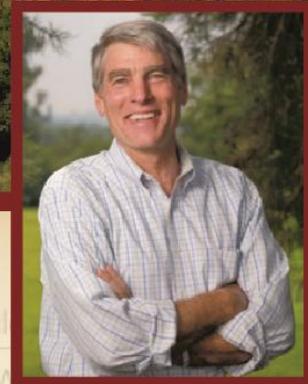


# Mark Udall

United States Senator for Colorado



## FEDERAL ASSISTANCE Resource Guide

Coloradans, call toll-free: 877-7-MUDALL (877-768-3255)

[www.markudall.senate.gov](http://www.markudall.senate.gov)

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## United States Senate

WASHINGTON, DC 20510

June 28, 2012

Dear Fellow Coloradan:

Thank you for taking the time to review this federal assistance resource guide. If you are looking for resources provided by the federal government or seeking other information, I would like to provide you with helpful information to get you started in the right direction.

I have organized this resource guide for your personal use, intended to be an easy reference for you during challenging times. In this guide, you will find federal agencies and information provided by them with regards to the programs that they administer. These federal programs are open to all Americans who meet specific criteria established for assistance. I encourage you to explore this guide and directly contact the federal agencies that could be of assistance to you and your community. I have provided the contact information for the various federal agencies in this guide.

My office is available if you have further questions. Within Colorado, you can call toll-free at 877-7-MUDALL (877-768-3255). I also invite you to take a moment to explore my website at [www.markudall.senate.gov](http://www.markudall.senate.gov).

Sincerely,



Mark E. Udall  
United States Senator

MEU/jb

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# U.S. Department of Agriculture

## Business and Industrial Loans

### Program Description:

The purpose of the Business & Industrial (B&I) Guaranteed Loan Program is to improve, develop, or finance business, industry, and employment and improve the economic and environmental climate in rural communities. This purpose is achieved by bolstering the existing private credit structure through the guarantee of quality loans which will provide lasting community benefits.

### General Program Requirements:

A borrower may be:

- An individual
- A cooperative organization, corporation, partnership, or other legal entity organized and operated on a profit or nonprofit basis
- An Indian tribe on a Federal or State reservation or other Federally recognized tribal group, or
- A public body.

A borrower must be engaged in or proposing to engage in a business that will:

- Provide employment
- Improve the economic or environmental climate
- Promote the conservation, development, and use of water for aquaculture, or
- Reduce reliance on nonrenewable energy resources by encouraging the development and construction of renewable energy systems.

Individual borrowers must be citizens of the United States or reside in the U.S. after being legally admitted for permanent residence. Corporations or other non-public body organization-type borrowers must be at least 51 percent owned by persons who are either citizens of the U.S. or reside in the U.S. after being legally admitted for permanent residence. B&I loans are normally available in rural areas.

### Application Process:

Complete applications should be sent to the USDA Rural Development State Office for the project location. Loan applications can be found by visiting

[http://www.rurdev.usda.gov/rbs/busp/b&i\\_gar.htm](http://www.rurdev.usda.gov/rbs/busp/b&i_gar.htm)

### Program Contact Information:

A list of offices and additional information can be obtained at:

[http://www.rurdev.usda.gov/recd\\_map.html](http://www.rurdev.usda.gov/recd_map.html) For more information please visit:

[http://www.rurdev.usda.gov/rbs/busp/b%26I\\_gar.htm](http://www.rurdev.usda.gov/rbs/busp/b%26I_gar.htm)

Managing Agency:

U.S. Department of Agriculture <http://www.usda.gov/>

## **Crop Insurance**

### Program Description:

Crop Insurance protects agricultural producers against crop losses resulting from natural causes. The program, administered by USDA's Risk Management Agency (RMA), offers several different plans for crops and livestock. Availability of these crop policy plans varies by state and county.

### General Program Requirements:

To qualify for this benefit program, you must be an agricultural producer/farmer or rancher.

For a listing of insurance companies and agents offering crop insurance coverage, visit <http://www3.rma.usda.gov/tools/agents/companies/>

### Program Contact Information:

To contact the Risk Management Agency, please email us at: [RMA.CCO@rma.usda.gov](mailto:RMA.CCO@rma.usda.gov)  
For more information about the Crop Insurance Program and to find insurance plans available in your area, visit: <http://www.rma.usda.gov>

### Managing Agency:

U.S. Department of Agriculture <http://www.usda.gov/>  
Disaster Supplemental Nutrition Assistance Program (D-SNAP)

### Program Description:

The Disaster Supplemental Nutrition Assistance Program (D-SNAP) is a food assistance program specifically for disaster survivors following a presidentially-declared disaster. Recipients accessing D-SNAP benefits use an Electronic Benefits Transfer (EBT) card, which operates much like a debit card.

The U.S. Department of Agriculture's (USDA's) Food and Nutrition Service (FNS) can authorize the issuance of D-SNAP when the President declares a major disaster for individual assistance. States must request that FNS allow them to issue emergency benefits in areas affected by a disaster. FNS works closely with states to prepare plans for D-SNAP.

### General Program Requirements:

The D-SNAP system operates under a different set of eligibility and benefit delivery requirements than the regular Supplemental Nutrition Assistance Program (SNAP). Those who may not ordinarily qualify for SNAP may be eligible for D-SNAP, as the D-SNAP eligibility requirements take into account a household's out-of-pocket disaster-related expenses and count only take-home pay and accessible liquid resources. D-SNAP applications are generally accepted for a period of seven days, except in extraordinary circumstances. Eligible households are issued an allotment sufficient to meet their food needs for a 30-day period.

USDA provides administrative funding to individual states, which operate their own D-SNAP programs. USDA funds 100 percent of the costs of D-SNAP benefits for eligible households. While program requirements vary somewhat from state to state, those eligible for D-SNAP typically must have experienced one of the following:

- Food damaged by disaster event or spoiled due to power outage
- Disaster-related expenses not expected to be reimbursed during the benefit period (e.g., home or business repairs, temporary shelter expenses, evacuation expenses, home/business protection, disaster-related personal injury including funeral expenses)
- Lost or inaccessible income, including reduction or termination of income, or a delay in receipt of income for half the benefit period

Those already receiving regular SNAP benefits may not receive a full D-SNAP benefit simultaneously. Instead, current SNAP participants affected by the disaster may be eligible for supplemental benefits to increase their SNAP allotment to the maximum for their household size for the month of the disaster. This provides for benefit equity among SNAP and D-SNAP households.

Each household's circumstances must be reviewed by state human services agency certification staff to determine eligibility. Currently, applicants must apply in person directly to each state D-SNAP program for benefits.

#### Application Process:

You can access a listing of state D-SNAP hotlines to obtain information on application sites in your area at: [http://www.fns.usda.gov/snap/contact\\_info/hotlines.htm](http://www.fns.usda.gov/snap/contact_info/hotlines.htm)

Individuals may also apply in-person using a paper application at a disaster services site. Mobile units may also be operating to assist special needs populations or isolated areas.

#### Program Contact Information:

For more information, visit: <http://www.fns.usda.gov/disasters/disaster.htm>

#### Managing Agency:

U.S. Department of Agriculture <http://www.usda.gov/>

### **Emergency Conservation Program for Agricultural Producers**

#### Program Description:

The Emergency Conservation Program (ECP) shares the cost of rehabilitating eligible farmlands damaged by natural disaster with agricultural producers. During severe drought, ECP also provides emergency water assistance for livestock and for existing irrigation systems for orchards and vineyards. Emergency cost-sharing is limited to new conservation problems created by natural disasters which would, if left untreated, render the land impaired or endangered. (Conservation problems that existed before the natural disaster are not eligible for cost sharing assistance.) ECP may be available in areas without regard to a President or Secretarial emergency disaster designation.

#### General Program Requirements:

In order to qualify for this benefit program, you must be a farmer or rancher who owns or controls farmland that needs to be rehabilitated due to damage from natural disasters or needs emergency water conservation measures in periods of severe drought.

#### Application Process:

To apply for assistance, contact the Farm Service Agency (FSA) office nearest you using this office locator tool: <http://offices.sc.egov.usda.gov/>

Or write the Farm Service Agency, Emergency Conservation Program Manager at:

National Program Manager  
Emergency Conservation Program  
Farm Service Agency  
Conservation and Environmental Programs Division  
1400 Independence Avenue, SW, Room 4710  
Washington, D.C. 20250

#### Program Contact Information:

For more information, please visit:

<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=copr&topic=ecp>

#### Managing Agency:

U.S. Department of Agriculture <http://www.usda.gov/>

### **Farm Emergency Loans**

#### Program Description:

The emergency loan program aims to help family farmers recover from losses resulting from natural disasters. These loans can be used to:

- repair or replace buildings or other structures
- purchase livestock and equipment
- pay essential farm operating and family living expenses
- refinance debt, or
- repair or replace essential household contents damaged in the disaster.

#### General Program Requirements:

To qualify for an Emergency Loan, you must be a U.S. citizen or permanent resident who owns or controls farm/ranch land, who has suffered production or property losses from a natural disaster (including severe drought) and who has been denied a loan by a commercial lender. Applicants must also have an acceptable credit history; not have received debt forgiveness from the Agency; and not have had any controlled substance convictions. For production loss loans, the applicant must have suffered at least a 30 percent loss in yield. Emergency loans may also be made to replace damaged farm/ranch property.

#### Application Process:

Applications for emergency loans must be received within 8 months of the county's disaster or quarantine designation date. To apply for an emergency loan, applicants must submit an application form (FSA-410-1) and business plan, in addition to other forms required to determine eligibility.

You may obtain information about this program and how to apply at:

<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=fmlp&topic=efl>

#### Program Contact Information:

You may also obtain information through your local FSA office or USDA service center. To locate the office nearest you, visit:

<http://offices.sc.egov.usda.gov/locator/app?state=us&agency=fsa>

The Business and Cooperative Programs website is available at:

[http://www.rurdev.usda.gov/rbs/busp/b%26I\\_gar.htm](http://www.rurdev.usda.gov/rbs/busp/b%26I_gar.htm)

#### Managing Agency:

U.S. Department of Agriculture <http://www.usda.gov/>

### **Farm Operating Loans (Direct and Guaranteed)**

#### Program Description:

The Farm Service Agency (FSA) offers farm operating loans to farmers who are temporarily unable to obtain private, commercial credit. Operating loans may be used to purchase items needed for a successful farm operation. These items include livestock, farm equipment, feed, seed, fuel, farm chemicals, repairs, insurance, and other operating expenses.

Both guaranteed loans and direct loans are available through this program. Eligibility for each type of loan depends on applicant qualifications.

Under the guaranteed loan program, FSA guarantees loans made by conventional agricultural lenders for up to 95 percent of the principal loan amount. The maximum FSA guaranteed operating loan is \$1,119,000.

Applicants unable to qualify for a guaranteed loan may be eligible for a direct loan from FSA. Direct loans are made and serviced by FSA officials, who also provide borrowers with supervision and credit counseling. Applicants must show sufficient repayment ability and pledge enough collateral to fully secure the loan. The maximum amount for a direct farm operating loan is \$300,000.

#### General Program Requirements:

To be eligible for a farm operating loan (OL) from the Farm Service Agency (FSA) you must:

- Be a U.S. citizen or permanent resident
- Not be delinquent on a Federal debt
- Not have caused a loss to the Government by having a previous Federal debt forgiven

- Not have a poor history of repaying debts
- Not have any controlled substance convictions
- Be the operator of a "family-sized farm" after the loan is closed (see our Glossary Terms for a definition of family-size farm)
- Not have any outstanding judgments against you
- Be unable to obtain credit elsewhere.

Applicants must have enough money to repay the loan and enough collateral to fully secure it. Other eligibility criteria apply and can be found on the Farm Service Agency website or by contacting FSA directly.

#### Application Process:

To apply for a direct farm operating loan, submit an application form (FSA-2001) and business plan, in addition to other forms required to determine eligibility.

To apply for a guaranteed loan, visit your lender, who will arrange for the guarantee.

#### Program Contact Information:

For more information about this program and how to apply, visit:

<http://www.fsa.usda.gov/FSA/webapp?area=home%26subject=fmlp%26topic=landing...> You may also obtain information through your local FSA office or USDA service center. To locate the office nearest you, visit: <http://offices.sc.egov.usda.gov/locator/app?state=us&agency=fsa>

#### Managing Agency:

U.S. Department of Agriculture <http://www.usda.gov/>

### **Farm Ownership Loans (Direct and Guaranteed)**

#### Program Description:

The Farm Service Agency (FSA) makes farm ownership (FO) loans to farmers and ranchers who temporarily cannot obtain a loan from a bank, Farm Credit System institution, or other lender due to disaster and financial hardship. FSA also makes loans to beginning farmers. Both "guaranteed" and "direct" loans are available through this program. Under the guaranteed loan program, conventional lenders (banks, Farm Credit System institutions, and other lenders) make the loan, and FSA guarantees it for up to 95 percent of the loss of principal and interest. The maximum FSA guaranteed FO loan is \$1,119,000. Your lender can tell you if a guarantee is the right loan for you.

Applicants who are unable to qualify for a guaranteed loan may be eligible for a direct loan from FSA. Direct loans are made and serviced by FSA officials using Government funds. FSA provides direct loan customers with supervision and credit counseling so that they have a greater chance to be successful. The maximum direct FO loan is \$300,000.

