

HOW DO I APPLY FOR DISASTER ASSISTANCE?



Apply at www.DisasterAssistance.gov



Call 1-800-621-FEMA (3362)



Help is available in most languages



The TTY number is 1-800-462-7585

When you apply we will ask for the following information:

- The address of your damaged home or apartment
- Names of people living in your household
- A description of your disaster damages
- Insurance information
- Your Social Security Number
- A telephone number where we can reach you or leave a message
- An address where you can get mail
- If you want your disaster assistance funds sent directly to your bank, provide the FEMA agent:
 - your bank account type
 - account number
 - routing number

When you apply, you will be given a FEMA application number. Write down your application number and save it for future reference. You will need the application number whenever you contact FEMA.

Insurance is essential in any recovery process. If you've been affected by the disaster, make sure you call your insurance company and file a claim. Only damages that are not covered by insurance can qualify for FEMA disaster assistance. By law we can not duplicate benefits.

If you move after applying for assistance, be sure to let FEMA know your new address and telephone number(s). This will ensure that all disaster awards get to you without delay.

IMPORTANT:

Disaster recovery assistance is available without regard to race, color, gender, religion, national origin, age, disability, English proficiency or economic status.



As part of the U.S. Department of Homeland Security, the Federal Emergency Management Agency (FEMA) is the organization that acts as coordinator of disaster recovery efforts. FEMA partners with local, state and other federal agencies to help those who are affected by federally declared disasters and who qualify for temporary financial and/or direct assistance. FEMA's Individual & Households Program is one of many elements that may be available for recovery support.



FEMA

www.fema.gov

1-800-621-3362 or hearing-impaired 1-800-462-7585



Prepared. Responsive. Committed.

I NEED ASSISTANCE. CAN FEMA HELP?



"FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards."

What kind of disaster assistance can FEMA provide?

It depends on the type of your disaster damages.

If your home is damaged and you cannot live there safely, you may be eligible for temporary housing assistance.

If you're a homeowner, you could also be eligible for money to help with the cost of repairing damages not covered by insurance.

Owners and renters could be eligible for money to help replace furniture, clothes or other damaged personal items.

If you have other serious disaster-related needs, you could be eligible for money to help with expenses such as medical, dental and transportation costs.

FEMA can also help you contact other disaster recovery agencies that may be able to help you on the road to recovery. For example, you may be able to qualify for a low interest disaster loan through the Small Business Administration (SBA). The SBA will require a separate loan application.

What do I need to do?

If you have insurance, please call your insurance company before calling FEMA. Only damages that are NOT covered by insurance can qualify for FEMA disaster assistance. By law we can not duplicate benefits.

Apply for assistance with FEMA. Apply online at www.DisasterAssistance.gov or call 1-800-621-FEMA (3362) or TTY 1-800-462-7585 to apply by telephone.

What happens after I apply?

We will mail you a copy of your application and a copy of Help After a Disaster: Applicant's Guide to the Individuals and Households Program. After that, a FEMA inspector will contact you for an appointment to survey your damaged property if necessary.

How can I check the status of my application?

Go to www.DisasterAssistance.gov or call the FEMA Helpline at 1-800-621-3362 or TTY 1-800-462-7585.

It's important to remember that FEMA programs offer temporary assistance and are not designed to return individuals to pre-disaster status.



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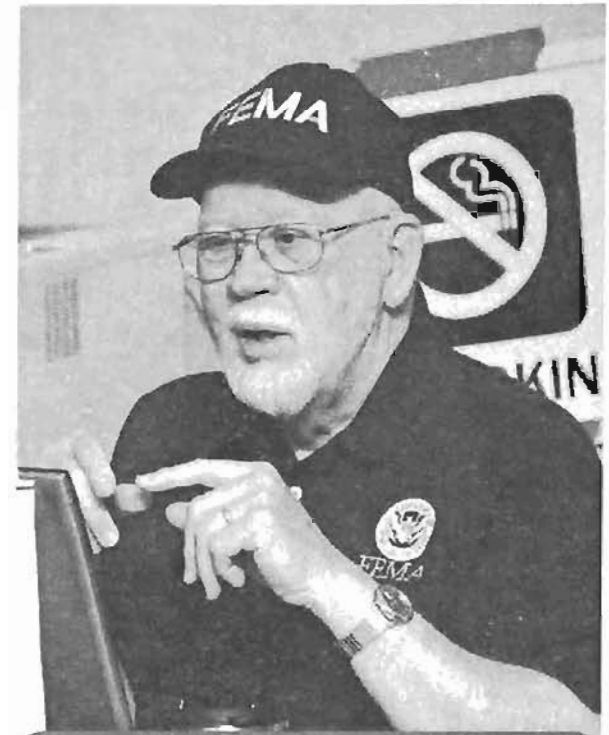
IEMA
Illinois Emergency Management Agency

