

FEMA's Individuals and Households program

HOUSING ASSISTANCE

Housing Assistance helps meet the disaster-related housing needs of homeowners and renters who have been displaced from their pre-disaster primary residence or those whose homes were 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.
- Repair funds for home repairs.
- Financial assistance to help replace your home.

**REMEMBER
TO REGISTER
1-800-621-3362
1-800-462-7585 (TTY),
or
www.FEMA.gov**

OTHER NEEDS ASSISTANCE

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 qualify for a low-interest SBA disaster loan.

AID INCLUDES:

- 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.



FEMA DISASTER ASSISTANCE

The Application Process

HERE'S HOW YOU START

- Call the toll-free registration number, 1-800-621-3362 or log on to www.FEMA.gov. These are the **ONLY** ways to apply for federal-state assistance.

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.

**AFTER REGISTRATION
HELPLINE NUMBER
1-800-621-3362
1-800-462-7585 (TTY)**

- 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 the FEMA assistance, you will receive a check/direct deposit 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 packet after you call to register at 1-800-621-3362. **IMPORTANT:** Complete the forms in this packet 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 will then be forwarded to the grant program for consideration. **IMPORTANT:** If you do not complete and return the SBA application, further disaster assistance will stop.
- You can receive face-to-face help in completing the SBA loan packet at any Disaster Recovery Center or SBA Disaster Loan Outreach Center. For the nearest, location, call the SBA Helpline, 1-800-659-2955, or the FEMA Helpline, 1-800-621-3362.

- SBA low-interest disaster loans are available to renters, homeowners, business owners and non-profit organizations that sustained loss in the disaster.
- Homeowners can apply for real estate repairs and replacement.
- Renters and homeowners can apply for replacement of disaster-damaged personal property.
- Businesses may apply for losses not fully covered by insurance.
- SBA loans are made for the repair or replacement of real estate or personal property. You may borrow up to 20% more to spend on things that will help keep your damage from occurring again.

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