#### General Program Requirements

To be eligible for a farm ownership loan from the Farm Service Agency (FSA), you must:

- Be a U.S. citizen or permanent resident
- Not be delinquent on a Federal debt
- Not have caused a loss to the Government by having a previous Federal debt forgiven
- Not have a poor history of repaying debts
- Not have any controlled substance convictions
- Be the operator of a "family-sized farm" after the loan is closed
- Not have any outstanding judgments against you
- Be unable to obtain credit elsewhere.

Applicants must have enough money to repay the loan and enough collateral to fully secure it. Other eligibility criteria apply and can be found on the Farm Service Agency website or by contacting FSA directly.

**Application Process:**

To apply for a direct farm ownership loan, submit an application form (FSA-2001) and business plan, in addition to other forms required to determine eligibility.

To apply for a guaranteed loan, visit your lender, who will arrange for the guarantee.

**Program Contact Information:**

For more information about this program and how to apply, visit:

<http://www.fsa.usda.gov/FSA/webapp?area=home%26subject=fmlp%26topic=landing...> You may also obtain information through your local FSA office or USDA service center. To locate the office nearest you, visit: <http://offices.sc.gov.usda.gov/locator/app?state=us&agency=fsa>

**Managing Agency:**

U.S. Department of Agriculture <http://www.usda.gov/>

**Noninsured Crop Disaster Assistance Program**

**Program Description:**

The Noninsured Crop Disaster Assistance Program (NAP) provides financial assistance to eligible producers affected by natural disasters. This Federally funded program covers noninsurable crop losses and planting prevented by disasters. Eligible noninsurable crops include commercial crops and other agricultural commodities produced for food (including livestock feed) or fiber and may include other specialty crops such as floricultural, ornamental nursery, Christmas tree crops, turfgrass sod, seed crops, aquaculture (including ornamental fish) and industrial crops.

**General Program Requirements:**

In order to qualify for this benefit program, you must be or have been a rancher or agricultural producer/farmer.

Producers interested in receiving risk protection under this program must file an application for coverage and pay the application service fee prior to the crop's application closing date. These

application closing dates are established by your local State Farm Service Agency (FSA) Committee and are published annually.

#### Application Process:

Eligible producers must apply for coverage of noninsurable crops using Form CCC-471, "Application for Coverage", and pay the applicable service fees at their local FSA office. The application and service fees must be filed by the application closing date as established by the producer's FSA state committee.

#### Program Contact Information:

For more information or help in identifying your application closing dates and coverage periods, please contact your local FSA office. Contact information for each FSA office can be obtained at: <http://www.fsa.usda.gov/FSA/stateOffices?area=stoffice&subject=landing&topi...>

Noninsured Crop Disaster Assistance Program Fact Sheet:

[http://www.fsa.usda.gov/Internet/FSA\\_File/nap09.pdf](http://www.fsa.usda.gov/Internet/FSA_File/nap09.pdf)

#### Managing Agency

U.S. Department of Agriculture <http://www.usda.gov/>

## **Rural Housing Loans**

#### Program Description:

Direct and guaranteed loans may be used to buy, build, or improve the applicant's permanent residence. New manufactured homes may be financed when they are on a permanent site, purchased from an approved dealer or contractor, and meet certain other requirements. Under very limited circumstances, homes may be re-financed with direct loans. Dwellings financed must be modest, decent, safe, and sanitary. The value of a home financed with a direct loan may not exceed the area limit. The property must be located in an eligible rural area. Assistance is available in the States, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa, the Commonwealth of Northern Mariana's, and the Trust Territories of the Pacific Islands. Direct loans are made at the interest rate specified in RD Instruction 440.1, Exhibit B (available at <http://www.rurdev.usda.gov/SupportDocuments/04401.pdf> or in any Rural Development local office).

#### General Program Requirements:

In order to qualify for this benefit program, applicants must have very low, low or moderate incomes. Very low income is defined as below 50 percent of the area median income (AMI); low income is between 50 and 80 percent of AMI; moderate income is below 115 percent of AMI. Families must be without adequate housing, but able to afford the housing payments, including principal, interest, taxes, and insurance (PITI). Qualifying repayment ratios are 29 percent for PITI to 41 percent for total debt. In addition, applicants must be unable to obtain credit elsewhere, yet have an acceptable credit history. You must also be a U.S. citizen or permanent resident.

#### Application Process:

Interested applicants should contact their local USDA Rural Development field office for more information. To obtain contact information for the field office nearest you, visit <http://offices.sc.egov.usda.gov/locator/app>

All applications for loans and grants are handled at the local level. For help with an application, contact your Rural Development office at: 202-720-4323.

**Program Contact Information:**

For more information about the Guaranteed Loan program, visit:

<http://www.rurdev.usda.gov/rhs/> For more information about the Direct Loan program, visit:

<http://www.rurdev.usda.gov/rhs/> More on Rural Development Housing & Community Facilities

Programs: [http://www.rurdev.usda.gov/rhs/common/program\\_info.htm#SFH](http://www.rurdev.usda.gov/rhs/common/program_info.htm#SFH)

**Managing Agency:**

U.S. Department of Agriculture <http://www.usda.gov/>

**Rural Housing: Housing Repair Loans and Grants**

**Program Description:**

The Rural Housing Repair Loans and Grants program provides loans and grants to very low-income homeowners to repair, improve, modernize, or to remove health and safety hazards in their rural dwellings. Loans are arranged for up to 20 years at one percent interest. Grants may be arranged for recipients who are 62 years of age or older and can be used only to pay for repairs and improvements to remove health and safety hazards. Loan/grant combinations may be arranged for applicants who can repay part of the cost. Very low income for this program is defined as below 50 percent of the area median income.

**General Program Requirements:**

The Rural Housing: Housing Repair Loans and Grants program provides loans and grants to very low-income homeowners to repair, improve, or modernize their dwellings or to remove health and safety hazards. Furthermore, you must be a U.S. citizen or permanent resident who lives in a rural area.

**Application Process:**

To apply for a loan or grant online go to <http://www.sc.egov.usda.gov>, or you may contact your State's Rural Development field office using this office locator tool:

<http://offices.sc.egov.usda.gov/locator/app>

**Program Contact Information:**

For more information about the housing repair loan program, visit:

<http://www.rurdev.usda.gov/rhs/>

If you are 62 years or older, you may qualify for a housing repair grant. For more information about this program, visit: <http://www.rurdev.usda.gov/rhs/> More on Rural Development Housing & Community Facilities Programs:

[http://www.rurdev.usda.gov/rhs/common/program\\_info.htm#SFH](http://www.rurdev.usda.gov/rhs/common/program_info.htm#SFH)

Managing Agency:  
U.S. Department of Agriculture <http://www.usda.gov/>

## **Rural Rental Housing**

### Program Description:

Low-income rental and cooperative housing is available for low-income rural residents. Listings of participating housing projects are available through each State's Rural Development office. Potential applicants must apply directly to building management to determine eligibility for housing.

### General Program Requirements:

In order to qualify for this benefit program, you must live in a rural area and characterize your financial situation as low income or very low income.

### Application Process:

Interested applicants should contact the owner or manager of the rental or cooperative housing facility to determine eligibility for housing. For a listing of low-income rental and cooperative housing in your area, contact your state's Rural Development field office using this office locator tool: <http://offices.sc.egov.usda.gov/locator/app>

### Program Contact Information:

For more information, visit: [http://www.rurdev.usda.gov/rhs/common/program\\_info.htm#SFH](http://www.rurdev.usda.gov/rhs/common/program_info.htm#SFH)

### Managing Agency:

U.S. Department of Agriculture <http://www.usda.gov/>

## **Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)**

### Program Description:

The WIC Program provides supplemental foods, nutrition education and referrals to health care, at no cost, to low-income pregnant, breast-feeding and postpartum women, as well as infants, and children up to age 5 who are at nutritional risk.

Additionally, 46 State agencies operate the WIC Farmers' Market Nutrition Program (FMNP), which provides fresh, unprepared, locally grown fruits and vegetables to WIC participants, and expands the awareness and use of farmers' markets.

### General Program Requirements:

Pregnant, breastfeeding and postpartum women, as well as infants, and children up to 5 years of age are eligible if they: 1) are individually determined by a health professional to be at nutritional risk; 2) meet a State residency requirement; and, 3) meet an income standard, or are determined automatically income eligible. A person who participates or has family members who participate in certain other benefit programs, such as the Supplemental Nutrition Assistance Program

(SNAP), Medicaid or Temporary Assistance for Needy Families (TANF), automatically meets the income eligibility requirement.

**Application Process:**

For more information about how to apply, contact the WIC Agency in your state. Contact information for each state agency, including toll-free numbers, can be found at <http://www.fns.usda.gov/wic/howtoapply/default.htm>

**Program Contact Information:**

Please see the following website for the income standard or maximum income limit for WIC eligibility: <http://www.fns.usda.gov/wic/howtoapply/incomeguidelines.htm> For more information, visit: <http://www.fns.usda.gov/wic/>

**Managing Agency:**

U.S. Department of Agriculture <http://www.usda.gov/>

## **Emergency Watershed Protection (EWP) Fund**

**Program Description:**

Set up by Congress to respond to emergencies created by natural disasters, this program is designed to relieve imminent hazards to life and private property caused by fires, floods, windstorms, and other natural occurrences.

**General Program Requirements:**

Public and private landowners are eligible for assistance but must be represented by a project sponsor. The project sponsor must be a public agency of state, county, or city government, or a special district or tribal government.

**Application Process:**

Contact your local general improvement district or county supervisor to request assistance. City and county governments, general improvement districts, conservation districts, and tribal governments are the most common sponsors of EWP projects. The sponsor's application should be in the form of a letter signed by an official of the sponsoring organization. The letter should include information on the nature, location, and scope of the problem for which assistance is requested. Information is available from NRCS offices to explain the eligibility requirements for the EWP program. Send applications for assistance to the local USDA Service Center or NRCS Field Office or the NRCS State Office.

**Program Contact Information:**

For more information, visit:

<http://www.nrcs.usda.gov/wps/portal/nrcs/main/national/programs/financial/ewp>

**Managing Agency:**

USDA Natural Resource and Conservation Service:

<http://www.nrcs.usda.gov/wps/portal/nrcs/main/national/home>

## **Emergency Forest Restoration Program (EFRP) – through the Farm Service Agency**

### Program Description:

This program provides payments to eligible owners of nonindustrial private forest (NIPF) land in order to restore land damaged by a natural disaster. Subject to availability of funds, locally-elected county committees are authorized to implement EFRP for all disasters except drought and insect infestations, which are authorized at the FSA national office.

### General Program Requirements:

County FSA committees determine land eligibility using on-site damage inspections that assess the type and extent of damage. To be eligible for EFRP, NIPF land must:

- Have existing tree cover (or had tree cover immediately before the natural disaster occurred and is suitable for growing trees); and,
- Be owned by any nonindustrial private individual, group, association, corporation, or other private legal entity, that has definitive decision-making authority over the land.

In addition, the natural disaster must have resulted in damage that if untreated would:

- Impair or endanger the natural resources on the land; and,
- Materially affect future use of the land.

### Application Process:

Producers should check with their local county FSA offices regarding EFRP sign-up periods, which are set by county FSA committees.

### Program Contact Information:

For more information, visit:

<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=diap&topic=efrp>

### Managing Agency:

USDA Farm Service Agency:

<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=landing&topic=landing>

# U.S. Department of Education

## Federal Student Aid Loan and Grant Data

### Program Description:

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED's) central database for Title IV loans and grants. NSLDS receives data from schools, guaranty agencies, the Federal Direct Loan program, and other ED programs. If you receive Title IV Aid, you can use NSLDS to inquire about your Title IV loans and/or grant data.

### General Program Requirements:

If you receive loans or grants (Title IV Aid) then your record will be viewable in the NSLDS.

### Application Process:

No application is necessary to view your Title IV Aid information in NSLDS.

### Program Contact Information:

Please visit the National Student Loan Data System (NSLDS) website for additional information:  
<http://www.nsls.ed.gov/>

If you have further questions, please call: 1-800-4-FED-AID (1-800-433-3243), or email:  
[studentaid@ed.gov](mailto:studentaid@ed.gov)

### Managing Agency:

U.S. Department of Education <http://www.ed.gov>

# U.S. Department of Health and Human Services

## Disaster Assistance for Older Americans

### Program Description:

The Administration on Aging (AoA) offers a website that provides a comprehensive overview of a wide variety of topics, programs and services related to aging. The AoA website provides a Disaster Preparedness Manual for the Aging Network, which provides valuable safety information in time of a disaster.

### General Program Requirements:

The Disaster Preparedness Manual for the Aging Network is targeted to older Americans and is available to the public. Whether you are an older individual, a caregiver, a community service provider, a researcher, or a student, you will find valuable user-friendly information.

### Application Process:

For more information, see the Program Contact Information below.

### Program Contact Information:

Please visit the Disaster Assistance for Older Americans website at the following location for further information: <http://www.aoa.gov/AoARoot/Preparedness/index.aspx>

### Managing Agency:

U.S. Department of Health and Human Services <http://www.hhs.gov/>

## Low Income Home Energy Assistance Program (LIHEAP)

### Program Description:

The Low Income Home Energy Assistance Program (LIHEAP) assists eligible low income households with their heating and cooling energy costs, and, if the state chooses, to weatherize homes.