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NEED INFORMATION ABOUT ASSISTANCE? VISIT A RECOVERY CENTER

TIME: 9 a.m. to 7 p.m. (CDT) seven days a week, until further notice

LOCATION: Austin Area Disaster Recovery Center
(Former Old Navy building)
Washington Square
4905 W. North Ave.
Chicago, IL 60639



“FEMA’s mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.”

Should I go to a Disaster Recovery Center?

If you have questions that you’d like to ask in person, you can visit a Disaster Recovery Center (DRC).

What can I do at a DRC?

- You can ask questions and get information from FEMA and other federal, state and volunteer agencies.
- You can check on the status of your FEMA application.

- You can talk with someone about a letter you received from FEMA.

To find the nearest DRC location, you can check online at <https://asd.fema.gov/inter/locator/drcLocator.jsp> or call the FEMA Helpline at 1 800-621-FEMA (3362), TTY 1 800-462-7585.

IMPORTANT: No cash, checks or vouchers are distributed at the centers.



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FEMA
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WHAT TYPES OF ASSISTANCE ARE PROVIDED?

Temporary Housing

Money for individuals to rent a different place to live or a temporary housing unit, when rental properties are not available.

Repair

Money for homeowners to repair damage from the disaster that is not covered by insurance. The goal is to make the damaged home safe and sanitary.

Replacement

Limited funds may be available under rare conditions to replace a disaster-damaged home.

Other Needs Assistance

Money for necessary and serious needs caused by the disaster. This includes medical, dental, funeral, personal property, transportation and other expenses that FEMA approves. The homeowner may need to apply for an SBA low-interest disaster loan before receiving assistance.

FEMA Information

After you have applied for assistance, the FEMA Disaster Application and Information Services line is a very useful resource. You may ask about assistance programs, the status of your application or how money from various assistance programs may be used. FEMA assistance does not make you whole again, but can give you a helping hand on the road to recovery.

If eligible, FEMA disaster assistance will only cover basic needs and will not normally compensate you for your entire loss. If you have insurance, FEMA may help pay for basic needs not covered under your insurance policy. You should contact your insurance agent first, but don't wait for a settlement before calling FEMA to apply. Some disaster aid does not have to be paid back, while other forms of help may come in the form of loans. The FEMA representative will explain the details when you call.

Information to Remember

FEMA Disaster Application and Information Services

800-621-FEMA (3362)

TTY 800-462-7585

**Or register online at
www.disasterassistance.gov**

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability, economic status or retaliation. If you or someone you know has been discriminated against, call FEMA toll-free at 1-800-621-FEMA (3362) or contact your State Office of Equal Rights. If suspicious of any abuse of FEMA programs, please contact the fraud hotline at 1-800-323-8603.



Disaster Assistance Made Easy



FEMA

IEMA
Illinois Emergency Management Agency

U.S. Small Business Administration
SBA

APPLICATION PROCESS

Here's How You Start

- Call the special toll-free application number 1-800-621-FEMA (3362), TTY 1-800-462-7585, or register online at www.disasterassistance.gov.

Here's What Will Happen

- You will be asked for general information about your income, insurance, housing needs and the damage to your residence. (Use your legal name when applying. Do not use a nickname or abbreviation.)
- You will be given an **application number** which will help locate your file in the system. Write this number down so you will have it secure and handy in the future.

A Few Days Later

- A FEMA inspector will call you to arrange a visit to your damaged home or apartment.
- The FEMA inspector will come and look at disaster-related damages for FEMA's Individuals and Households Program.
- You will be asked to sign a document saying that you were lawfully present in the United States at the time of the disaster. Proof of ownership or occupancy also is required.

1.

Later On

- If you qualify for FEMA's Individuals and Households Program, you will receive a federal government check or the funds will be directly deposited into your designated bank account. A separate letter also will be sent to you explaining how you may use the funds. You may get checks from other programs later.

Use of Disaster Grants

- The grant funds may be used for rental assistance if your home or apartment is uninhabitable because of the disaster.
- Homeowners may use FEMA housing repair grants for essential repairs to make your residence safe and sanitary. These grants are for repairs necessary to make primary rooms functional.

