



FEMA

DISASTER ASSISTANCE

For homeowners, renters and business owners affected by the severe storms and floods of 3/17/08 and Continuing



SEMA

Apply by Phone
1-800-621-FEMA
(1-800-621-3362)

(TTY 1-800-462-7585 for the speech- or hearing-impaired)

Or apply online at www.FEMA.gov

Please have the following information available when you call:

- A phone number and a reliable alternate in case we need to call you back
- Address of the damaged property
- Social Security number
- Current mailing address
- Brief description of damages
- Insurance information (if you have insurance)
- *Bank Account Information

*If you are eligible for disaster assistance, you may choose to have the assistance check deposited directly into your bank account.

Government disaster assistance covers basic needs only and will not normally compensate you for your entire loss. If you have insurance, the government may help pay for basic needs not covered under your insurance policy. Some disaster aid does not have to be paid back, while other assistance may come in the form of loans.

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability, or economic status. Anyone who believes he or she has been discriminated against should contact FEMA Office of Equal Rights at 202-646-3535.

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 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. In some cases, it may be non-cash Direct Assistance such as a mobile home or travel trailer.
- Repair funds (adjusted annually) for home repairs.
- Financial assistance to help replace your home.

NUMBERS TO REMEMBER
TOLL-FREE REGISTRATION
1-800-621-3362
1-800-462-7585 (TTY)

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 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. This is the **ONLY** way 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 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 fill out and return the SBA application, other disaster assistance will stop.**
- You can receive face-to-face help in filling out the SBA loan packet at any Disaster Recovery Center or SBA workshop. For the nearest location, call the SBA Helpline at 1-800-359-2227 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.