### General Program Requirements:

In order to qualify for this benefit program, you must need financial assistance for home energy costs and your household's annual income before taxes must not exceed \$16,245 if one person lives in the household; \$21,855 if two people live in the household; \$27,465 if three people live in the household; \$33,075 if four people live in the household; \$38,685 if five people live in the household; \$44,295 if six people live in the household; \$49,905 if seven people live in the household; or \$55,515 if eight people live in the household. For larger households, add \$5,610 for each additional person in the home.

### Application Process:

To find out whether you are eligible to receive LIHEAP benefits, contact your state or tribal LIHEAP office. Information about how to contact each office can be obtained at <http://www.acf.hhs.gov/programs/liheap/index.html>

For help applying for LIHEAP benefits, you may also call this toll-free number: 1-866-674-6327.

**Program Contact Information:**

Each state is responsible for administering and designing its own program, which includes determining eligibility requirements and providing assistance within Federal guidelines. For more information about these guidelines, visit:

<http://www.acf.hhs.gov/programs/ocs/liheap/guidance/eligibility.html> A list of frequently asked questions about this program is also available at: [http://faq.acf.hhs.gov/cgi-bin/acfrightnow.cfg/php/enduser/std\\_alp.php](http://faq.acf.hhs.gov/cgi-bin/acfrightnow.cfg/php/enduser/std_alp.php) You may also request additional information by writing to the following e-mail address (please include your city, county, and state in your message): [energyassistance@ncat.org](mailto:energyassistance@ncat.org).

**Managing Agency:**

U.S. Department of Health and Human Services <http://www.hhs.gov/>

**Substance Abuse and Mental Health Services Administration (SAMHSA) Disaster Relief Information**

**Program Description:**

The Substance Abuse and Mental Health Services Administration (SAMHSA) has programs for people affected by mental health and substance abuse problems. The SAMSHA Disaster Technical Assistance Center (DTAC) supports SAMHSA's efforts to help states, territories, Federally recognized Tribes and local communities deliver an effective mental health and substance abuse response after a disaster. The DTAC:

- Develops disaster mental health and substance abuse resource collections and publications
- Answers questions regarding disaster mental health and substance abuse response
- Provides guidance to state and local disaster mental health and substance abuse response programs.

SAMHSA DTAC also supports the Crisis Counseling Assistance and Training Program (CCP) and provides information on the SAMSHA Emergency Response Grant (SERG) program. The CCP and SERG programs are designed to assist people and areas recovering from the results of natural and human-caused disasters. Disaster survivors can contact SAMSHA DTAC to find out what CCP or SERG program services might be offered in their state after a disaster is declared. Most services are provided through the CCP but the SERG program exists to help fund services when no other funding is available.

Services that may be available after a disaster include:

- Individual Crisis Counseling—Helps survivors understand their reactions, coping strategies, their options, and how to connect with other people and agencies that may assist them

- Basic Supportive or Educational Contact—Services available to disaster survivors include general support, and information on resources and services
- Group Crisis Counseling—Group sessions led by trained crisis counselors help group members cope with situations and reactions
- Public Education—Information and training for reactions, coping strategies, and other disaster resources
- Community Networking and Support—Connects survivors with community resources, faith-based groups, or local agencies
- Assessment, Referral, and Resource Linkage—Provides adult and children access to needs assessment, or referral to additional disaster relief services or mental health or substance abuse treatment
- Development and Distribution of Educational Materials—Provides materials developed and distributed by CCP staff, including flyers, brochures, tip sheets, educational materials; and website information
- Media and Public Service Announcements—Provides media activities and public messaging working with local media, state and local governments, charitable organizations, and other community sources of information; and
- The SERG program also funds traditional mental health and substance abuse treatment.

#### General Program Requirements:

The SAMHSA website provides documents and resources for any person with or at risk for mental health and substance abuse disorders.

#### Application Process:

Disaster survivors do not need to submit an application form to receive assistance. To find out what services might be offered in your state after a disaster, please call the SAMHSA DTAC toll-free number at 1-800-308-3515 or e-mail SAMHSA DTAC at [DTAC@samhsa.hhs.gov](mailto:DTAC@samhsa.hhs.gov).

#### Program Contact Information:

Please visit the SAMHSA DTAC and disaster response websites at the following locations for further information on disaster substance abuse and mental health services:

<http://mentalhealth.samhsa.gov/dtac/> and <http://www.samhsa.gov/Disaster/indexMH.aspx>

Please visit the FEMA website at the following location for further information on CCP services:

<http://www.fema.gov/assistance/process/additional.shtm>

#### Managing Agency:

U.S. Department of Health and Human Services <http://www.hhs.gov/>

### **Temporary Assistance for Needy Families**

#### Program Description:

The Temporary Assistance for Needy Families (TANF) program provides grant funds to States and Territories to assist families in any manner that is reasonably calculated to accomplish the purposes of this program. The purposes are: assisting needy families to care for their children in their own homes; reducing dependency of needy parents by promoting job preparation, work,

and marriage; preventing out-of-wedlock pregnancies; and encouraging the formation and maintenance of two-parent families.

**General Program Requirements:**

In order to qualify for this benefit program, you must be either pregnant or responsible for a child under 19 years of age. Also the applicant must be a U.S. national, citizen, legal alien, or permanent resident; have low or very low income; and be under-employed (working for very low wages), unemployed or about to become unemployed.

Each State and Territory decides the benefits it will provide. Each State and Territory also establishes the specific eligibility criteria that must be met to receive financial assistance payments or other types of benefits and services. Thus, you must check with the TANF agency in the area where you reside to learn whether you are eligible to receive financial assistance or other TANF benefits and services.

**Application Process:**

For application information from your state, click here:

[http://www.acf.hhs.gov/programs/ofa/states/st\\_index.html](http://www.acf.hhs.gov/programs/ofa/states/st_index.html)

**Program Contact Information**

More information about this program is available at:

<http://www.acf.hhs.gov/programs/ofa/tanf/index.html>

**Managing Agency**

U.S. Department of Health and Human Services <http://www.hhs.gov/>

# U.S. Department of Homeland Security

## Disaster Recovery Center (DRC) / DRC Locator

### Program Description:

A Disaster Recovery Center (DRC) is a readily accessible facility or mobile office which applicants can visit for information about Federal Emergency Management Agency (FEMA) or other disaster assistance programs, or for questions related to their case. The Disaster Recovery Center Locator allows individuals to find the hours, services, and locations of nearby DRCs. Some of the services that a DRC may provide include:

- Guidance regarding disaster recovery assistance and programs for survivors
- Clarification of any written correspondence received from FEMA
- Housing assistance and rental resource information
- Answers to questions, resolution to problems and referrals to agencies that may provide further assistance
- Status of applications being processed by FEMA
- Small Business Administration (SBA) program information regarding assistance
- Registration for FEMA assistance via telephone

### General Program Requirements:

There are no eligibility criteria to enter a Disaster Recovery Center (DRC) or to view the DRC Locator tool.

### Application Process:

No application is needed to use the Disaster Recovery Center (DRC) Locator. To find your nearest DRC, visit <http://asd.fema.gov/inter/locator/home.htm>.

### Program Contact Information:

For more information, please call:  
1-800-621-FEMA (3362)

### Managing Agency:

U.S. Department of Homeland Security <http://www.dhs.gov/dhspublic/index.jsp>

## FEMA Housing Portal

### Program Description:

The FEMA Housing Portal is intended to help individuals and families who have been displaced by a disaster find a place to live. The portal consolidates rental resources to help individuals and families find available rental units in their area. Rental resources are identified and provided by Federal agencies such as the U.S. Department of Housing and Urban Development, U.S. Department of Agriculture, U.S. Veterans Administration, as well as by private organizations and individuals.

### General Program Requirements:

In the advanced search criteria users can search for properties that meet their living needs and/or accept specific assistance programs. The relevant advanced search criteria are listed below:

- Pets accepted
- Section 8
- Accessible

Application Process:

No application is necessary to use the FEMA Housing Portal website.

Program Contact Information:

To start searching for housing, visit: <https://asd.fema.gov/inter/hportal/home.htm>

Managing Agency:

U.S. Department of Homeland Security <http://www.dhs.gov/dhspublic/index.jsp>

### **Individuals and Households Program - Housing Assistance**

Program Description:

The Individuals and Households Program (IHP) provides assistance to individuals and households affected by a disaster to enable them to address necessary expenses and serious needs, which cannot be met through other forms of disaster assistance or insurance. Forms of housing assistance under IHP include temporary housing, repair, replacement, and semi-permanent/permanent housing construction.

General Program Requirements:

To receive money or help for housing needs that are the result of a disaster, all of the following must be true:

- You have losses in an area that has been declared a disaster by the President of the United States
- You have no insurance, or have filed for insurance benefits and the damage to your property is not covered by your insurance, or your insurance settlement is insufficient to meet your losses
- You or someone who lives with you is a citizen of the United States, a non-citizen national, or a qualified alien
- The home in the disaster area is where you usually live and where you were living at the time of the disaster
- You are not able to live in your home now, you cannot get to your home due to the disaster, or your home requires repairs because of damage from the disaster.

Application Process:

To begin the assistance registration process, visit: [www.disasterassistance.gov](http://www.disasterassistance.gov)

Program Contact Information:

You can visit a local Disaster Recovery Center (DRC) for assistance, or call the FEMA Helpline to register for disaster assistance or ask questions about your application: 1-800-621-3362. For people with speech or hearing disabilities, call: TTY: 1-800-462-7585

Managing Agency:

U.S. Department of Homeland Security <http://www.dhs.gov/dhspublic/index.jsp>

### **Individuals and Households Program - Other Needs Assistance**

Program Description:

The Individuals and Households Program provides assistance to individuals and households affected by a disaster to enable them to address necessary expenses and serious needs, which cannot be met through other forms of disaster assistance or insurance. Forms of other needs assistance under IHP include personal property, medical, dental and funeral.

General Program Requirements:

To receive money for "Other than Housing Needs" that are the result of a disaster, all the following must be true:

- You have losses in an area that has been declared a disaster area by the President of the United States
- You have no insurance, or have filed for insurance benefits and the damage to your property is not covered by your insurance, or your insurance settlement is insufficient to meet your losses
- You or someone who lives with you is a citizen of the United States, a non-citizen national, or a qualified alien
- You have necessary expenses or serious needs because of the disaster
- You have accepted assistance from all other sources for which you are eligible, such as insurance proceeds or Small Business Administration disaster loans.

Application Process:

To apply for this program please contact FEMA at 1-800-621-FEMA (1-800-621-3362) or visit: <http://www.fema.gov/assistance/index.shtm>

Program Contact Information:

You can visit a local Disaster Recovery Center (DRC) for assistance, or call the FEMA helpline for teleregistration or with questions about FEMA other needs assistance: 1-800-621-3362

Managing Agency:

U.S. Department of Homeland Security <http://www.dhs.gov/dhspublic/index.jsp>

### **Forms of Assistance without Online Applications:**

#### **Disaster Legal Services (DLS)**

Program Description:

Disaster Legal Services (DLS) provides legal assistance to low-income individuals who, prior to or as a result of a disaster, are unable to secure legal services adequate to meet their disaster-related needs. When the President declares a major disaster, the Federal Emergency Management Agency, through an agreement with the Young Lawyers Division of the American Bar Association, provides free legal assistance to low income disaster survivors. Legal assistance includes counseling and advice, referral to appropriate sources of legal services and legal representation in non-fee-generating cases. Cases that may generate a fee are turned over to the local lawyer referral service. The legal assistance is provided by a range of participating attorneys, law firms, not-for-profit legal services providers, Legal Services Corporation recipients, state and local bar associations and pro bono organizations.

Local lawyers typically provide assistance such as:

- Help with insurance claims for doctor and hospital bills, loss of property, loss of life, etc.
- Drawing up new wills, powers of attorney and other legal documents lost during the disaster
- Help with home repair contracts and contractors
- Advice on problems with landlords

General Program Requirements:

In order to qualify for this benefit program, you must be a survivor of a presidentially-declared major disaster.

Application Process:

To find out if your state has a Disaster Legal Services program, call the FEMA Helpline 1-800-621-FEMA (1-800-621-3362). For the hearing impaired, please call 1-800-462-7585.

Program Contact Information:

Please note that when you contact the following numbers, you will be directed to available disaster-specific assistance and information. You will not receive direct legal assistance at that time.

You can call us toll free at: 1-800-621-3362

For the hearing impaired, please call: 1-800-462-7585

Headquarters Office:

Federal Emergency Management Agency

Recovery Division

Washington, DC 20472

For more information, please visit the following websites:

<http://www.fema.gov/assistance/index.shtm>

<http://www.abanet.org/disaster/>

<http://www.disasterlegalaid.org/>

<http://www.lsc.gov/>

Managing Agency:

U.S. Department of Homeland Security <http://www.dhs.gov/dhspublic/index.jsp>

## **National Flood Insurance Program (NFIP)**

Program Description:

Congress created the National Flood Insurance Program (NFIP) in 1968. The NFIP, managed by the Federal Emergency Management Agency (FEMA), enables homeowners, business owners and renters in participating communities to purchase federally backed flood insurance. This insurance offers an insurance alternative to disaster assistance to meet the escalating costs of repairing flood damage to buildings and their contents.