THE SBA PROCESS & FEMA

- The U.S. Small Business Administration (SBA) may send you a loan application after you call to apply. **It is very important to complete the forms and return them to the SBA.**
- FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, an applicant must complete an SBA loan application if issued one, to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

2.

In-Person Help

- You can receive one-on-one assistance in completing the SBA loan application at any Disaster Recovery Center or SBA Loan Assistance Center. For the nearest location, answers to questions or help with SBA disaster loan applications, you may also call the SBA Customer Service Center at 1-800-659-2955, (TTY) 1-800-877-8339.

SBA low-interest disaster loans are available to homeowners, renters, businesses and private non-profit organizations that incurred damages or losses due to the declared disaster. Apply on line at <https://disasterloan.sba.gov/cla/>. For more information visit the SBA website at www.sba.gov.

SBA Loan Limits

- Homeowners may be eligible to borrow up to \$200,000 for the repair or replacement of disaster-damaged real estate.
- Renters and homeowners can borrow up to \$40,000 for the repair or replacement of disaster-damaged personal property including automobiles.
- Businesses and private non-profits may apply for up to \$2.0 million for physical damages. Small businesses and private non-profits may apply for economic injury.
- Loans for physical damages may be increased up to 20 percent of the SBA-verified real estate damage to protect property against future disasters of the same kind.

3.



U.S. Small Business Administration



FEMA

DON'T CUT OFF YOUR DISASTER ASSISTANCE

Disaster assistance officials urge anyone who receives an SBA Disaster Loan Application to complete the application and return it to the SBA.

Please Note:

If you are a homeowner or renter and receive an SBA loan application, you must submit your SBA application to SBA to be considered for personal property, transportation, moving and storage assistance from FEMA.

If SBA determines that you as a homeowner or renter cannot afford a loan, you will be referred to FEMA for possible grant assistance.

Get Help Completing an SBA Application

Speak with an SBA Customer Service Representative at the Recovery Centers



Submit your completed SBA disaster loan application before your insurance is settled



File an SBA application as soon as possible before the deadline for physical damages:

Oct. 18, 2010

To be considered for all forms of disaster assistance, homeowners, renters and businesses should first call FEMA at 800-621-FEMA (3362).

Those with speech or hearing disabilities should call TTY 800-462-7585.

For additional information on SBA disaster loans, call the SBA Customer Service Center at 800-659-2955 (TTY 800-877-8339) or visit www.sba.gov.

You may complete SBA loan applications online at

<https://disasterloan.sba.gov/ela/>.

How to Clean Mold and Mildew

Problem	How to Clean	Material/Trade Names	Where Available	Precautions	Suggestions
Upholstered Furniture	<ol style="list-style-type: none"> 1. Scrape off growth while outdoors; dry quickly. 2. Wash with suds. 3. Wipe the surface with a cloth dipped in mixture of 1 cup alcohol to 1 cup water. 	Rubbing or denatured alcohol.	<ul style="list-style-type: none"> • Grocery stores • Drug and variety stores • Hardware stores 	To protect exposed wood, dry in the sun for a short time only.	Dry thoroughly. Use a fan and indirect heat.
Rugs	<ol style="list-style-type: none"> 1. Sponge with thick suds. Wipe with damp cloth. Dry in sun. 2. Spray with disinfectant. 	<ul style="list-style-type: none"> • Lysol® Spray • Pine Oil • Lan-o-Sheen 	<ul style="list-style-type: none"> • Grocery stores • Drug stores • Variety stores 	Spray often with disinfectant in damp weather.	Dampen surface with spray.
Wooden Furniture	<ol style="list-style-type: none"> 1. Wipe off growth, then wash with suds. 2. Wipe with alcohol. 3. Dry away from direct sun and heat. 	Rubbing or denatured alcohol.	<ul style="list-style-type: none"> • Grocery stores • Drug and variety stores • Hardware stores 	<ul style="list-style-type: none"> • Do not dry in sun. • Wait 4 to 6 weeks before repainting. 	<ul style="list-style-type: none"> • Clean while still wet. • Dry in a warm, ventilated place.
Floors, Woodwork and other Woods	<ol style="list-style-type: none"> 1. Dry wood with heat and ventilation. 2. Wipe off mildew. 3. Scrub with solution of 6 Tbs. washing soda or tri-sodium phosphate per gallon of water or cleanser. 4. Rinse. Allow 6 weeks to dry before repainting. 	<ul style="list-style-type: none"> • Washing soda • Arm & Hammer® • Tri-sodium phosphate • Spic and Span 	<ul style="list-style-type: none"> • Paint stores • Grocery stores 	May be repainted with mildew-resistant paints that contain fungicide, so don't use on cribs, playpens or toys.	Remove standing water after rinsing.
Books	<ol style="list-style-type: none"> 1. Stand books, spread pages and wipe off mildew. Leave up and open for a few hours. 2. Close and stack books to avoid wrinkling. Alternate opening and stacking until dry. 3. Sprinkle talcum powder or cornstarch on pages to absorb moisture. 	Moth crystals, which uses various trade names. The chemical name is <i>parachlorobenzene</i> .	<ul style="list-style-type: none"> • Grocery stores • Drug stores 	Avoid breathing fumes from moth crystals.	Books may be frozen until you can work with them. Place books in a closed container with moth crystals to stop mold growth.
Basements	<ol style="list-style-type: none"> 1. Sweep up dirt and debris. 2. Scrub with one cup of disinfectant per gallon of water. If mildew odor persists, sprinkle bleaching powder over floor. 3. Leave until floor is dry, then resweep. 	<ul style="list-style-type: none"> • Disinfectants • Clorox® • Purex® • Bleaching powder-chloride of lime or chlorinated lime. 	<ul style="list-style-type: none"> • Grocery stores • Farm supply stores 	Bleaching powder is poisonous, so follow label precautions. Keep away from children and pets. Will cause spots on concrete floor.	Sweep thoroughly before cleaning.

