

## FEMA Individuals and Households Program

This program provides assistance to individuals and households to help address basic disaster-related expenses and serious needs **that cannot be met through insurance or other forms of disaster assistance.**

Grants are available in two categories.

**Housing Assistance** includes funds for:

- Temporary Housing: Funds for a place to live for a limited period of time, usually a rental unit or hotel.
- Repair: Money to repair disaster-related damage to a primary residence. Grants are limited to repairs necessary to make a home safe, sanitary, and functional.

**Other Needs Assistance** can include funds for:

- Basic household items (such as essential furniture and appliances)
- Clothing, job-related tools, and educational materials
- Repair or replacement of a primary vehicle
- Clean-up items
- Disaster-related medical and dental costs.

## The FEMA Helpline

After you have applied for assistance, the FEMA Helpline is a useful resource.

You can get answers about disaster assistance programs, the status of your application or how money from various assistance programs may be used.

**When you call, be sure to have your FEMA Application Number ready.**

**FEMA Helpline:  
1-800-621-3362  
1-800-462-7585 (TTY)**

More Information  
about these programs  
is available on-line at

**[www.fema.gov](http://www.fema.gov)**  
and  
**[www.sba.gov](http://www.sba.gov)**



# SBA



# DISASTER ASSISTANCE GUIDE

## The Application Process

### STEP ONE:

Call the toll-free registration number

**1-800-621-3362**

or register online at

**[www.disasterassistance.gov](http://www.disasterassistance.gov)**

## WHEN YOU REGISTER:

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

You will also be asked to provide a reliable contact number.

You will be given a FEMA application number so we can locate your file in the system. **Write this number down and keep it handy for future use.**

## WITHIN 7 TO 10 DAYS...

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

The FEMA inspector will look at disaster-related damage.

The applicant for Individual and Households Assistance must be a citizen of the United States.

## LATER ON...

If you qualify for FEMA assistance, you will receive a check (or electronic transfer to your bank) and a separate letter explaining how the money should be used.

**FEMA assistance won't pay for all your losses, but can start you on the road to recovery.**

## The SBA Process and FEMA

After you call to register with FEMA, the U.S. Small Business Administration (SBA) may send you a loan application.

**It is VERY IMPORTANT that you complete the forms and return them to SBA, even if you are not sure you will need or want a loan.**

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 at 1-800-621-3362.

If SBA cannot approve your application, in most cases you will be referred to FEMA's Other Needs Assistance.

**IMPORTANT: If you do not fill out and return the SBA application, you could forfeit your potential eligibility for certain FEMA disaster assistance, such as funding for essential appliances and furniture.**

**YOU CAN REGISTER AND GET VALUABLE DISASTER ASSISTANCE INFORMATION ON LINE AT:**  
**[www.disasterassistance.gov](http://www.disasterassistance.gov)**

## SBA LOANS

SBA low-interest disaster loans are available to homeowners, renters, 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 their disaster-damaged primary residence.

**Renters and homeowners** can borrow up to \$40,000 to replace personal property, including automobiles.

**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, inventory, and other business assets. For small businesses and most private, non-profit organizations of any size, SBA offers Economic Injury Disaster Loans (EIDLs) to help meet working capital needs caused by the disaster. EIDL assistance is available regardless of whether the business or non-profit suffered any property damage. Businesses may borrow up to \$2 million for any combination of property damage or economic damage.

**FEMA**  
**Registration and Helpline:**  
**1-800-621-3362**