Participating communities agree to adopt and enforce floodplain management ordinances to reduce future flood damage. There are now more than 20,600 participating communities across the United States and its territories.

Federal flood insurance is available for residents and business owners in both high-risk and moderate-to-low risk areas. The insurance is required for buildings in high-risk areas that have loans from federally regulated or insured lenders. This requirement extends to disaster assistance loans from the Small Business Administration. However, you don't need to have a mortgage or SBA loan or live in a high-risk area to obtain flood insurance. It is available community-wide, with premiums that vary according to the level of risk. In fact, about 25 percent of all flood claims occur in moderate- to low- risk areas, and premiums start as low as \$119 per year.

General Program Requirements:

Some forms of disaster assistance will require that flood insurance is obtained and maintained for different lengths of time. Refer to those programs to learn their specific requirements. Federal flood insurance, however, is not a disaster assistance program. It is an insurance program established to help property owners to recover more quickly and at less cost. For example, disaster loans have to be repaid along with any other outstanding mortgages; flood insurance payments do not have to be repaid. Flood insurance is available to property owners and renters, even if they have had a claim before, as long as they live in a participating community.

Application Process:

To apply for this program please contact FEMA at 1-800-621-FEMA (1-800-621-3362) or visit <http://www.fema.gov/assistance/index.shtm>

Program Contact Information:

Your community maintains a repository of Flood Insurance Rate Maps (FIRMs) that you can view to determine whether your property is located in a high-risk or a moderate- to low-risk area. These maps are usually available at the planning and zoning department where building permits are obtained. They also may be found online at: <http://msc.fema.gov>

If you still have questions after obtaining your flood hazard zone, you may call a FEMA mapping specialist toll free at: 1-877-336-2627.

Anyone living in a participating community should consider flood insurance before the next flood occurs. Flood insurance, like other property and casualty coverage, is written by licensed insurance agents. The agent who writes your homeowners or property insurance should be able to assist you in determining your eligibility and coverage options.

For more information about the National Flood Insurance Program (NFIP), visit:  
<http://www.fema.gov/business/nfip/>

To learn more about your flood risk and flood insurance options or to locate an agent call 1-888-724-6353 toll free or visit: <http://www.FloodSmart.gov>

Managing Agency:

U.S. Department of Homeland Security <http://www.dhs.gov/dhspublic/index.jsp>

### **The National Emergency Family Registry and Locator System**

Program Description:

The National Emergency Family Registry and Locator System (NEFRLS) helps reunite families separated by a disaster. It allows displaced individuals to register and provide information about their current location and situation, and then allows them to designate up to seven individuals (called designees) who may view their information. Affected individuals, or those seeking information about friends or family, can visit the NEFRLS website or call the NEFRLS hotline to register themselves or inquire about another person. The system is only activated to support Presidentially-declared disasters that involve mass evacuation.

Registrants can submit their location and the names of family members, guardians, or friends traveling with them, as well as who is authorized to search the system for them. A displaced person can use NEFRLS after they register to search for other missing family members or friends. Once a registrant has designated/authorized an individual to search for and review their personal information, then that individual can search NEFRLS provided they are successful in passing identify validation and know personal information about the registrant for whom they are searching.

General Program Requirements:

In order to utilize this system, an individual must have been affected by a Presidentially-declared disaster (generally events that resulted in mass evacuations), or be seeking information on someone who has been affected by a Presidentially-declared disaster.

The system also permits law enforcement to search for individuals missing as a result of a disaster.

Application Process:

To register with NEFRLS, or if you wish to find out about someone's status, call 1-800-588-9822 or visit [http://www.fema.gov/media/fact\\_sheets/nefrls.shtm](http://www.fema.gov/media/fact_sheets/nefrls.shtm)

Please note: The system is only activated to support presidentially declared disasters and mass evacuations, and is not active at any other time.

**Program Contact Information:**

Eligible individuals (see General Program Requirements) may register as a displaced person or search for displaced persons either online or by calling the Hotline.

To register with NEFRLS or if you wish to find out about someone's status, call: 1-800-588-9822

For more information, please call: 1-800-621-FEMA (3362)

This National Emergency Family Registry and Locator System is activated on a disaster specific basis, and is not currently active. For information about the system, please contact the FEMA Mass Care Unit (National Shelter System Support line) at: 202-646-1640, or by email at: [mass-care-1@dhs.gov](mailto:mass-care-1@dhs.gov).

**Managing Agency:**

U.S. Department of Homeland Security <http://www.dhs.gov/dhspublic/index.jsp>

# U.S. Department of Housing and Urban Development

## 203(h) Mortgage Insurance for Disaster Victims and 203(k) Rehabilitation Mortgage Insurance

### Program Description:

Section 203(h) Mortgage Insurance for Disaster Victims helps survivors in presidentially-designated disaster areas to obtain mortgages to purchase a new home or rebuild their home that was damaged by a disaster.

Section 203(k) Rehabilitation Mortgage Insurance enables homebuyers and homeowners to either finance both the purchase (or refinancing) of a house and the cost of its rehabilitation through a single mortgage, or finance the rehabilitation of their existing home. Money may be used for rehabilitation efforts ranging from relatively minor to virtual reconstruction. Section 203(k) insured loans can finance the rehabilitation of the residential portion of a property that also has non-residential uses and they can cover the conversion of a property of any size to a one- to four- unit structure.

### General Program Requirements:

In order to be eligible for Section 203(h) Mortgage Insurance for Disaster Victims, you must be a homeowner of a one-family home that was destroyed during a presidentially-declared disaster. The home in question must also be your primary residence.

In order to be eligible for Section 203(k) Rehabilitation Mortgage Insurance, you must be able to make monthly mortgage payments and be rehabilitating a home that is at least one year old.

### Application Process:

To apply, please contact a Federal Housing Administration (FHA)-approved lender at:  
<http://hud.gov/ll/code/llslcrit.cfm>

### Program Contact Information

For more information on the Section 203h Mortgage Insurance for Disaster Victims program, visit: <http://www.hud.gov/offices/hsg/sfh/ins/203h-dft.cfm>

For more information on the Section 203(k) Rehabilitation Mortgage Insurance program, visit: <http://www.hud.gov/offices/hsg/sfh/203k/203kmenu.cfm>

If you have additional questions, contact the FHA Resource Center at:  
<http://www.hud.gov/offices/hsg/sfh/fhresourcectr.cfm>

Or call: 1-800-CALL-FHA (1-800-225-5342)

You can also locate your local FHA Homeownership Center at:  
<http://www.hud.gov/offices/hsg/sfh/hoc/hsghoc.cfm>

You may also email us at: [info@fhaoutreach.com](mailto:info@fhaoutreach.com) Managing Agency:

U.S. Department of Housing and Urban Development <http://www.hud.gov/>

## **HUD Public Housing Program**

### Program Description:

Public housing was established to provide decent and safe rental housing for eligible low-income families. Public housing comes in all sizes and types, from scattered single family houses to highrise apartments for elderly families.

### General Program Requirements:

Public housing is limited to low-income families and individuals and eligibility is based on annual gross income and U.S. citizenship or eligible immigration status. If you are eligible, a public housing agency will check your references to make sure you and your family will be good tenants. Any applicant whose habits and practices may be expected to have a detrimental effect on other tenants or on the project's environment will be denied.

### Application Process:

If you are interested in applying for a voucher, contact your local Public Housing Agency (PHA): <http://www.hud.gov/offices/pih/pha/contacts/>

### Program Contact Information

For further assistance, please contact the HUD Office nearest to you:  
<http://www5.hud.gov:63001/po/i/netlocator/>

For additional information, please contact the PIH Customer Service Center at:

<http://www.hud.gov/offices/pih/about/css.cfm> Or you may call us Monday through Friday from 9:00 a.m. to 5:00 p.m. Eastern Standard Time (EST), at: 1-800-955-2232. You may also visit their website at: <http://www.hud.gov/renting/phprog.cfm>

### Managing Agency:

U.S. Department of Housing and Urban Development <http://www.hud.gov/>

## **Housing Choice Voucher Program (Section 8)**

### Program Description:

The housing choice voucher program provides assistance to very low-income families to afford decent, safe, and sanitary housing. Housing can include single-family homes, townhouses and apartments and is not limited to units located in subsidized housing projects.

### General Program Requirements:

Housing choice vouchers are administered locally by public housing agencies (PHAs). A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. A housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

Application Process:

If you are interested in applying for a voucher, contact your local Public Housing Agency (PHA):

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/public\\_indian\\_housing/pha/contacts](http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts)

Program Contact Information

For further assistance, please contact the HUD Office nearest to you:

<http://www5.hud.gov:63001/po/i/netlocator/>

For additional information, please contact the PIH Customer Service Center at:

<http://www.hud.gov/offices/pih/about/css.cfm> Or you may call us Monday through Friday from 9:00 a.m. to 5:00 p.m. Eastern Standard Time (EST), at: 1-800-955-2232 You may also visit their website at: [http://www.hud.gov/offices/pih/programs/hcv/about/fact\\_sheet.cfm](http://www.hud.gov/offices/pih/programs/hcv/about/fact_sheet.cfm)

Managing Agency:

U.S. Department of Housing and Urban Development <http://www.hud.gov/>

**National Housing Locator System (NHLS): Disaster Resource Locator**

Program Description:

The Disaster Resource Locator is a web-based program on the National Housing Locator System (NHLS) website that allows the public to search for HUD Regional Offices, HUD Field Offices, Public Housing Authorities, and other disaster related resources.

General Program Requirements:

There are no eligibility criteria to access the Disaster Resource Locator application on the National Housing Locator System (NHLS) website.

Application Process:

No application is needed to use the Disaster Resource Locator, just visit the NHLS website.

To access the Disaster Resource Locator, NHLS visit

[http://portal.hud.gov/app\\_nhls/publicWelcome.do?cmd=doLocator](http://portal.hud.gov/app_nhls/publicWelcome.do?cmd=doLocator)

Program Contact Information:

For more information, email the NHLS Team (Monday - Friday 8:30 a.m. to 5:30 p.m. Eastern Time) at: [nhls@hud.gov](mailto:nhls@hud.gov)

Managing Agency:

U.S. Department of Housing and Urban Development <http://www.hud.gov/>

# U.S. Department of Justice

## Public Safety Officers' Benefits Program

### Program Description:

The Public Safety Officers' Benefits Program (PSOB) was established to provide a death benefit to the eligible survivors of Federal, state or local public safety officers whose death was the direct and proximate result of a personal (traumatic) injury sustained in the line of duty (certain fatal, line of duty heart attacks and strokes are also covered). Effective November 29, 1990, the Act also provides a disability benefit to eligible public safety officers who have been permanently and totally disabled as the direct result of a catastrophic personal injury sustained in the line of duty. The injury must permanently prevent the officer from performing any gainful work.

### General Program Requirements:

Eligible beneficiaries for PSOB purposes, in this order, are: spouses; children; individuals designated as PSOB beneficiaries or life insurance beneficiaries on file with the agency at the time of the officer's death; or surviving parents. Children include any natural, out-of-wedlock, adopted or posthumous child, or stepchild who is 18 years old or younger. Children between the ages of 18 and 22 may be eligible if a full-time student at the time of the officer's death, as well as children over 18 who are incapable of self-support at the time of the officer's death.

### Application Process:

For information on applying for disability or death benefits, visit <https://www.psob.gov>.

### Program Contact Information:

You may find information on filing a PSOB claim and claim forms at:

[http://www.ojp.usdoj.gov/BJA/grant/psob/psob\\_main.html](http://www.ojp.usdoj.gov/BJA/grant/psob/psob_main.html)

You may also visit the PSOB website at: <http://www.ovc.gov/itverp>

For more information, please call: 1-888-744-6513, or: 202-307-0635

### Write to us at:

PSOB Office

Bureau of Justice Assistance

810 Seventh Street NW.

Washington, DC 20531

Or by email: [AskPSOB@usdoj.gov](mailto:AskPSOB@usdoj.gov)

U.S. Department of Justice <http://www.usdoj.gov>

## State Crime Victims Compensation

### Program Description:

State Crime Victims Compensation programs reimburse victims for crime-related expenses such as medical costs, mental health counseling, funeral and burial costs and lost wages or loss of support. All states, the District of Columbia, the U.S. Virgin Islands, Guam, and Puerto Rico have established compensation programs for crime victims with Victims of Crime Act (VOCA) funding from the Office for Victims of Crime (OVC). Although each state compensation program is administered independently, most programs have similar eligibility requirements and offer comparable benefits. Maximum awards generally range from \$10,000 to \$25,000, though a number of states have higher and lower maximums.

#### General Program Requirements:

Compensation is paid only when other financial resources, such as private insurance and offender restitution, do not cover the loss. Some expenses are not covered by most compensation programs, including theft, damage, and property loss. State compensation programs are not required to compensate victims in terrorism cases.

To receive compensation, victims must comply with state statutes and rules, which generally require victims to cooperate with reasonable requests of law enforcement and submit a timely application to the compensation program.

