FEMA DISASTER ASSISTANCE

The Application Process

HERE'S HOW YOU START

- **Call the toll-free registration number,   1-800-621-3362, or go online at www.disasterassistance.gov**

HERE'S WHAT WILL HAPPEN

- You will be asked to give general information about your income, insurance, the damage to your residence, and housing needs.

- You will be given an application number by which we may locate your file in the system. Write this number down, and keep it secure and handy for future use.

A FEW DAYS LATER…

- A FEMA inspector will call to arrange a visit to your damaged residence.

The FEMA inspector will look at disaster-related damage.

- You will be asked to sign a document saying that you were lawfully present in the U.S. at the time of disaster, and you will need to present identification.

LATER ON…

- If you qualify for FEMA assistance, you will receive a check and a separate letter explaining how you may use the money.

- Homeowners may use FEMA housing repair grants for essential repairs to make their residence safe, secure and livable. These grants are for repairs necessary to make primary rooms habitable.

The SBA Process and FEMA

- The U.S. Small Business Administration (SBA) may send you a loan application after you call to register at 1-800-621-3362.
  IMPORTANT: Complete the forms and return them to SBA, even if you do NOT want a loan.

- If the SBA determines that you cannot repay a loan, your name may then be forwarded to the grant program for consideration. IMPORTANT: <u>If you do not fill out and return the SBA application, some other disaster assistance will stop.</u>

- You can receive face-to-face help filling out the SBA loan at any Disaster Recovery Center or SBA Disaster Loan Outreach Center. For locations, call SBA at 1-800-659-2955 or the FEMA Helpline.

- SBA low-interest disaster loans are available to renters, homeowners, businesses of all sizes, and private non-profit organizations that sustained losses in the disaster.

- Homeowners can borrow up to $200,000 to repair or replace disaster-damaged property.

- Renters and homeowners can borrow up to $40,000 for replacement of disaster-damaged personal property.

- Businesses of all sizes and private non-profit organizations can borrow up to $2 million to repair or replace damaged or destroyed real estate, machinery and equipment. SBA also offers Economic Injury Disaster Loans (EIDLs) of up to $2 million for small businesses, small agricultural cooperatives and most private, non-profit organizations of all sizes to help meet working capital needs caused by the disaster.

> **FEMA assistance will not make you whole again, but it can start you on the road to recovery.**

FEMA's Individuals and Households program

Housing Assistance

Housing Assistance helps meet the disaster-related housing needs of individuals and households displaced from their pre-disaster primary residence or homes made uninhabitable. The damage must be uninsured or underinsured. Aid Includes:

- Temporary housing assistance such as lodging reimbursement or money to rent another place to live. If rental resources are unavailable, it may be non-cash direct assistance such as a mobile home or travel trailer.

- Repair funds to help with home repairs.

- Financial assistance to help replace your home.

Assistance for Other Needs

Other Needs Assistance is financial aid for disaster-related serious needs and necessary expenses. Some types of aid are limited to applicants who did not meet SBA income levels or could not qualify for a low-interest SBA disaster loan.

Aid may include funds for:

- Repairs or replacement of personal property.

- Repair or replacement of an essential vehicle or payment for public transportation.

- Moving and storage to prevent additional disaster damage.

- Group Flood Insurance.

- Disaster–related medical, dental and funeral expenses.

- Miscellaneous expenses.

The FEMA Helpline

After you have applied for assistance, the FEMA Helpline is a useful resource. You may ask about programs, the status of your application or how money from various assistance programs may be used.