small businesses, small agricultural cooperatives, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.