To identify requirements, inquiries must be made to the individual VOCA-funded victim service organizations. The OVC website, <http://www.ojp.usdoj.gov/ovc/>, provides links to Victim Assistance and Compensation Programs and lists organizations' corresponding state administrator contact information.

#### Application Process:

To apply for this program, visit <http://www.ojp.usdoj.gov/ovc/help/links.htm> and locate your state's nearest Victim Assistance and Compensation Program.

#### Program Contact Information:

Contact information for each State VOCA-funded assistance and compensation program may be found at: <http://www.ojp.usdoj.gov/ovc/help/links.htm> You may submit an email to the OVC program at: <http://ovc.ncjrs.gov/askovc/> You may also call OVC Resource Center using any of the following numbers: Local: 1-301-519-5500, Toll-Free: 1-800-851-3420, TTY: 1-877-712-9279

For written correspondence, please write to:

Office for Victims of Crime  
U.S. Department of Justice  
810 Seventh Street NW., Eighth Floor  
Washington, DC 20531

#### Managing Agency:

U.S. Department of Justice <http://www.usdoj.gov>

# U.S. Department of Labor

## Disaster Unemployment Assistance

### Program Description:

The Disaster Unemployment Assistance (DUA) program provides unemployment benefits to individuals who have become unemployed as a result of a presidentially-declared major disaster.

### General Program Requirements:

In order to qualify for this benefit, your employment or self-employment must have been lost or interrupted as a direct result of a major disaster declared by the President of the United States. You must have been determined not eligible for regular unemployment insurance benefits (under any state or Federal law).

Payment will be made to an unemployed worker, who as a direct result of a presidentially-declared major disaster:

- No longer has a job,
- Is unable to reach the place of work,
- Was to commence work and does not have a job or is unable to reach the job,
- Has become the breadwinner for the household because the head of household died as a direct result of the disaster (If you became a breadwinner due to the death of a self-employed individual as a direct result of the disaster, you are considered an unemployed worker for DUA purposes), or
- Cannot work because of a disaster-incurred injury.

With exceptions for persons with an injury and for self-employed individuals performing activities to return to self-employment, individuals must be able to work and available for work, which are the same requirements to be eligible for regular state unemployment insurance benefits.

To determine your eligibility for unemployment insurance (UI) benefits, you should contact the state unemployment insurance agency in the state where you are located as soon as possible after becoming unemployed. In some states, you can now file a claim by telephone and the Internet.

### Application Process:

More information about this program and where to apply for benefits under this program is available at <http://workforcesecurity.doleta.gov/unemploy/disaster.asp>.

### Program Contact Information:

People who are hearing impaired may call this toll-free TTY number: 1-877-889-5627 You can also call: 1-877-872-5627

### Managing Agency:

U.S. Department of Labor <http://www.dol.gov/>

## **One-Stop Career Center Initiative**

### Program Description:

One-Stop Career Centers are at the heart of the new workforce investment system emerging under the Workforce Investment Act (WIA). These centers provide an integrated array of high-quality services so that workers, job seekers, and businesses can conveniently find the help they need under one roof in easy to reach locations. One-Stop Career Centers are designed to help businesses find qualified workers and help job seekers obtain employment and training services to enhance their careers. These services include assessment of skills, abilities, aptitudes and needs; assistance with Unemployment Insurance; access to Wagner-Peyser Act funded employment services such as the states' public labor exchange and labor market information; career counseling; job search and job placement assistance; and information on training, education and related supportive services such as day care and transportation. Eligible individuals can obtain more intensive services and training. One-Stop Career Centers are convenient to most communities in the United States.

To find a One-Stop Career Center near you, visit <http://www.servicelocator.org> or call 1-877-US2-JOBS (1-877-872-5627). For further information on One-Stop service delivery under the Workforce Investment Act, visit <http://www.doleta.gov/usworkforce>

### General Program Requirements:

The One-Stop Career Centers provide access to employment and training opportunities for all Americans.

### Application Process

For more information, see the Program Contact Information below.

### Program Contact Information

For more information, please visit: <http://www.servicelocator.org>

Or you may call: 1-877-US2-JOBS (1-877-872-5627)

If you need additional assistance with questions about this program, you can also contact your state or local office. Locations and contact information can be found at:

<http://www.doleta.gov/regions/>

### Managing Agency

U.S. Department of Labor <http://www.dol.gov/>

## **Unemployment Insurance**

### Program Description:

Unemployment insurance benefits provide temporary financial assistance to eligible workers who are unemployed through no fault of their own who meet eligibility requirements established by state laws. Each state, including the District of Columbia, the Virgin Islands, and Puerto Rico has unemployment insurance programs.

**General Program Requirements:**

In order to qualify for this benefit program, you must have worked during a specified period, usually in the past 12 to 18 months, and earned a minimum amount of wages as set by each state. You must also be determined to be unemployed through no fault of your own and meet other state eligibility requirements determined under state law.

**Application Process:**

To apply for this program, visit [http://www.servicelocator.org/UI\\_Filing\\_Assistance.asp](http://www.servicelocator.org/UI_Filing_Assistance.asp).

**Program Contact Information:**

For information about the state agencies responsible for unemployment claims, visit Career One Stop's website and select the state where you would like to file:

<http://www.servicelocator.org/OWSLinks.asp> You can also call: 1-866-487-2365 People who are hearing impaired may call this toll-free TTY number: 1-877-889-5627

**Managing Agency:**

U.S. Department of Labor <http://www.dol.gov/>

# U.S. Department of the Interior

## Bureau of Indian Affairs (BIA) Financial Assistance and Social Services

### Program Description:

The BIA Financial Assistance and Social Services program provides assistance to Federally recognized American Indians and Alaska Native tribe members in the following ways:

**General Assistance:** Cash assistance to meet essential needs of food, clothing, shelter, and utilities. Additionally, each General Assistance recipient must work with a social services worker to develop and sign an Individual Self Sufficiency Plan (ISP) to meet the goal of employment. The plan must outline specific steps the individual will take to increase independence. Eligibility will be reviewed every three months, six months, or whenever there is a change in status that can affect eligibility. Recipients must immediately inform the social services office of any such changes. If a client refuses employment or quits a job they will be sanctioned and cannot receive services for a period of at least 60 days but not more than 90 days.

**Burial Assistance:** One time cash assistance that helps impoverished individuals and families meet expenses incurred by the death of family members.

**Adult Care Assistance:** Funding to provide medical care to eligible adult Indians who A) have advanced health needs that require personal care and supervision due to advanced age, infirmity, physical condition, or mental impairments; or B) cannot be cared for in their own home by family members.

**Child Assistance:** Funding to provide services for eligible children for A) Room and Board at a residential care facility; B) Adoption or Guardianship Subsidies; C) Short-term homemaker services; D) Temporary foster care.

**Services to Children, Elderly, and Families:** Case management services can A) Assist individuals and families in solving problems related to family functioning and interpersonal relationships; B) Provide referral to the appropriate resource for problems related to illness, physical or mental handicaps, drug abuse, alcoholism, and violation of the law; C) Assist with obtaining protective services; D) Provide economic opportunity and money management skills.

**Emergency Assistance:** Cash payments to individuals or families who suffer from a burnout, flood, other destruction of their home and loss or damage to personal possessions.

### General Program Requirements:

Individuals must meet all of the following eligibility criteria:

1. Be an enrolled member of a Federally recognized American Indian/Alaska Native tribe
2. Prove the inability to meet the essential needs of food, clothing, shelter, and utilities
3. Reside in an approved service area or near designated service area; applicants can determine if they live in a service area by contacting the nearest BIA regional office or social service office

4. Apply concurrently for all other Federal, state, tribal, county, local programs for which he or she may be eligible
5. Not be receiving any comparable assistance

Application Process:

Applicants can apply for assistance at the nearest BIA operated or tribal social service provider. To obtain information on how to find a provider in your area, please contact the nearest BIA regional office, which can be found at

<http://www.bia.gov/WhoWeAre/BIA/OIS/HumanServices/index.htm>

Program Contact Information:

For more information, write to them at:

Bureau of Indian Affairs  
Division of Human Services  
MS-4513-MIB  
1849 C Street, N.W.  
Washington, D.C. 20240

Call them at: 202-513-7642

Or visit their website at: <http://www.bia.gov/WhoWeAre/BIA/OIS/HumanServices/index.htm>

Managing Agency:

U.S. Department of the Interior <http://www.doi.gov>

# U.S. Department of the Treasury

## (IRS) Disaster Assistance and Emergency Relief Program

### Program Description:

The Internal Revenue Service provides tax counseling and assistance to taxpayers whose property has been damaged or lost in a Federally declared disaster area. The following are examples of the types of assistance available:

- Assist victims with filing claims for tax refunds
- Provide tax information and assistance
- Distribute disaster kits containing tax forms and publications to help victims determine the amount of a casualty loss deduction for destroyed property
- Provide information on ways to reconstruct destroyed financial records
- Provide copies or transcripts of previously filed tax returns free of charge to taxpayers located in the Federally declared disaster area

### General Program Requirements:

Taxpayers may elect to deduct non-reimbursed casualty losses that occurred in a federally declared disaster area in the year the disaster occurred or file an amended return and deduct the loss in the year immediately preceding the year the disaster occurred. Taxpayers must use Form 4684 to report a gain or deductible loss from a casualty.

The IRS may postpone tax deadlines to provide extra time to file and pay before assessing any penalty or additional amount to the tax. Interest may be abated for the period of time for which an extension of time to file tax returns and pay taxes is granted because the individual or business is located in a Federally declared disaster area.

### Application Process:

This tax relief is automatic for affected taxpayers whose address of record is in the Federally declared disaster area. All other affected taxpayers must self-identify for disaster relief by contacting the IRS at 1-866-562-5227.

### Program Contact Information:

Click below for additional information on this program:

<http://www.irs.gov/businesses/small/article/0,,id=156138,00.html>

### Managing Agency:

U.S. Department of the Treasury <http://www.ustreas.gov/>

### Go Direct®

### Program Description:

Don't let a disaster come between you and your money. If you receive federal benefit payments by paper check, switch to direct deposit through the U.S. Department of the Treasury's Go Direct® campaign. Direct deposit is safer, easier, and gives people more control over their

money than paper checks. Your money goes straight into a checking or savings account on payment day each month, eliminating the risk of a delayed payment due to hurricanes, tornadoes, wild fires or other disasters.

**General Program Requirements:**

Enrollees must currently receive federal checks from any of the following agencies or programs: Social Security Administration (SSA), Supplemental Security Income (SSI), Veterans Affairs (Compensation and Pension only), Railroad Retirement Board, or the Office of Personnel Management.

**Application Process:**

Applicants will need to provide personal information required to initiate an automated direct deposit enrollment.

Applicants can learn more or sign up for direct deposit over the phone, online or by mail.

Phone: 1-800-333-1795

Online: <http://www.godirect.org>

Mail: Complete FMS Form 1200 which can be found at <http://www.godirect.org>, and follow the mailing instructions on the website.

Applicants can learn more or sign up for the Direct Express® card over the phone or online.

Phone: 1-800-333-1795

Online: <http://www.godirect.org>

**Program Contact Information:**

Applicants will need to provide personal information required to initiate an automated direct deposit Enrollment that is sent from Go Direct to the Federal paying agencies.

Applicants may apply on the phone, on the web, or through the mail.

Phone: 1-800-333-1795

Web: <http://www.godirect.gov>

Mail: Complete FMS Form 1200 which can be found at <http://www.godirect.gov>, and follow the mailing instructions on the website.

For more information please visit:

<http://www.godirect.org>

Managing Agency

U.S. Department of the Treasury <http://www.ustreas.gov/>

## **Savings Bond Redemption and Replacement**

**Program Description:**

Savings Bond Redemption and Replacement assistance allows bond owners in areas affected by a presidentially-declared disaster to redeem bonds prior to the expiration of the initial 12-month

holding period. Approximately 40,000 financial institutions across the country redeem savings bonds.

Savings Bond Replacement and Replacement assistance allows bond holders to request expedited service for the replacement of missing bonds, particularly those destroyed during a disaster.

**General Program Requirements:**

You may utilize the Savings Bond Replacement and Replacement program if you have a bond that has been destroyed.

You may utilize the Savings Bond Redemption and Replacement program if you live in an area affected by a presidentially-declared disaster.

No evidence of hardship or property damage is required.

**Application Process:**

For more information, see the Program Contact Information below.

**Program Contact Information:**

Click here for additional information about this program:

[http://www.treasurydirect.gov/indiv/research/indepth/ebonds/res\\_e\\_bonds\\_eer...](http://www.treasurydirect.gov/indiv/research/indepth/ebonds/res_e_bonds_eer...)

**Managing Agency:**

U.S. Department of the Treasury <http://www.ustreas.gov/>

# U.S. Department of Veterans Affairs

## Inquiry Routing and Information System (IRIS)

### Program Description:

IRIS is a web-based mechanism used by veterans and other VA Web site visitors to obtain information on specific areas of interest in the VA. The IRIS is also used to submit new inquiries, compliments, complaints and suggestions. A user may select any of the following options to obtain information:

- Locations (find a VA facility)
- Frequently Asked Questions (FAQs)
- Education Benefits Inquiries
- Board of Veteran Appeals
- Ask a Question
- Toll Free Numbers for contacting VA
- FOIA (Freedom of Information Act) requests
- Paperwork Reduction Act Notice

### Application Process:

For more information, see the Program Contact Information below.

