## WHAT TYPES OF ASSISTANCE ARE PROVIDED?

### *Temporary Housing*

Money for individuals to rent a different place to live or a temporary housing unit, when rental properties are not available

### *Repair*

Money for homeowners to repair damage from the disaster that is not covered by insurance

The goal is to make the damaged home safe and sanitary.

### *Replacement*

Limited funds may be available under rare conditions to replace a disaster-damaged home.

### *Other Needs Assistance*

Money for necessary and serious needs caused by the disaster. This includes medical, dental, funeral, personal property, transportation and other expenses that FEMA approves. The homeowner may need to apply for an SBA low-interest disaster loan before receiving assistance.

### *FEMA Information*

After you have applied for assistance, the FEMA Disaster Application and Information Services line is a very useful resource. You may ask about assistance programs, the status of your application or how money from various assistance programs may be used. FEMA assistance does not make you whole again, but can give you a helping hand on the road to recovery.

**FEMA disaster assistance covers basic needs only and will not normally compensate you for your entire loss. If you have insurance, FEMA may help pay for basic needs not covered under your insurance policy. You should contact your insurance agent first, and then call FEMA to apply. Some disaster aid does not have to be paid back, while other forms of help may come in the form of loans. The FEMA representative will explain the details when you call.**

### *Information to Remember*

**FEMA Disaster Application and Information Services**

**800-621-FEMA (3362)**
**TTY 800-462-7585**

**Or register online at www.fema.gov**

*Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability, or economic status. If you or someone you know has been discriminated against, contact FEMA at 1-800-621-FEMA (3362), TTY: 1-800-462-7585.*

*If suspicious of any abuse of FEMA programs, please contact the fraud hotline at 1-800-323-8603.*

# Disaster Assistance Made Easy

SBA FEMA

# APPLICATION PROCESS

## *Here's How You Start*

- Call the special toll-free application number **1-800-621-FEMA (3362).** Those with speech or hearing impairment may call **TTY 1-800-462-7585**. Register online at www.fema.gov.

## *Here's What Will Happen*

- You will be asked for general information about your income, insurance, housing needs and the damage to your residence. (Use your legal name when applying. Do not use a nickname or abbreviation.)

- You will be given an **application number** which will help locate your file in the system. Write this number down so you will have it secure and handy in the future.

## *A Few Days Later*

- A FEMA inspector will call you to arrange a visit to your damaged home or apartment.

- The FEMA inspector will come and look at disaster-related damages for FEMA's Individuals and Households Program.

- You will be asked to sign a document saying that you were lawfully present in the United States at the time of the disaster. Proof of your ownership or occupancy of the structure also is required.

## *Later On*

- If you qualify for FEMA's Individuals and Households Program, you will receive a federal government check or the funds will be directly deposited into your designated bank account. A separate letter also will be sent to you explaining how you may use the funds. You may get checks from other programs later.

## *Use of Disaster Grants*

- The grant funds may be used for rental assistance if your home or apartment is uninhabitable because of the disaster.

- Homeowners may use FEMA housing repair grants for essential repairs to make your residence safe and sanitary. These grants are for repairs necessary to make primary rooms functional.

# THE SBA PROCESS & FEMA

- The U.S. Small Business Administration (SBA) may send you a loan application after you call to apply. **It is very important to complete the forms and return them to the SBA.**

- FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, an applicant must complete an SBA loan application to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

## *Face-to-Face Help*

- You can receive face-to-face help in filling out the SBA loan application at any Disaster Recovery Center or SBA Loan Assistance Center. For the nearest location, call the toll-free SBA Helpline at **1-800-659-2955**.

  SBA low-interest disaster loans are available to renters, homeowners, business owners and non-profit organizations that suffered losses due to the disaster.

## *Loan Limits*

- Homeowners may be eligible to borrow up to $200,000 for real estate repairs.

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

- Businesses may apply for up to $2 million 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 percent more to spend on things that will help lessen the impact of future disaster incidents on your property.