The following information was obtained from the Federal Emergency Management Agency (FEMA) and we hope it will be useful in helping you recover from Hurricane Fred. More information and application forms are available at the Disaster Assistance Centers. Check your newspaper, radio or TV for the location of the Center nearest you.

***Emergency needs*** Immediate food, clothing, shelter, medical aid, health services, etc. will be provided by public and private agencies.

***Temporary housing or limited repairs*** The Alabama Civil Defense Housing group will provide temporary housing for those whose homes were severely damaged or destroyed by the Hurricane.

In some cases homeowners may receive a grant for repairs through the individual and family grant program of the Alabama Department of Pensions and Security. A mortgage and rental assistance program is also available for persons facing eviction or dispossession because of the disaster.

***Disaster unemployment assistance*** Disaster victims not covered or insufficiently covered by unemployment insurance and who are unemployed because of the Hurricane may qualify for unemployment benefit payments from the Alabama Department of Industrial Relations. We have been informed that farmers are also covered under this special unemployment program.

***Loan programs*** The Small Business Administration and the Farmers Home Administration are making low-interest loans for the repair, replacement, or refinancing of real and personal property not covered by insurance. Check with a representative of these agencies for details on interest rate and terms of the loans.
**Tax assistance** You may be eligible to claim certain disaster-related losses and the Internal Revenue Service (IRS) will help you with the process. The IRS advises that the fastest way to get tax credits is to file an amended income tax return for last year. If you do this, you should have your money within two months.

**Debris removal** The Corps of Engineers will remove Hurricane debris from your property free of charge, if you complete an application that gives them permission to be on your property and releases them from any claim for damage that they might do during the removal.

**Individual and family grants** If you have a serious situation or need which cannot be met by other assistance programs or insurance, you may be eligible for these special grants. Check with the Alabama Department of Pensions and Security.

A special toll-free telephone HOT LINE has been set up to give you answers to any questions you might have about the recovery efforts. This number will be answered between 9 A.M. and 6 P.M. seven days a week.

**DISASTER HOT LINE -- 1-800-672-6920**

If we can give you any further information or help, contact your County Extension Agent in Baldwin or Mobile County or the Sea Grant Advisory Service office in Mobile. The telephone numbers are:

- Baldwin County -- 937-7176
- Mobile County -- 690-8445
- Sea Grant -- 661-5004
- Advisory Service

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