### Program Contact Information:

To begin using IRIS, please visit the following location: <https://iris.custhelp.com/>

### Managing Agency:

U.S. Department of Veterans Affairs <http://www.va.gov/>

## My HealtheVet Website

### Program Description:

If you are a veteran who receives medical care from a Veterans Affairs (VA) medical center, you can access your VA medical records online by using the My HealtheVet website. Along with the medical records, you will be able to access prescription refill information that you may need copies of if your originals are destroyed in a disaster.

### General Program Requirements:

You must currently be receiving medical care from the VA.

### Application Process:

For more information, see the Program Contact Information below.

### Program Contact Information:

To use HealtheVet, you must register on the VA webpage at: <https://www.myhealth.va.gov/mhv-portal-web/anonymous.portal? nfpb=true& nft...> For more information about this program, please call 877-222-8387 or visit: <http://www.myhealth.va.gov/>

Managing Agency:

U.S. Department of Veterans Affairs <http://www.va.gov/>

## **Native American Veterans Housing Loan Program**

Program Description:

The Native American Direct Loan Program makes home loans available to eligible Native American veterans who wish to purchase, construct, or improve a home on Federal trust land. The home must be your primary residence. It's also possible to use the program to re-finance an existing Native American Direct Loan.

General Program Requirements:

Native Americans who may qualify for these loans must be:

- Enrolled in an American Indian tribe or Alaskan Native village, a Pacific Islander or a Native Hawaiian; or be married to such a person.
- Veterans (including Reserve and National Guard members who were called to active duty) Veterans must have been discharged under conditions other than dishonorable.
- Active duty service members.
- Current Reserve and Guard members (usually after 6 years of reserve service).
- Commissioned Officers of the Public Health Service and National Oceanic and Atmospheric Administration are considered to be active duty members and veterans, once discharged.

Application Process:

The tribe must enter into a Memorandum of Understanding with VA and provide VA with copies of the lease to be used (if tribal trust land) and tribal foreclosure ordinances. The Veteran completes the application, with VA's assistance, if necessary, and submits the application to VA. If approved, VA schedules the closing at the veteran's convenience. If it is a construction loan, VA makes staged disbursements, through escrow account, to the builder. Funds are disbursed upon approved progress inspections. More information on this may be found at <http://www.benefits.va.gov/homeloans/>, including copies of model MOUs, leases, & foreclosure ordinances.

Program Contact Information:

More information about the Native American Veteran Direct Loan Program is available at:

<http://www.homeloans.va.gov/VAP26-93-1.htm>

More information on establishing eligibility is available at:

<http://www.homeloans.va.gov/eligibility.htm>

You may also directly contact a regional loan center. Locations are listed at:

<http://www.homeloans.va.gov/rlcweb.htm> If you need to obtain your COE, contact a lender about obtaining your COE or download VA Form 26-1880, complete it and mail it (with proof of service) to

Winston-Salem Eligibility Center at:  
VA Loan Eligibility Center  
PO Box 20729  
Winston-Salem, N.C. 27120

You can download the form at: <http://www.va.gov/vaforms/>

Managing Agency:  
U.S. Department of Veterans Affairs <http://www.va.gov/>

## **VA - Burial Benefits - Headstones and Markers for Placement in Private Cemeteries**

### Program Description:

The National Cemetery Administration honors veterans with a final resting place and lasting memorials that commemorate their service to our Nation.

The Department of Veterans Affairs' (VA) National Cemetery Administration maintains 125 national cemeteries in 39 states (and Puerto Rico) as well as 33 soldier's lots and monument sites. To visit the webpage for the closest National Cemetery in your state just visit the website and select your state.

Burial benefits include a gravesite in any of our open cemeteries with available space, opening and closing of the grave, perpetual care, a government headstone or marker, a burial flag, and a Presidential Memorial Certificate, at no cost to the family. Some veterans may also be eligible for Burial Allowances. Cremated remains are buried or inurned in national cemeteries in the same manner and with the same honors as casket remains.

Burial benefits for eligible spouses and dependents include burial with the veteran and perpetual care of the interment site. The spouse or dependent's name and date of birth and death will be inscribed on the veteran's headstone at no cost to the family.

### General Program Requirements:

Any member of the Armed Forces of the United States who dies while on active duty or any veteran who was discharged under conditions other than dishonorable may be eligible for burial in a National Cemetery.

Certain National Guard and reserve members may also qualify.

Commissioned Officers of the Public Health Service and National Oceanic and Atmospheric Administration are considered to be active duty members and veterans, once discharged.

Length-of-service requirements apply in some cases.

Spouses and certain eligible dependents may also be buried in national cemeteries.

Pre-arrangement for burial at a National Cemetery is not allowed.

#### Application Process:

Please read the instructions on the application form thoroughly. When military documents are available, completing the form should take approximately 15 minutes. You may either print the blank form or fill it in while online and print the filled out form ready for signatures. You may print an application form (VA Form 40-1330) through this web link:

<http://www.va.gov/vaforms/va/pdf/VA40-1330.pdf>

To determine if the military or discharge documents you have are sufficient to verify eligibility and support your application, you may review a list of documents which can be used to establish honorable active duty military service at: <http://www.cem.va.gov/cem/hm/dischdocs.asp>

#### Program Contact Information:

You may review more specific information about the National Cemetery Administration headstone and marker program at: [http://www.cem.va.gov/hm\\_hm.asp](http://www.cem.va.gov/hm_hm.asp)

If you need further assistance or have questions about inscription information you may call their Applicant Assistance Division at: 1-800-697-6947 The National Cemetery Administration (NCA) website can be visited at: <http://www.cem.va.gov>

#### Managing Agency:

U.S. Department of Veterans Affairs <http://www.va.gov/>

### **VA - Burial Benefits - Partial Reimbursement of Expenses**

#### Program Description:

VA burial allowances are partial reimbursements for burial and funeral costs for eligible veterans. When the cause of death is not service-related, VA may be able to pay two modest allowances:

1. One for burial and funeral expense, and
2. One for the cemetery plot.

When the cause of death is service-related, the reimbursement comes in the form of a single, larger payment for burial and funeral expenses.

In some service-connected death cases, VA can pay a reimbursement for transportation costs.

#### General Program Requirements:

To be eligible for this benefit, the veteran must have been discharged under conditions other than dishonorable.

VA can pay a reimbursement only if the expenses for the funeral/burial have not been reimbursed by another government agency or some other source.

Generally, at least one of following additional eligibility criteria must also be met.

Reimbursement is possible if the veteran:

- Died because of a service-related disability;
- Was receiving VA pension or compensation at the time of death;
- Was entitled to receive VA compensation, but decided not to reduce his/her military retired pay;
- Died in a VA hospital or while in a nursing home under VA contract, or while in an approved state nursing home;
- Had a claim pending at the time of death and has been found entitled to compensation or pension from a date prior to the date of death; or
- Died while traveling, under proper authorization and at VA expense, to or from a specified place for the purpose of examination, treatment, or care.

National Guard and Reserve members who were activated for federal military service and later separated are considered to be veterans.

Commissioned Officers of the Public Health Service and National Oceanic and Atmospheric Administration are considered to be active duty members and veterans, once discharged.

Application Process:

To apply for the burial allowance, you must complete an Application for Burial Benefits (VA Form 21-530). You may download the form at <http://www.va.gov/vaforms/>.

Program Contact Information:

If you have questions about this benefit please call VA at this toll-free number: 1-800-827-1000.

People who are hearing impaired may call this toll-free TTY number: 1-800-829-4833.

Additional information on this program may be obtained from the U.S. Department of Veterans Affairs at: [http://www.vba.va.gov/VBA/benefits/factsheets/burials/Burialeg\\_0508.doc](http://www.vba.va.gov/VBA/benefits/factsheets/burials/Burialeg_0508.doc) The Veterans Benefits Administration (VBA) website can be visited at: <http://www.vba.va.gov>

Managing Agency:

U.S. Department of Veterans Affairs <http://www.va.gov/>

## **VA - Burial Benefits - Presidential Memorial Certificates**

Program Description:

A Presidential Memorial Certificate (PMC) is an engraved paper certificate, signed by the current President, to honor the memory of honorably discharged deceased veterans.

General Program Requirements:

This benefit may not be requested for a living veteran.

The veteran must have received an honorable discharge or a general discharge under honorable conditions.

Certain National Guard and reserve members may also qualify.

Commissioned Officers of the Public Health Service and National Oceanic and Atmospheric Administration are considered to be active duty members and veterans, once discharged.

Eligible recipients (those who may receive a Presidential Memorial Certificate) include the deceased veteran's next of kin and loved ones.

Requests for this benefit may only be submitted by an eligible recipient. An eligible recipient is the next of kin, a relative or a friend, or someone authorized to act on behalf of such relative or friend.

#### Application Process

When requesting a PMC, there is no form or format to use. A simple written request will suffice.

Eligible recipients or their authorized agent may request a PMC using any one (1) of the three (3) methods listed below. Please only use one of the following methods:

1. Visit any VA regional office and speak with a representative.
2. Send a request by fax to 202-565-8054 or by mail to:  
Presidential Memorial Certificates (41A1C)  
Department of Veterans Affairs  
5109 Russell Road  
Quantico, VA 22134-3903
3. Use the "Contact the VA" web link (on the top of the page) at:

<http://www.cem.va.gov/pmc.asp>.

All written or faxed requests must include a copy of the veterans' death certificate and a copy of the veterans' honorable discharge. Please do not provide original documents, as they cannot be returned.

#### Program Contact Information:

The National Cemetery Administration (NCA) website can be visited at: <http://www.cem.va.gov>

#### Managing Agency:

U.S. Department of Veterans Affairs <http://www.va.gov/>

### **VA - Burial Benefits - Veteran and Dependent Burial in VA National Cemeteries**

#### Program Description:

The National Cemetery Administration honors veterans with a final resting place and lasting memorials that commemorate their service to our Nation.

The Department of Veterans Affairs' (VA) National Cemetery Administration maintains 125 national cemeteries in 39 states (and Puerto Rico) as well as 33 soldiers' lots and monument sites. To visit the closest National Cemetery to you, please visit the listed website in the Program Contact Information and select your state.

Burial benefits include a gravesite in any of our open cemeteries with available space, opening and closing of the grave, perpetual care, a Government headstone or marker, a burial flag, and a Presidential Memorial Certificate, at no cost to the family. Some veterans may also be eligible for Burial Allowances. Cremated remains are buried or inurned in national cemeteries in the same manner and with the same honors as casketed remains.

Burial benefits are available for eligible spouses and dependents include burial with the veteran, perpetual care of the interment site. The spouse or dependent's name and date of birth and death will be inscribed on the veteran's headstone at no cost to the family.

#### General Program Requirements

The following persons are eligible for this form of assistance:

- Any member of the Armed Forces of the United States who dies while on active duty or any veteran who was discharged under conditions other than dishonorable may be eligible for burial in a National Cemetery.
- Certain National Guard and reserve members may also qualify.
- Commissioned Officers of the Public Health Service and National Oceanic and Atmospheric Administration are considered to be active duty members and veterans, once discharged.
- Spouses and certain eligible dependents may also be buried in national cemeteries.

Length-of-service requirements apply in some cases. Pre-arrangement for burial at a National Cemetery is not allowed.

#### Application Process:

To confirm your eligibility for burial benefits at a national cemetery you may call your VA regional office at 1-800-827-1000. A Veterans Benefits Counselor will be happy to speak with you and answer any questions you may have.

#### Program Contact Information:

The mailing address is:

Department of Veterans Affairs

Washington, DC 20420

Telephone: 1-800-827-1000

To find the closest National Cemetery to you, please visit:

<http://www.cem.va.gov/cem/cems/listcem.asp> The National Cemetery Administration (NCA) website can be visited at: <http://www.cem.va.gov>

Managing Agency:

U.S. Department of Veterans Affairs <http://www.va.gov/>

## **VA Change of Address**

### Program Description:

If you receive medical treatment or a benefit payment from the Department of Veterans Affairs (VA) and need to change your address because of a disaster, VA may be able to make the change over the phone or assist you in finding the address to mail a request to.

### General Program Requirements:

To be eligible for this form of assistance, you must currently receive medical treatment or a benefit payment from VA.

### Application Process:

In order to change your address for VA benefits payment purposes, you must either send a signed letter to the VA regional office with your records or call 1-800-827-1000.

### Program Contact Information:

To find the addresses of VA Regional Offices, go to:

[http://www2.va.gov/directory/guide/division\\_flsh.asp?dnum=1](http://www2.va.gov/directory/guide/division_flsh.asp?dnum=1) If you wish to change your address for MEDICAL ENROLLMENT AND/OR RECORDS purposes, please contact:

- the VA facility at which you receive treatment, or
- call the VA Health Benefits Service at:  
1-877-222-8387

You may find the address and other contact information of your VA medical facility at:

[http://www2.va.gov/directory/guide/division\\_flsh.asp?dnum=1](http://www2.va.gov/directory/guide/division_flsh.asp?dnum=1)

### Managing Agency:

U.S. Department of Veterans Affairs <http://www.va.gov/>

# U.S. Office of Personnel Management

## Federal Retiree Benefits

### Program Description:

The Office of Personnel Management (OPM) offers Federal Retirees and retirement-eligible Federal Employees an online site to find general and personal information about retirement benefits, and to make changes concerning Federal annuity payments.

