

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.

HOUSING ASSISTANCE MAY INCLUDE:

- Temporary housing assistance such as lodging reimbursement or financial aid to rent a temporary place to live.
- Financial assistance 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 (ONA) is financial aid for disaster-related serious needs and necessary expenses. Some aid is limited to applicants who did not qualify for a low-interest SBA disaster loan. For information, call the ONA Helpline at 1-866-434-4692 Mon- Fri 8 a.m.- 4 p.m.

ONA ASSISTANCE MAY INCLUDE:

- Repairs or replacement of personal property.
- Repair or replacement of an essential vehicle.
- Moving and storage to prevent additional disaster damage.
- Group Flood Insurance.
- Disaster –related medical, dental and funeral expenses.
- Other disaster-related expenses.

Call the FEMA Helpline

To apply for assistance, for information about programs, for the status of your application or how money from various assistance programs may be used, call the FEMA Helpline or visit a Disaster Recovery Center.



FEMA DISASTER ASSISTANCE

The Application Process

HERE'S HOW YOU START

1. Call the toll-free registration number, 1-800-621-3362 or log on to www.FEMA.gov. Or you can visit a Disaster Recovery Center, where you can register by phone.

HERE'S WHAT WILL HAPPEN

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

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

3. 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...

4. You will be contacted, either by phone or letter. In some cases, a FEMA inspector may call to arrange a visit to your damaged residence.
5. 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 assistance for essential repairs to make their residence safe, secure and livable.

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 cannot afford a loan.
- If the SBA determines that you cannot repay a loan, your name will then be forwarded to the ONA program for consideration.
- **IMPORTANT:** If you do not complete and return the SBA application, further disaster assistance will stop.

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

- You can receive face-to-face help in completing the SBA loan packet at any Disaster Recovery 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 be eligible to borrow up to 20% more to spend on things that will help keep your damage from occurring again.