APPLICATION DEADLINE FOR DISASTER ASSISTANCE EXTENDED TO JANUARY 5
~ Many Sources Of FEMA Aid Available To Hurricane Wilma Victims ~

ORLANDO, Fla. – The deadline for Florida residents affected by Hurricane Wilma to apply for federal/state disaster assistance has been extended to Thursday, January 5, say officials from the Department of Homeland Security’s Federal Emergency Management Agency (FEMA) and Florida’s State Emergency Response Team (SERT).

Those who suffered losses from the hurricane have a variety of assistance programs available to them as they seek to recover in the storm’s aftermath. Individual Assistance can include grants to help pay for temporary housing, home repairs and other disaster-related expenses not covered by insurance or other aid programs. Low-interest disaster loans from the U.S. Small Business Administration (SBA) are also available to cover residential and business losses not fully compensated by insurance. Grants do not have to be repaid, but loans from the SBA must be repaid.

To be considered for such aid, individuals must have sustained losses or damage from Hurricane Wilma and reside in a county that has been designated eligible for Individual Assistance programs. The following counties have been designated: Brevard, Broward, Collier, Glades, Hendry, Indian River, Lee, Martin, Miami-Dade, Monroe, Okeechobee, Palm Beach, and St. Lucie.

The first step in applying for aid is to register with FEMA. There are two ways to register: Log on to www.fema.gov, or call 1-800-621-FEMA (3362) or TTY 1-800-462-7585 for those with speech or hearing impairments. Both lines are available 24/7. Residents are urged to register for assistance only once; registering multiple times may cause delays in the assistance process. After applying, to ask questions about the status of an application or assistance received, disaster victims should call the Helpline at the same numbers or visit local Disaster Recovery Centers, the locations of which can also be found by calling the Helpline.

SUMMARY OF DISASTER ASSISTANCE

Rental Assistance
Rental assistance grants are provided to homeowners and renters to temporarily rent another place while repairs are made to their home or while they are looking for another place to live. Applicants’ damaged homes must be inspected to determine if they are eligible for rental assistance grants. Rental assistance grants may be used to pay for renting an apartment or house, or for other accommodations.
**Repair Grants**
Underinsured disaster victims may be eligible for grants to cover labor and material costs for home repairs to make the home safe to live in. Typical types of repairs covered include: roof, electrical system, windows and doors. Repair grants may not exceed $5,400. FEMA assistance covers minimal repairs and will not normally cover all storm-related damages. Low-interest disaster loans from the U.S. Small Business Administration (SBA) are the source of funding for repairs to restore victims’ houses to pre-disaster condition. If an SBA loan application is included in the information an applicant receives from FEMA, it should be returned even if you do not want a loan. Not returning the SBA application may keep you from being referred to other forms of assistance.

**SBA Loans**
SBA loans are the primary source of long-term recovery assistance. The SBA provides low-interest disaster loans to qualified individuals, including homeowners, renters and landlords, as well as non-profit organizations and businesses of any size that suffered losses due to the disaster.

Homeowners and renters can receive loans to replace personal property such as furniture and clothing; homeowners can receive loans to repair/replace damage to their primary residence; businesses and non-profit organizations can receive loans to repair damage to real estate, machinery, equipment and inventory. Interest rates are as low as 2.687 percent for homeowners and renters and 4.000 percent for businesses, with terms up to 30 years. Actual loan amounts and terms are determined by the SBA and based on each applicant’s financial situation.

**Direct Housing**
It is always FEMA's first priority to find temporary housing within the community, whether it is an apartment, home, or condominium. In areas where no housing is available to rent, alternate forms of housing, such as travel trailers or mobile homes, may be provided. Occupants of FEMA-provided travel trailers and mobile homes do not pay rent, but are responsible for utilities, such as electricity, phone service and cable TV. Occupants are also responsible for water and sewer payments.

Before anyone can move into a travel trailer or mobile home, any intended site must be inspected and declared suitable by local officials responsible for enforcing local ordinances. Occupancy permits must be obtained and local zoning and building codes must be followed. Standards for acceptable water, sewer and electrical hook-ups must be followed.

FEMA will work hand-in-hand with Hurricane Wilma victims to help them progress toward a permanent housing solution. FEMA housing advisors will interview and visit applicants living in mobile homes or travel trailers and assist them as they develop a permanent housing plan.

**Other Needs Assistance Grants**
These grants help homeowners and renters with serious needs and necessary expenses caused by the disaster. Residents should save receipts for expenses they think may be eligible and show them to the inspector when he or she visits to assess damage. Grants may help reimburse citizens for:
- Disaster-related medical and dental costs
- Household items and clothing
- School supplies and tools required for the applicant’s job
- Items used by the applicant to make a damaged home habitable
Disaster Recovery Centers
Throughout the area affected by Hurricane Wilma, Disaster Recovery Centers (DRCs) serve the surrounding communities as points of access to information about available aid. To date, Disaster Recovery Centers have served more than 113,000 Wilma victims.

DRCs provide a single location where people can talk face-to-face with disaster recovery specialists. No cash, checks, debit cards or vouchers are distributed at DRCs. At the DRCs, FEMA specialists can help residents begin the aid process by registering them for disaster assistance and can also check the status of applications that have previously been submitted. Visitors also can receive help filling out disaster loan applications from the U.S. Small Business Administration.

To find the nearest DRC, Wilma victims can call FEMA’s toll-free number, 1-800-621-FEMA (3362), or TTY 1-800-462-7585 for those with speech or hearing impairments.