OPM's Retirement Services Online provides retirement services on demand, and may be used to:

- Change your Federal Income Tax withholding
- Change your state Income Tax withholding
- Buy, change or stop Savings Bonds
- Request a duplicate tax-filing statement (Form 1099-R)
- Change your Personal Identification Number (PIN)
- Establish, change or stop an allotment to an organization
- Change your mailing address
- Sign up for direct deposit of your payment, or change the account or financial institution to which your payment is sent
- Set up, change or stop a checking or savings allotment
- View your annuity statement

### General Program Requirements:

Federal Retiree Benefit information and Retirement Services online may be used by:

- Federal Retirees,
- Retirement-eligible Federal Employees.

### Application Process:

No application process is needed for this program; simply visit:

<http://www.opm.gov/retire/index.aspx>.

### Program Contact Information:

For more information, visit: <http://www.opm.gov/retire/index.asp>

Or you may call OPM at: 1-888-767-6738 or 202-606-2115

Or email them at: [retire@opm.gov](mailto:retire@opm.gov)

Managing Agency:

U.S. Office of Personnel Management <http://www.opm.gov>

# U.S. Postal Service

## U.S. Postal Service (USPS) Change of Address

### Program Description:

The USPS Change of Address feature allows users to submit an order to forward mail to a new address provided by the user. This feature is intended to help those who have been affected by a disaster and need to have their mail sent to a new address, either permanently or temporarily.

### General Program Requirements:

Anyone can use this feature if they need to have their mail forwarded to a new address as a result of a permanent move or temporary relocation.

### Application Process:

There are three ways you can change your address:

1. Visit <https://moversguide.usps.com/> Safeguard your personal information with identity validation by a simple \$1 charge to your credit or debit card.
2. Call the USPS Call Center at 1-800-ASK-USPS (1-800-275-8777).
3. Fill out and submit PS Form 3575, which you can pick up at any U.S. Post Office, and submit it at the Post Office. The form may be submitted at any U.S. Post Office, mailed to any Post Office, or provided to any Postal Mail Carrier.

### Program Contact Information:

To email them, please visit: <http://www.usps.com/customerservice/welcome.htm>

### Managing Agency:

U.S. Postal Service <http://www.usps.com>

# U.S. Small Business Administration

## Business Disaster Loans

### Program Description:

The U.S. Small Business Administration (SBA) is responsible for providing affordable, timely and accessible financial assistance to non-profits and businesses of all sizes located in a declared disaster area. Financial assistance is available in the form of low-interest, long-term loans for losses that are not fully covered by insurance or other recoveries.

SBA's disaster loans are the primary form of Federal assistance for the repair and rebuilding of non-farm, private sector disaster losses. The disaster loan program is the only form of SBA assistance not limited to small businesses.

Business Physical Disaster Loans loan can provide a non-profit or business of any size with up to \$2 million (actual loan amounts are based on amount of uncompensated damage) to repair or replace real property, machinery, equipment, fixtures, inventory, and leasehold improvements. In addition, disaster loans to repair or replace real property or leasehold improvements may be increased by as much as 20 percent of the verified loss to protect the damaged property against possible future disasters of the same type.

The Economic Injury Disaster Loan Program (EIDL) can provide up to \$2 million of financial assistance (actual loan amounts are based on amount of economic injury) to small businesses or private, non-profit organizations that suffer substantial economic injury as a result of the declared disaster, regardless of whether the applicant sustained physical damage.

An EIDL can help you meet necessary financial obligations that your business or private, non-profit organization could have met had the disaster not occurred. It provides relief from economic injury caused directly by the disaster and permits you to maintain a reasonable working capital position during the period affected by the disaster. EIDLs do not replace lost sales or revenue.

By law, the total amount of a physical loan, economic injury disaster loan and mitigation funds cannot exceed \$2 million.

### General Program Requirements:

To be eligible for SBA assistance, businesses or private non-profit organizations must have sustained physical or economic damage and be located in a disaster declared county.

### Application Process:

For application information, please call 1-800-659-2955, visit <http://www.sba.gov/content/business-physical-disaster-loans> or email [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov).

### Program Contact Information:

For more information on this program, please visit: <http://www.sba.gov/content/business-physical-disaster-loans>

Managing Agency:

U.S. Small Business Administration <http://www.sba.gov>

## **Home and Property Disaster Loans**

Program Description:

The U.S. Small Business Administration (SBA) is responsible for providing affordable, timely and accessible financial assistance to homeowners and renters located in a declared disaster area. Financial assistance is available in the form of low-interest, long-term loans for losses that are not fully covered by insurance or other recoveries.

SBA's disaster loans are the primary form of Federal assistance for the repair and rebuilding of non-farm, private sector disaster losses. The disaster loan program is the only form of SBA assistance not limited to small businesses.

Homeowners can apply for a real property loan for up to \$200,000 to repair or replace their primary residence to its pre-disaster condition. The loan may not be used to upgrade the home or make additions to it. If, however, building codes require structural improvements to repair the disaster damage, the loan may be used to meet these requirements. Loans may be increased by as much as 20 percent of the verified losses (not to exceed \$200,000) to protect the damaged real property from possible future disasters of the same kind.

Homeowners or renters can apply for a personal property loan for up to \$40,000 to help repair or replace personal property, such as clothing, furniture, automobiles, etc., lost in the disaster. As a rule of thumb, personal property is anything that is not considered real estate or a part of the actual structure. This loan may not be used to replace extraordinarily expensive or irreplaceable items, such as antiques, collections, pleasure boats, recreational vehicles, fur coats, etc.

General Program Requirements:

To be eligible for SBA assistance, homeowners and renters must have sustained physical damage and be located in a disaster declared county.

Application Process:

For application information, please call 1-800-659-2955, visit <http://www.sba.gov/content/home-and-personal-property-loans> or email [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov).

Program Contact Information:

For more information about this program, please visit: <http://www.sba.gov/content/home-and-personal-property-loans>

Managing Agency:

U.S. Small Business Administration <http://www.sba.gov>

# U.S. Social Security Administration

## Social Security Administration (SSA) Change of Address

### Program Description:

Social Security provides retirement, disability, family and survivors benefits to workers and their dependents if they meet certain requirements. If you are already receiving Social Security benefits you may change your address with them.

### General Program Requirements:

This online assistance is available if you receive Social Security benefits and want to change your mailing address.

### Application Process:

For more information, see the Program Contact Information below.

### Program Contact Information:

If you want to know about other options for completing this request, you may visit Social Security's website at: <http://www.ssa.gov/coa/>

Or call: 1-800-772-1213

If you are deaf or hard of hearing, call the following toll-free "TTY" number; representatives are available Monday through Friday from 7 a.m. to 7 p.m.: 1-800-325-0778

### Managing Agency:

U.S. Social Security Administration <http://www.socialsecurity.gov>

## Forms of Assistance without Online Applications

### Social Security Child's Insurance Benefits

#### Program Description:

Social Security Child's Insurance Benefits are paid to a worker's biological child, adopted child or dependent stepchild. In some cases, the child also could be eligible for benefits based on his or her grandparents' or step-grandparents' earnings. To receive this benefit, a child must have the following:

- Parent(s) who is disabled or retired and entitled to Social Security benefits, or
- Parent who died after having worked long enough in a job where he or she paid Social Security taxes.

The child must also meet the following requirements:

- Unmarried
- Younger than 18 years old, or

- Must be 18-19 years old and a full-time student (no higher than grade 12), or 18 years old or older and disabled (the disability must have started before age 22).

**Application Process:**

If you would like to find out if you may be eligible for any of the benefits SSA administers, visit <http://best.ssa.gov>.

Once you have completed the eligibility screening questionnaire, you will be provided with a list of benefits for which you may be eligible. Print this page for your records before going to the application site.

Once you know which benefits you can apply for, go to <http://www.socialsecurity.gov/applyonline/> to apply online.

You can also call 1-800-772-1213 (TTY: 1-800-325-0778) for additional information about SSA benefits and for application information.

**Program Contact Information:**

For their Publications Home Page, visit: <http://www.ssa.gov/pubs>

**Managing Agency:**

U.S. Social Security Administration <http://www.socialsecurity.gov>

## **Social Security Disability Insurance Benefits**

**Program Description:**

Social Security Disability Insurance Benefits are paid to people who meet the following requirements:

- Have earned enough Social Security credits
- Are unable to work because of a disability that has lasted or will last for at least 12 months or end in death.

**Application Process:**

If you would like to find out if you may be eligible for any of the benefits SSA administers, visit <http://best.ssa.gov>.

Once you have completed the eligibility screening questionnaire, you will be provided with a list of benefits for which you may be eligible. Print this page for your records before going to the application site.

Once you know which benefits you can apply for, go to <http://www.socialsecurity.gov/applyonline/> to apply online.

You can also call 1-800-772-1213 (TTY: 1-800-325-0778) for additional information about SSA benefits and for application information.

Program Contact Information:

To view SSA's publication "Understanding the Benefits", visit:

<http://www.socialsecurity.gov/pubs/10024.html>

Managing Agency:

U.S. Social Security Administration <http://www.socialsecurity.gov>

Social Security Disabled Surviving Divorced Spouse Benefits

Program Description:

Social Security Disabled Surviving Divorced Spouse Benefits are paid to the disabled surviving divorced spouse of a worker who had earned enough Social Security credits.

In order to qualify for this benefit program, you must be divorced from a deceased spouse and meet the following requirements:

- Be at least age 50 but not yet age 60
- Have been married at least 10 years before the date the divorce became final
- Meet the disability related requirements
- Be unmarried, unless the marriage can be disregarded
- Not receiving a higher Social Security retirement benefit based on your own work.

Application Process:

If you would like to find out if you may be eligible for any of the benefits SSA administers, visit

<http://best.ssa.gov>.

Once you have completed the eligibility screening questionnaire, you will be provided with a list of benefits for which you may be eligible. Print this page for your records before going to the application site.

Once you know which benefits you can apply for, go to

<http://www.socialsecurity.gov/applyonline/> to apply online.

You can also call 1-800-772-1213 (TTY: 1-800-325-0778) for additional information about SSA benefits and for application information.

Program Contact Information:

For their Publications Home Page, visit: <http://www.ssa.gov/pubs> To review the Adult Listing of

Impairments, visit: <http://www.ssa.gov/disability/professionals/bluebook>

Managing Agency:

U.S. Social Security Administration <http://www.socialsecurity.gov>

**Social Security Disabled Widow(er)'s Insurance Benefits**

Program Description:

Social Security Disabled Widow(er)'s Insurance Benefits are paid to the disabled widow or widower of a deceased worker who had earned enough Social Security credits.

In order to qualify for this benefit program, you must meet the following requirements:

- Be at least age 50, but not yet age 60
- Have been married to the deceased spouse for not less than nine months immediately prior to the day in which the deceased spouse died, unless an exception applies
- Be unmarried, unless the marriage can be disregarded
- Not receive a higher Social Security retirement benefit based on your own work.

Application Process:

If you would like to find out if you may be eligible for any of the benefits SSA administers, visit <http://best.ssa.gov>.

Once you have completed the eligibility screening questionnaire, you will be provided with a list of benefits for which you may be eligible. Print this page for your records before going to the application site.

Once you know which benefits you can apply for, go to <http://www.socialsecurity.gov/applyonline/> to apply online.

You can also call 1-800-772-1213 (TTY: 1-800-325-0778) for additional information about SSA benefits and for application information.

Program Contact Information:

For their Publications Home Page, visit: <http://www.ssa.gov/pubs> To review the Adult Listing of Impairments, visit: <http://www.ssa.gov/disability/professionals/bluebook>

Managing Agency:

U.S. Social Security Administration <http://www.socialsecurity.gov>

## **Social Security Divorced Spouse Benefits**

Program Description:

Social Security Divorced Spouse Benefits are paid to divorced spouses of workers who are receiving (or are eligible to receive) Social Security benefits.

In order to qualify for this benefit program, you must meet the following requirements:

- Be at least 62 years old and not currently married
- Be divorced from a person who receives Social Security retirement or disability benefits
- Have been married to that person for at least 10 years before the date the divorce became final
- Not be getting a higher Social Security retirement benefit based on your own work.

Application Process:

If you would like to find out if you may be eligible for any of the benefits SSA administers, visit <http://best.ssa.gov>.

Once you have completed the eligibility screening questionnaire, you will be provided with a list of benefits for which you may be eligible. Print this page for your records before going to the application site.

Once you know which benefits you can apply for, go to <http://www.socialsecurity.gov/applyonline/> to apply online.

You can also call 1-800-772-1213 (TTY: 1-800-325-0778) for additional information about SSA benefits and for application information.

Program Contact Information:

For their Publications Home Page, visit: <http://www.ssa.gov/pubs>

Managing Agency:

U.S. Social Security Administration <http://www.socialsecurity.gov>

### **Social Security Independently Entitled Divorced Spouse's Benefits**

Program Description:

Social Security Independently Entitled Divorced Spouse's Benefits are paid to divorced spouses of workers who are eligible to receive Social Security benefits.

