



Congresswoman Lois Frankel

Federal Resources: Hurricane Irma

I hope that you and your family, neighbors and friends made it through Hurricane Irma safely. Now that the storm is over, I understand that many in the community have needs that range from basic shelter, food, and medicine, to the need to repair and replace damaged homes and property. Below are some of the federal resources you may be eligible to receive if you are not covered otherwise by your regular insurance or your insurance does not cover all your costs.

Individual Assistance

Individual Assistance provides direct assistance to individuals and families in an area where property has been damaged or destroyed and where losses are not covered by insurance. Potentially eligible expenses include loss wages, temporary housing, repairs to primary homes, medical and dental expenses, and repair and replacement of vehicles. The maximum an individual can receive under this program is \$33,000.

Visit www.disasterassistance.gov and click Apply Online. If you are unable to access the internet, you can call FEMA's helpline at 1-800-621-3362 (TTY 1-800-462-7585). It is highly recommended that you apply online if possible. You will need:

- **Your Social Security number** (*You another adult member or minor child in your household must have a Social Security number. You or they must also be a U.S. citizen, non-citizen national, or qualified alien*)
- **Your Insurance Information** (*describe the type(s) of insurance coverage you have. This could include coverage under policies like homeowners, flood, automobile, or mobile home insurance.*)
- **Damage Information** (*Describe the damage caused by the disaster. Include the type of disaster (like flood, hurricane, or earthquake) and the type of dwelling or vehicle (like a condo, mobile home or house, or a car or truck)*)
- **Financial Information** (*provide your total annual household income, before taxes, at the time of the disaster.*)
- **Contact Information** (*provide the address and phone number of the property where the damage occurred and the address and phone number of where we can reach you now.*)
- **Direct Deposit Information** (*optional-if approved, FEMA can deposit your funds directly into your bank account. To be eligible for direct deposit, you will need to provide the following banking information:*
 - *Bank name*
 - *Type of account (like checking or savings)*
 - *Routing number*
 - *Account number*

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Lost Pay

If you have become unemployed or temporarily lost pay for at least seven days starting on September 10, 2017 as a result of the storm, you may be eligible for the Disaster Unemployment Assistance (DUA) program. Benefits begin with the date the individual was unemployed due to the disaster incident (on or after September 4, 2017) and can extend up to 26 weeks after the Presidential declaration date. To determine whether you are eligible for this program, you should first register online at <http://www.disasterassistance.gov> or by calling 1-800-621-3362 (online is recommended). This program is operated by the Florida Reemployment Assistance Center, which is the same office that manages Florida's Unemployment Insurance (UI) program. You will need to apply for benefits through their website: <http://www.floridajobs.org/job-seekers-community-services/reemployment-assistance-center/claimants/apply-for-benefits>

Business Losses

The Small Business Administration (SBA) provides low-interest, long-term disaster loans to homeowners, renters, non-farm business of all sizes and nonprofit organizations to offset losses including payroll and to repair or replace real estate, personal property, machinery and equipment, inventory and business assets that have been damaged or destroyed in a declared disaster area (this includes Palm Beach County). To determine whether you qualify for an SBA loan and to apply, visit <https://disasterloan.sba.gov/ela> or call the SBA Disaster Assistance Customer Service Center at (800) 659-2955. If you need additional assistance you can always call my office. Remember that your employees may be able to apply for Disaster Unemployment Assistance for loss of wages due to business closure. Apply with the State Unemployment Office at www.floridajobs.org

Disaster Recovery Centers To Open Soon To Help You Navigate The System

As was the case following previous hurricanes, FEMA will operate Disaster Recovery Centers in Palm Beach County. At the center, you will be able to receive information about different types of state and federal disaster assistance, get help completing low-interest loan applications from the U.S. Small Business Administration (SBA) for homeowners, renters or business owners, inquire about the status of your application for federal assistance, receive referrals to American Red Cross and other voluntary organizations to help with immediate unmet needs, and learn cost-effective measures to reduce the impact of future disasters.

As always, my staff and I are ready to assist in any way we can. Please call my office or visit www.frankel.house.gov for more information.

Sincerely,

Lois Frankel

**TO
CONTACT
OUR
OFFICE:**

Main District Office
Boca Raton
2500 N. Military Road
Suite 490
Boca Raton, FL 33431
Telephone (561) 998-9045

Washington, D.C.
1037 Longworth Office
Building
Washington, DC 20515
Telephone (202) 225-9890