DHRonline
Individuals can search Disaster Housing Resources, www.DHRonline.org, to find rental properties by price, location and other details such as number of bedrooms and bathrooms. The site also contains useful information about assistance programs offered by FEMA and other government organizations. Property owners can list available rental units on the site for free. More than 260,000 housing units are currently listed on DHRonline.

DCNonline
The Disaster Contractors Network, www.DCNonline.org, connects contractors and vendors offering services in the aftermath of Hurricane Wilma with homeowners and business owners seeking repairs. The core of the DCN site is the Virtual Emergency Operations Center (VEOC). From there, homeowners, business owners and contractors can list items and resources they need to help recover from the storm. They can check to make sure a particular contractor’s license is valid and current. They can also search for contractors by specialty, including architects, engineers and general contractors. DCN is a public/private partnership created to help contractors offer services and to help members of the public find necessary services following a disaster.

Crisis Counseling
One fundamental resource for coping with the emotional effects of Wilma’s aftermath is Project HOPE. Funded by a FEMA grant which is administered through Florida’s Department of Children and Families, Project HOPE is offering counseling and mental-health referrals to Floridians affected by the devastation brought by Hurricane Wilma.

The Project HOPE Crisis Counseling Hotline is 1-866-518-1825. It is operational 24 hours per day, seven days per week. The service is available for residents of the following Florida counties designated for Individual Assistance Programs in Wilma’s wake: Broward, Collier, Indian River, Glades, Hendry, Lee, Martin, Miami-Dade, Monroe, Okeechobee, Palm Beach, and St. Lucie.

The hotline number serves as a central point of access where callers can identify themselves as needing support and assistance in coping with the impact of the hurricane. Trained counselors answer hotline calls. They, in turn, can provide information and referral services for relief agencies and crisis counseling in the area where the caller resides. In many cases, teams of trained Project HOPE staff will then visit the caller to personally provide outreach, information, referrals and direct crisis counseling.
**Disaster Legal Services**

Volunteer lawyers from across the state of Florida are available to provide free legal assistance to citizens affected by Hurricane Wilma. To be eligible for the assistance, individuals must not have a lawyer or the resources to hire a lawyer, must live in one of the 13 counties designated for Individual Assistance programs and must need legal assistance as a direct result of Hurricane Wilma.

For example, the volunteer attorneys can handle questions regarding insurance claims, landlord/tenant issues, general consumer issues, and replacement of wills and other important documents destroyed or lost. Persons in need of such legal help are urged to contact the Disaster Legal Assistance toll-free hotline, **1-866-550-2929**, 8 a.m. to 5:30 p.m. weekdays.

The legal assistance program is implemented by the American Bar Association’s Young Lawyers Division under agreement with the Federal Emergency Management Agency. The Young Lawyers Division of The Florida Bar is coordinating these efforts in Florida. Disaster legal services are intended for people who do not have a lawyer or cannot afford one.

**IRS Tax Relief**

The U.S. Internal Revenue Service (IRS) will permit those with casualty losses suffered as a result of Hurricane Wilma to claim this year’s losses on last year’s tax return. Residents who have filed 2004 returns may still claim the loss on last year’s return by filing an amended return (form 1040X for individuals, form 1120X for corporations). Individual taxpayers have until the due date of this year’s return – April 17, 2006 – to elect to file an amended return. For calendar-year corporations, the deadline for the election is March 15, 2006. Taxpayers may also claim the losses that resulted from Hurricane Wilma on their returns for 2005.

In addition, the IRS has postponed deadlines for any tax return or tax payment with an original or extended due date falling on or after Oct. 23, 2005. This extension includes individual income tax returns, corporation and S-corporation income tax returns, partnership tax returns, estate and trust income tax returns, estate and gift tax returns, exempt organization returns, employment tax returns, and certain excise tax returns. It also includes payments such as estimated tax payments with an original or extended due date falling on or after Oct. 23, 2005. Deadlines for affected taxpayers to file returns, pay taxes and perform other time-sensitive acts have been postponed to Feb. 28, 2006. Affected taxpayers will need to identify themselves to the IRS as hurricane victims by writing “Hurricane Wilma” in red ink at the top of their tax forms or any other documents filed with the IRS.

Twenty Florida counties affected by Hurricane Wilma are included in these programs: Brevard, Broward, Charlotte, Collier, DeSoto, Glades, Hardee, Hendry, Highlands, Indian River, Lee, Martin, Miami-Dade, Monroe, Okeechobee, Osceola, Palm Beach, Polk, St. Lucie and Sarasota.

Taxpayers who need to contact the IRS regarding losses suffered as a result of Hurricane Wilma or who have other Wilma-related tax questions can also call the special IRS disaster hotline at 1-866-562-5227. More detailed information is also available online at [www.IRS.gov](http://www.IRS.gov).

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The State Emergency Response Team (SERT) is a collaboration of Florida’s state agencies led by the state coordinating officer. SERT’s mission is to ensure that Florida is prepared to respond to emergencies, recover from them, and mitigate their impacts. Visit www.floridadisaster.org for the latest information on the hurricane relief efforts.

FEMA prepares the nation for all hazards and manages federal response and recovery efforts following any national incident. FEMA also initiates mitigation activities, trains first responders, works with state and local emergency managers, and manages the National Flood Insurance Program and the U.S. Fire Administration. FEMA became part of the U.S. Department of Homeland Security on March 1, 2003. For more information visit www.fema.gov.