In order to qualify for this benefit, you must meet the following requirements:

- Be at least 62 years old and not currently married
- Be divorced from a person who is at least 62 years old and has enough work credits to get Social Security benefits
- Have been married to that person for at least 10 years and divorced for at least two years
- Not currently receiving a higher Social Security retirement benefit based on your own work.

Application Process:

If you would like to find out if you may be eligible for any of the benefits SSA administers, visit <http://best.ssa.gov>.

Once you have completed the eligibility screening questionnaire, you will be provided with a list of benefits for which you may be eligible. Print this page for your records before going to the application site.

Once you know which benefits you can apply for, go to <http://www.socialsecurity.gov/applyonline/> to apply online.

You can also call 1-800-772-1213 (TTY: 1-800-325-0778) for additional information about SSA benefits and for application information.

Program Contact Information:

For their Publications Home Page, visit: <http://www.ssa.gov/pubs>

Managing Agency:

U.S. Social Security Administration <http://www.socialsecurity.gov>

## **Social Security Lump Sum Death Payment**

Program Description:

Social Security provides retirement, disability, family and survivors benefits to workers and their dependents if they meet certain requirements. Social Security Administration (SSA) also administers the Supplemental Security Income program which provides benefits to people who meet the following requirements:

- Are at least age 65
- Blind or disabled
- Have limited income and assets, and meet other requirements.

Application Process:

If you would like to find out if you may be eligible for any of the benefits SSA administers, visit <http://best.ssa.gov>.

Once you have completed the eligibility screening questionnaire, you will be provided with a list of benefits for which you may be eligible. Print this page for your records before going to the application site.

Once you know which benefits you can apply for, go to <http://www.socialsecurity.gov/applyonline/> to apply online.

You can also call 1-800-772-1213 (TTY: 1-800-325-0778) for additional information about SSA benefits and for application information.

Program Contact Information:

For their Publications Home Page, visit: <http://www.ssa.gov/pubs>

Managing Agency:

U.S. Social Security Administration <http://www.socialsecurity.gov>

## **Social Security Medicare Program**

Program Description:

Medicare is a health insurance program for people who meet the following requirements:

- Are age 65 or older
- Receive Social Security Disability benefits, or
- Those with kidney failure, as they may qualify for Medicare.

For more information about Medicare, visit <http://www.cms.hhs.gov/MedicareGenInfo>.

**Application Process:**

If you would like to find out if you may be eligible for any of the benefits SSA administers, visit <http://best.ssa.gov>.

Once you have completed the eligibility screening questionnaire, you will be provided with a list of benefits for which you may be eligible. Print this page for your records before going to the application site.

Once you know which benefits you can apply for, go to <http://www.socialsecurity.gov/applyonline/> to apply online.

You can also call 1-800-772-1213 (TTY: 1-800-325-0778) for additional information about SSA benefits and for application information.

**Program Contact Information:**

For Medicare publications, visit: <http://www.medicare.gov>

**Managing Agency:**

U.S. Social Security Administration <http://www.socialsecurity.gov>

## **Social Security Medicare Savings Program**

**Program Description:**

States have programs for people with limited income and resources that pay some or all of their Medicare premiums and may pay Medicare deductibles and coinsurance. For more information visit the Centers for Medicare and Medicaid Services website, at <http://www.medicare.gov>.

**Application Process:**

If you would like to find out if you may be eligible for any of the benefits SSA administers, visit <http://best.ssa.gov>.

Once you have completed the eligibility screening questionnaire, you will be provided with a list of benefits for which you may be eligible. Print this page for your records before going to the application site.

Once you know which benefits you can apply for, go to <http://www.socialsecurity.gov/applyonline/> to apply online.

You can also call 1-800-772-1213 (TTY: 1-800-325-0778) for additional information about SSA benefits and for application information.

Program Contact Information:

For Medicare publications, visit: <http://www.medicare.gov>

Managing Agency:

U.S. Social Security Administration <http://www.socialsecurity.gov>

### **Social Security Mother's or Father's Insurance Benefits**

Program Description:

Social Security Mother's or Father's Insurance Benefits are paid to the surviving spouse or surviving divorced spouse of an insured worker.

To qualify for this benefit program, you must meet all of the following requirements:

- Be unmarried
- Meet the marriage duration requirement
- Have in your care the deceased's child who is under age 16 or disabled and entitled to child's insurance benefits (for a surviving divorced mother or father the child must be their natural or legally adopted child)
- Not be entitled to a higher Social Security retirement benefit on your own record
- Not be entitled to a widow's or widower's benefit.

A surviving divorced mother or father must be finally divorced from the deceased worker.

Application Process:

If you would like to find out if you may be eligible for any of the benefits SSA administers, visit <http://best.ssa.gov>.

Once you have completed the eligibility screening questionnaire, you will be provided with a list of benefits for which you may be eligible. Print this page for your records before going to the application site.

Once you know which benefits you can apply for, go to <http://www.socialsecurity.gov/applyonline/> to apply online.

You can also call 1-800-772-1213 (TTY: 1-800-325-0778) for additional information about SSA benefits and for application information.

Program Contact Information:

For their Publications Home Page, visit: <http://www.ssa.gov/pubs>

Managing Agency:

U.S. Social Security Administration <http://www.socialsecurity.gov>

### **Social Security Parent's Insurance Benefits**

Program Description:

Social Security Parent's Insurance Benefits are paid to the dependent parent of a deceased worker who had earned enough Social Security credits.

To qualify for this benefit program, you must meet all of the following requirements:

- Be at least age 62
- Have not married after the deceased worker's death (unless an exception applies)
- Received at least one-half of your support from the deceased worker at certain points in time
- Have filed proof of support with the Social Security Administration within the required time limit
- Are not getting a higher Social Security retirement benefit on your own work record.

Application Process:

If you would like to find out if you may be eligible for any of the benefits SSA administers, visit <http://best.ssa.gov>.

Once you have completed the eligibility screening questionnaire, you will be provided with a list of benefits for which you may be eligible. Print this page for your records before going to the application site.

Once you know which benefits you can apply for, go to <http://www.socialsecurity.gov/applyonline/> to apply online.

You can also call 1-800-772-1213 (TTY: 1-800-325-0778) for additional information about SSA benefits and for application information.

Program Contact Information:

For their Publications Home Page, visit: <http://www.ssa.gov/pubs>

Managing Agency:

U.S. Social Security Administration <http://www.socialsecurity.gov>

## **Social Security Retirement Insurance Benefits**

Program Description:

To qualify for the Social Security Retirement Insurance Benefits program, you must meet all of the following requirements:

- Have earned enough Social Security credits
- Are at least age 62 throughout the first month of entitlement.

Application Process:

If you would like to find out if you may be eligible for any of the benefits SSA administers, visit <http://best.ssa.gov>.

Once you have completed the eligibility screening questionnaire, you will be provided with a list of benefits for which you may be eligible. Print this page for your records before going to the application site.

Once you know which benefits you can apply for, go to <http://www.socialsecurity.gov/applyonline/> to apply online.

You can also call 1-800-772-1213 (TTY: 1-800-325-0778) for additional information about SSA benefits and for application information.

Program Contact Information:

For their Publications Home Page, visit: <http://www.ssa.gov/pubs>

Managing Agency:

U.S. Social Security Administration <http://www.socialsecurity.gov>

### **Social Security Special Benefits for Qualified WWII Veterans**

Program Description:

Special benefits can be paid to certain World War II veterans. These include veterans who served in the active U.S. military from September 16, 1940 through July 24, 1947. It also includes Filipino veterans who served in the organized military of the Philippines from July 26, 1941 through December 30, 1946 (while those forces were in the service of the U.S. Armed Forces).

The special veterans benefits are payable for months in which qualified veterans live outside the United States. If you qualify, you will receive benefits for each month in which you reside outside the United States on the first day of the month.

To qualify for this benefit, you must meet all of the following requirements:

- Be age 65 or older as of December 14, 1999
- Be a World War II veteran as described above
- Be eligible for Supplemental Security Income (SSI) as of December 1999
- Be eligible for SSI for the month you apply for special veterans benefits
- Have other benefit income that is less than 75 percent of the current SSI federal benefit rate.

This benefit cannot be paid to the veteran's dependents or survivors.

Application Process:

If you would like to find out if you may be eligible for any of the benefits SSA administers, visit <http://best.ssa.gov>.

Once you have completed the eligibility screening questionnaire, you will be provided with a list of benefits for which you may be eligible. Print this page for your records before going to the application site.

Once you know which benefits you can apply for, go to <http://www.socialsecurity.gov/applyonline/> to apply online.

You can also call 1-800-772-1213 (TTY: 1-800-325-0778) for additional information about SSA benefits and for application information.

Program Contact Information:

For more information, please visit: <http://www.ssa.gov> For information about Department of Veterans Affairs benefits, visit: <http://www.va.gov>

Managing Agency:

U.S. Social Security Administration <http://www.socialsecurity.gov>

### **Social Security Spouse's Insurance Benefits**

Program Description:

Social Security Spouse's Insurance Benefits are paid to the spouse of a worker who receives Social Security Retirement or Disability benefits.

To qualify for this benefit program, you must meet all of the following requirements:

- Be married for at least one year to someone who receives Social Security retirement or disability benefits or be the mother or father of the worker's biological child
- Be at least 62 years old or under age 62 and caring for a child (under age 16 or disabled) of the retired or disabled worker
- Not be getting a higher Social Security retirement benefit based on your own work.

Application Process:

If you would like to find out if you may be eligible for any of the benefits SSA administers, visit <http://best.ssa.gov>

Once you have completed the eligibility screening questionnaire, you will be provided with a list of benefits for which you may be eligible. Print this page for your records before going to the application site.

Once you know which benefits you can apply for, go to <http://www.socialsecurity.gov/applyonline/> to apply online.

You can also call 1-800-772-1213 (TTY: 1-800-325-0778) for additional information about SSA benefits and for application information.

Program Contact Information:

For their Publications Home Page, visit: <http://www.ssa.gov/pubs>

Managing Agency:

U.S. Social Security Administration <http://www.socialsecurity.gov>

### **Social Security Surviving Divorced Spouse Benefits**

Program Description:

Social Security Surviving Divorced Spouse Benefits are paid to the divorced spouse of a deceased worker who had earned enough work credits.

To qualify for this benefit program, you must meet all of the following requirements:

- Be at least age 60
- Be divorced from the deceased worker
- Have been married to the deceased worker for at least 10 years
- Not be entitled to a higher Social Security benefit on your own work record
- Be unmarried (unless an exception applies).

Application Process:

If you would like to find out if you may be eligible for any of the benefits SSA administers, visit <http://best.ssa.gov>

Once you have completed the eligibility screening questionnaire, you will be provided with a list of benefits for which you may be eligible. Print this page for your records before going to the application site.

Once you know which benefits you can apply for, go to <http://www.socialsecurity.gov/applyonline/> to apply online.

You can also call 1-800-772-1213 (TTY: 1-800-325-0778) for additional information about SSA benefits and for application information.

Program Contact Information:

For their Publications Home Page, visit: <http://www.ssa.gov/pubs>

Managing Agency:

U.S. Social Security Administration <http://www.socialsecurity.gov>

### **Social Security Widow(er)'s Insurance Benefits**

Program Description:

Social Security Widow(er)'s Insurance Benefits are paid to the widow or widower of a deceased worker who had earned enough work credits.

To qualify for this benefit program, you must meet all of the following requirements:

- Be at least age 60
- Be the widow or widower of a fully insured worker
- Meet the marriage duration requirement.

**Application Process:**

If you would like to find out if you may be eligible for any of the benefits SSA administers, visit <http://best.ssa.gov>

Once you have completed the eligibility screening questionnaire, you will be provided with a list of benefits for which you may be eligible. Print this page for your records before going to the application site.

Once you know which benefits you can apply for, go to <http://www.socialsecurity.gov/applyonline/> to apply online.

You can also call 1-800-772-1213 (TTY: 1-800-325-0778) for additional information about SSA benefits and for application information.

**Program Contact Information:**

For their Publications Home Page, visit: <http://www.ssa.gov/pubs>

**Managing Agency:**

U.S. Social Security Administration <http://www.socialsecurity.gov>

## **Supplemental Security Income (SSI)**

**Program Description:**

To qualify for the Supplemental Security Income (SSI) program, you must meet the following requirements:

- Be at least age 65, or
- Be blind or disabled, and
- Have limited income and assets, and
- Meet additional requirements.

**Application Process:**

If you would like to find out if you may be eligible for any of the benefits SSA administers, visit <http://best.ssa.gov>

Once you have completed the eligibility screening questionnaire, you will be provided with a list of benefits for which you may be eligible. Print this page for your records before going to the application site.

Once you know which benefits you can apply for, go to <http://www.socialsecurity.gov/applyonline/> to apply online.

You can also call 1-800-772-1213 (TTY: 1-800-325-0778) for additional information about SSA benefits and for application information.

**Program Contact Information:**

For their Publications Home Page, visit: <http://www.ssa.gov/pubs>

**Managing Agency:**

U.S. Social Security Administration <http://www.socialsecurity.gov>