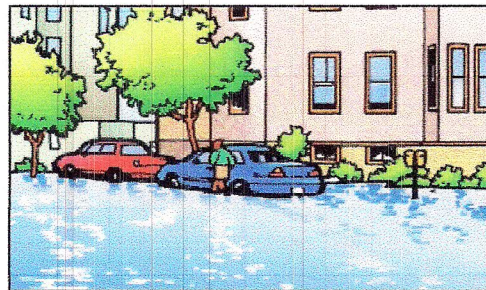




GET READY! RELIEF AID in a Disaster



No person or community is immune to the threat of disaster!

Preparation can be vital to surviving and recovering from a disaster. Immediately following a disaster, the safety and well being of you and your family come first. The recovery process is not automatic. Essential services may be cut off and local emergency responders and disaster relief workers may not be able to reach you right away.

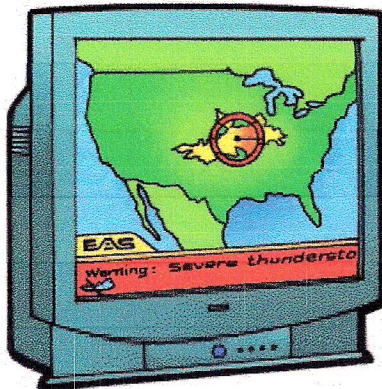
When a disaster threatens or occurs, local authorities take immediate steps to warn and evacuate, protect life and property, and alleviate suffering. If additional help is needed, the governor may direct execution of the state's emergency plan, using state police, the National Guard, or commit other state resources as the situation demands. Federal establishments, particularly military installations which provide immediate assistance, volunteer organizations, and other federal agencies operating under their own statutory authorities, may be able to help. If the situation is beyond the capabilities of local and state forces, however, the governor may request that the president declare a "federal disaster."

State Offices of Disaster Operations

Each state has an office responsible for disaster operations, such as the Office of Emergency Services or the Office of Civil Defense. State offices of emergency or disaster services coordinate state agency response to major disasters in support of local government.

Local Volunteer Organizations

Private volunteer organizations, such as the American Red Cross, the Salvation Army, and church and community groups, are usually on the scene during or right after a disaster. These groups help with the essentials, such as new clothing, groceries, shelter, medical aid, counseling, and money. If you need help, listen to news reports to find the nearest Red Cross Disaster Service Center or call Red Cross at 800-733-2767.



Financial Assistance

Four basic sources of financial assistance are available to help you through the recovery process: insurance, government disaster programs, volunteer organizations, and businesses.

Disaster Application Centers (DAC)

A widespread disaster that caused a lot of damage may render your community eligible for state and federal aid. Local TV, radio, and newspapers will keep you informed about assistance that may be available to you. If the disaster was severe and the president declared your area a major disaster, one or more DACs may open, usually in schools or other public buildings. Staff at these centers give information and take applications for assistance.

Federal Disaster Assistance

Federal disaster assistance is available for everyone. People who are not insured should first go to a DAC. If possible, people with insurance should file their "Proof of Loss" form with their insurance company before visiting a DAC. Bring a copy of the form with you to the DAC.

Federal Disaster Aid Phone Numbers

Federal Emergency Management Agency (FEMA)	Small Business Administration
National Telephone Registration	1(800) 488-5323
1(800) 462-9029	Social Security Administration
TDD: 1(800) 462-7585	1(800) 772-1213
Internal Revenue Service	Department of Veteran's Affairs
1(800) 829-1040	1(800) 827-1000
TDD: 1(800) 852-5711	