

Fact Sheet: Frequently Asked Questions about Individual Assistance

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Who may apply?

Homeowners, renters and business owners in Guilford and Rockingham counties who sustained damage to their homes, vehicles, personal property, business or its inventory as a result of the severe storms and tornadoes in April may apply for federal assistance.

How do I apply?

Survivors can register online at **DisasterAssistance.gov** or by calling **800-621-3361**. Disaster survivors, who are deaf, hard of hearing or have a speech disability and use a TTY, call **800-462-7585**. If survivors use 711 or VRS (Video Relay Service) or require accommodations while visiting a center, call 800-621- 3362. All disaster recovery centers are accessible and equipped with tools to accommodate survivors who need disability-related communication aids. Hours are from 7 a.m. to 11 p.m., Eastern time, seven days a week.

What types of assistance are available?

Disaster assistance may include grants to help pay for temporary housing, emergency home repairs, destroyed home replacement, uninsured and underinsured personal property losses and medical, and dental and funeral expenses caused by the disaster, along with other serious disaster-related expenses, including childcare.

The U.S. Small Business Administration (SBA) offers low-interest disaster loans to homeowners, renters and businesses of all sizes. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations.

Am I eligible for disaster assistance if I already have insurance?

You should apply for assistance even if you have insurance because you may find that you have unmet needs after you receive your settlement. If you have not already contacted your insurance agent to file a claim, do so right away. Insurance is your main



source for money to put your life back in order after a disaster. But insurance does not cover many expenses, so disaster programs may be able to help. You should not wait for your insurance settlement to apply for a low-interest disaster loan from the SBA.

I have applied. What happens next?

If your home or its contents are damaged and you are uninsured or underinsured, a FEMA inspector may contact you within 10 days after you apply to schedule a time to meet with you at your damaged home. All inspectors carry photo ID that shows they are affiliated with the U.S. government.

What kinds of low-interest disaster loans does SBA offer and for how much?

If you're a homeowner, you may borrow up to \$200,000 from SBA to repair or replace your primary residence. Homeowners and renters may borrow up to \$40,000 to replace personal property. Businesses may borrow up to \$2 million for any combination of property damage or economic injury. SBA offers low-interest working capital loans (called Economic Injury Disaster Loans) to small businesses, small businesses engaged in aquaculture and most private, nonprofit organizations of all sizes having difficulty meeting obligations as a result of the disaster.

FEMA's temporary housing assistance and grants that help pay for medical, dental and funeral expenses do not require individuals to apply for an SBA loan. However, homeowners or renters must complete and submit an SBA loan application to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

How can I check the status of my case?

You may go online to www.DisasterAssistance.gov or call the toll-free FEMA Helpline at 800-621-3362 (FEMA) or (TTY) 1-800-462-7585.

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