

FEMA Assistance for Other Needs

Release Date: sep 27, 2021

Other Needs Assistance (ONA) falls under FEMA's Individuals and Households Program and provides financial help after a disaster to cover necessary expenses and serious needs not paid by insurance or other sources. These needs may include transportation, childcare and medical and dental expenses. See below for an extensive list of Other Needs Assistance.

- **The first two categories of assistance – transportation and personal property – are dependent on residents applying for a low-interest disaster loan from the U.S. Small Business Administration beforehand.** If applicants are denied a loan, or if the loan does not cover all their needs, they may receive a FEMA grant to replace or repair transportation and/or personal property.
- **Transportation:** For assistance to repair or replace a vehicle the damage must have been sustained by the disaster and no longer be operable or safe to drive. Cosmetic repairs such as minor dents or scratches, will not be covered. Other conditions include:
 - The vehicle must have been damaged in a location under the federal disaster declaration.
 - Assistance is usually limited to one vehicle. If there is a second functional vehicle in the household, the applicant must certify in writing the damaged vehicle is essential for the household's daily use.
 - The vehicle must be in compliance with state registration and insurance requirements.
 - The vehicle must be owned or leased by the applicant, co-applicant.
 - The amount provided for repair and replacement is based on the degree of damage and state and local government's repair and replacement value at the time of the disaster.
 - Documentation needed for reimbursement: estimates, bills and receipts for costs of labor to repair and/or replace parts, service, and towing expenses.
- **Personal Property:** To repair or replace essential household items including, but not limited to, furnishings and appliances and specialized tools and protective clothing required by an employer.



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- Assistance for specific accessibility items defined within the Americans with Disabilities Act are also covered but not counted toward an applicant's financial ONA maximum.
- **Survivors do NOT have to apply for an SBA loan first** to be considered for the following categories of assistance.
- **Moving and Storage Assistance:** To relocate and store personal essential household goods from the damaged primary residence to prevent further damage.
- **Medical and Dental Assistance:** To assist with medical or dental expenses caused by the disaster, which may include injury, illness, loss of prescribed medication and equipment, insurance co-payments, or loss/injury to a service animal.
- **Funeral Assistance:** Assistance is available to eligible individuals and households who incur or will incur expenses related to a death or disinterment attributed directly or indirectly to a declared emergency or major disaster.
- **Miscellaneous:** To reimburse for eligible items purchased or rented after a disaster incident to assist with an applicant's disaster recovery, such as gaining access to the property or assisting with cleaning efforts. Eligible items are identified by the state, territorial, or tribal government and may include items such as a chainsaw, dehumidifier and smoke and carbon monoxide detectors.
- **Apply for ONA:** If you have already applied with FEMA for Housing Assistance, you don't need to apply separately for ONA. If not, call the **FEMA Helpline** at **800-621-3362** (TTY **800-462-7585**), Lines are open daily from 7 a.m. to 10 p.m. local time, seven days a week. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. Other ways to apply include: www.disasterassistance.gov, or download the FEMA App to a smartphone or tablet.

For more information on Tennessee's disaster recovery, [visit www.tn.gov/tema.html](http://www.tn.gov/tema.html) and www.fema.gov/disaster/4601. You may also follow FEMA on www.facebook.com/fema and Twitter [@FEMARegion4](https://twitter.com/FEMARegion4).

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