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.

If eligible, FEMA disaster assistance will only cover basic needs 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, but don't wait for a settlement before calling 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.

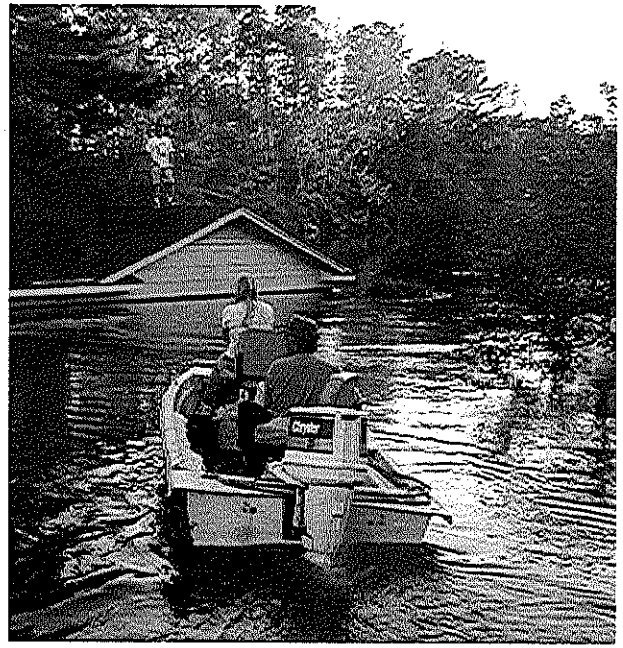
Information to Remember

FEMA Disaster Application and Information Services

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

Or register online at www.disasterassistance.gov

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability, economic status or retaliation. If you or someone you know has been discriminated against, call FEMA toll-free at 1-800-621-FEMA (3362) or contact your State Office of Equal Rights. If suspicious of any abuse of FEMA programs, please contact the fraud hotline at 1-800-323-8603.



Disaster Assistance Made Easy

FEMA

SBA

APPLICATION PROCESS

Here's How You Start

- Call the special toll-free application number **1-800-621-FEMA (3362), TTY 1-800-462-7585**, or 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 ownership or occupancy 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, if issued one, to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

In-Person Help

• You can receive one-on-one assistance in completing the SBA loan application at any Disaster Recovery Center or SBA Loan Assistance Center. For the nearest location, answers to questions or help with SBA disaster loan applications, you may also call the SBA Customer Service Center at **1-800-659-2955, (TTY) 1-800-877-8339.**

SBA low-interest disaster loans are available to homeowners, renters, businesses and private non-profit organizations that incurred damages or losses due to the declared disaster. Apply on line at https://disasterloan.sba.gov/ela/ . For more information visit the SBA website at www.sba.gov .

SBA Loan Limits

• Homeowners may be eligible to borrow up to $200,000 for the repair or replacement of disaster-damaged real estate.

• Renters and homeowners can borrow up to $40,000 for the repair or replacement of disaster-damaged personal property including automobiles.

• Businesses and private non-profits may apply for up to $2.0 million for physical damages. Small businesses and private non-profits may apply for economic injury.

• Loans for physical damages may be increased up to 20 percent of the SBA-verified real estate damage to protect property against future disasters of the same kind.