Products for Removing Mold and Mildew

Type of Cleaner	Brand Names	Uses	Precautions	Suggestions
Liquid household cleaners	<ul style="list-style-type: none"> • Lysol® • Ajax® • Janitor-in-a-Drum® • Mr. Clean® 	Washes hard surfaces such as painted walls, floors, woodwork and porcelain.	Dilute with water as directed on container for specific uses.	Use as directed.
Powdered household cleaners	<ul style="list-style-type: none"> • Spic'n Span • Ajax 	Removes mud, silt, greasy deposits.	Dissolve in water as directed to make a solution.	Use as directed.
All-purpose laundry soaps	Various	<ul style="list-style-type: none"> • General household cleaning. • Hand-washing and laundry. • Moderately and heavily soiled washable colorfast textiles. 	Do not use on wool, silk or fabric blends containing these fibers.	Rinse well to remove suds. Use as directed.
All purpose laundry detergents	<ul style="list-style-type: none"> • Tide® • Wisk® • Oxydol • Arm & Hammer® 	<ul style="list-style-type: none"> • Moderately or heavily soiled washable, colorfast textiles. • Outside of appliances. • Walls, woodwork, floors. 	Do not use on wool, silk or fabric containing these fiber blends.	Rinse well to remove suds. Use as directed.
Light-duty dish washing soaps or detergents	<ul style="list-style-type: none"> • Ivory Snow® and Dreft® or • Lux® and Joy® 	Lightly soiled washable fabrics and household textiles. Rugs and carpets. Appliances, furniture, washable wallpaper.	<ul style="list-style-type: none"> • Safe for wool, silk fibers and fabric blends containing these fibers. • Safe for most dyes. 	Rinse well to remove suds.
Household ammonia	Various	Hard surfaces; windows, walls, woodwork, floors, tile, porcelain.	Dilute in water. Do not get in eyes. May irritate skin.	Use as directed.
Tri-sodium phosphates (TSP90). Powders.	Various	Walls, woodwork, floors.	Dilute in water. Do not get in eyes. May irritate skin.	Use as directed.
Quaternary disinfectants.	Various	Laundry-safe for all fibers.	Use as directed. May cause some color change.	Add at beginning of rinse cycle.
Pine oil disinfectants	Various	Laundry-safe for washable clothing.	Do not use on wool or silk: pine odor lingers.	Add before clothes in machine, or dilute in 1 quart of water.
Liquid chlorine disinfectants	<ul style="list-style-type: none"> • Clorox® • Purex® • Hilex 	Laundry	Use as directed. Do not use on wool, silk, or water-repellent fabrics.	Add before clothes in machine, or dilute in 1 quart of water.
Phenolic disinfectants	<ul style="list-style-type: none"> • Pine-Sol® • Pine Power® • Lestoil® 	Laundry-safe for washables.	Use as directed. Do not use on wool or silk.	Add in wash or rinse cycle.