

## The Individuals & Households Program

The Individuals & Households Program is administered jointly by FEMA and the State. Assistance from this program is for uninsured housing, personal property and other disaster-related losses in States receiving a Presidential Disaster Declaration.

Assistance under this program is in the form of financial grants and is intended to supplement loans that may be provided to eligible individuals by the Small Business Administration (SBA). Grants and loans may not cover all of your losses.

Businesses are only eligible for loans from SBA.

## The FEMA Helpline

After you have applied for assistance, the FEMA Helpline is a useful resource. You may ask about insurance, the status of your application or how money from the various assistance programs may be used.

### **NUMBERS TO REMEMBER**

#### **TOLL-FREE REGISTRATION and HELPLINE NUMBER**

**1-800-621-FEMA (3362)**  
**1-800-462-7585 (TDD)**

FEMA assistance cannot replace all of your losses. For those eligible, FEMA gives you a helping hand on the road to recovery.

# FEMA DISASTER ASSISTANCE

## The Application Process

### **HERE'S HOW YOU START**

Call the toll-free registration number **1-800-621-FEMA(3362)**. This is the only way to apply for assistance.

### **HERE'S WHAT WILL HAPPEN**

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

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 come to look at disaster-related damage for FEMA's Individuals and Households Program (IHP) to determine need for housing, personal property and other disaster related assistance.

You will be asked to sign a document saying that you were lawfully present in the U.S. at the time of the disaster, and you will need to present identification.

## **LATER ON...**

If you qualify for the IHP's housing, personal property or other financial assistance, you will receive a check, a letter of eligibility and an Applicant's Guide explaining how you may use the funds.

Homeowners may use FEMA housing repair grants for essential repairs to make their residences safe, secure and livable, and to make primary rooms habitable.

## **The SBA Process & FEMA**

The U.S. Small Business Administration (SBA) may send you a loan packet after you call to register at 1-800-621-FEMA (3362). **IMPORTANT:** Complete the forms in this packet and return them to SBA.

If the SBA determines that you cannot repay a loan, your name will be forwarded to FEMA's Individuals and Households Program (IHP) for consideration for grant assistance.

**IMPORTANT:** If you do not fill out and return the SBA application, consideration of IHP assistance that you may have qualified for will be unavailable.

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 1-800-659-2955 or the **FEMA Helpline**, 1-800-621-FEMA (3362).

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

SBA loans are made for the repair or replacement of real estate or personal property. Homeowners can 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 \$1.5 million for losses not fully covered by insurance.

You may borrow up to 20% more to spend on things that will help keep your damage from occurring again.