After a hurricane or other natural disaster, you and your insurance company are pretty much on your own. 

A lot of people think that FEMA is going to come in and make everything right again after the big one hits, but that ain't gonna happen.

FEMA's job is to provide several specific types of assistance following a disaster. The problem is every year some people -- the ones with unrealistically high expectations -- experience bitter disappointment with the agency.

Why put yourself through all that needless suffering?

It's a good idea to familiarize yourself with FEMA's scope of service long before before Jim Cantore comes to town.

Here's a quick run-down of what is available from FEMA's Catalog of Disaster Assistance. Yes, there really is such a catalog, although it's not as nice as the Neiman Marcus.

This is what is available to help individuals:

ITEM #97.048: Disaster housing assistance to individuals and households in presidential declared disaster area.

ITEM #97.049: Presidential declared disaster assistance - disaster housing operations for individuals and households.

ITEM #97.032: Crisis counseling.

ITEM #97.033: Disaster legal services.

ITEM #97.034: Disaster unemployment assistance.

ITEM #97.022: Flood insurance.

That's about it for individuals.

Public entities, on the other hand, have access to more comprehensive services. FEMA makes grants to governments and not-for-profits for things like debris removal, emergency protective measures, and the repair or replacement of damaged public facilities.

All of the programs mentioned so far are grants. You don't have to pay them back.

There is another form assistance besides grants, and that is disaster loans. But they are not a FEMA thing. These disaster loans are doled out by the Small Business Administration, even if you aren't a business, which is weird but that's how it is.

Business owners can get SBA disaster loans to repair or replace property, including inventory and supplies. Individual homeowners or renters can also get SBA loans to repair or replace a home or personal property.

So, say you survived the next big blow. Your house is in shambles. Your business is gone and you don't have a job to go to. How do you get on the government gravy train?

You get on your computer and visit www.disasterhelp.gov. It's the federal government's new disaster benefits portal.

It would be a good idea to check it out in a peaceful, private, non-disastrous environment so you'll know what's involved before you have to do the real thing.

Because for all you know, the next time you look at www.disasterhelp.gov you may very well be at a public computer in a sweltering Red Cross shelter with dozens of hot, disgruntled people in line behind you wanting you to hurry up. Only 2% of those sweaty people will be wearing deodorant.

Take this scenario and throw in the ubiquitous sewery post-hurricane stink, a couple of crying babies and a super-slow internet connection, and you've got the recipe for shot nerves.

If you can't handle it you can also do an application over the phone by calling 1-800-621-FEMA

(3362).

If you find yourself in this situation, here are some things you should know before you begin:

• There's no such thing as saving the application and coming back to finish it. You either fill it in completely and submit it, or you delete it. So make sure you have the information ready right then and there.

• Expect to spend around 20 minutes providing the information. Have a piece of paper and something to write with so you can take notes.

• You will be applying for business and personal losses in one application.

• Apply by internet or by phone, but DON'T DO BOTH. The applications will both get flagged and then the FEMA people will have to pull out them out and compare them and blah blah blah and it will slow things down considerably.

• If you have suffered multiple disasters, for example you got slammed by Katrina, then by Rita, you will need to fill out a separate application for each disaster.

• You have to give out a social security number for at least one person in the household. No social security number, no assistance.

• If there's a business involved they'll want your federal ID number.

• You'll need to state your family's gross total household income at the time of the disaster.

• You'll need to be able to tell them what type of insurance coverage you have.

• They'll ask for the address and phone number where the damage occurred.

• They'll also ask for an address and phone number where you can be reached now.

• If you're eligible for assistance, they will want to get the money to you through an electronic funds transfer. So be prepared to tell them the name of your bank, the type of account, the routing number and your account number.

FEMA and SBA won't be able to fix all your post-disaster recovery problems, but you can help yourself get up and running faster if you know what to do when the time comes. Because, as we all know, it will come.