

# Types of FEMA Assistance Available for West Virginia Residents

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FEMA assistance for the residents of West Virginia affected by Tropical Storm Helene includes a variety of programs. Below is a summary of the types of assistance currently available.

## Insurance

Residents with homeowners or renters insurance should contact their insurance provider immediately and begin the claims process. FEMA requires information from your insurance which may include a declaration page, settlement or denial.

## Types of Temporary Housing Assistance

### Displacement Assistance

Displacement Assistance helps survivors who can't return to their home following a disaster by giving them up-front money to help with immediate housing needs. It is money you can use to stay in a hotel or motel, stay with family and friends, or for any other available housing options.

### Rental Assistance

Financial assistance to pay for alternate temporary housing if a homeowner or renter is displaced from their primary residence because of damages resulting from Tropical Storm Helene in Mercer County. This may include renting an apartment, house or staying at a hotel, bed and breakfast or Airbnb.

### Lodging Expense Reimbursement (LER)

Reimbursement for out-of-pocket lodging expenses that are not covered by insurance benefits like additional living expenses or loss of use. The resident's pre-disaster primary residence must be unlivable, inaccessible or affected by an extended disaster-caused utility outage. Eligible expenses may include the cost of



the room and taxes charged by a hotel or other lodging provider. This does not include costs for food, phone calls or transportation.

LER is limited to reimbursement and is not provided in advance or in the form of direct payment to a hotel or motel. The costs must have also been incurred on or after Sept. 25, 2024. Residents can upload their receipts to their DisasterAssistance.gov account.

## Home Repair Assistance

Financial assistance to help with uninsured or underinsured home repairs to an owner-occupied primary residence. Types of repairs can include structural parts of a home (e.g., foundation, outside walls, roof) or windows, doors, floors, walls, ceilings and cabinetry. It may also include repair utility systems such as electrical, plumbing and gas systems or for disaster caused damage to items not typically covered by insurance, such as wells, septic systems, access roads, etc. Assistance is limited to the basic needs to make the home safe, sanitary and livable.

## Additional Types of Assistance

### Serious Needs Assistance (ONA)

Serious Needs Assistance is money to pay for emergency supplies like water, food, first aid, breast-feeding supplies, infant formula, diapers, personal hygiene items, or fuel for transportation.

### Clean and Sanitize Assistance (CSA)

Financial assistance to eligible applicants who have disaster-caused property damage, including structures, but their home is still livable. CSA is to be used to clean and sanitize their home to help prevent additional losses and protect the health and safety of the household. CSA cannot duplicate benefits of insurance and is limited to a one-time payment of \$300 per household.

## Low-Interest Disaster Loans

Small Business Administration (SBA) disaster loans are the primary source of money to pay for repair or replacement costs not fully covered by insurance or



other compensation. The SBA offers low-interest physical disaster loans to businesses of all sizes, most private nonprofit organizations, homeowners and renters. The deadline to apply is Feb. 7, 2025.

SBA also offers low-interest working capital 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. The deadline to apply is Sept. 9, 2025.

### Applying with FEMA

Mercer County residents can apply for FEMA assistance by telephone at 1-800-621-3362 or online at [DisasterAssistance.gov](https://DisasterAssistance.gov). If you use a relay service such as video relay service (VRS) or captioned service, please provide FEMA your number for that service. Multilingual operators are available (press 2 for Spanish).

PLEASE NOTE: If you are a Mercer County resident who applied previously in Virginia for damage from Hurricane Helene, please contact FEMA at 800-621-3362 or online at [disasterassistance.gov](https://disasterassistance.gov) to discuss your application. Please use the FEMA registration number you were assigned when you applied.

For more information on West Virginia's disaster recovery, visit [emd.wv.gov](https://emd.wv.gov), [West Virginia Emergency Management Division Facebook page](https://www.facebook.com/WVEMD), [www.fema.gov/disaster/4851](https://www.fema.gov/disaster/4851) and [www.facebook.com/FEMA](https://www.facebook.com/FEMA).

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*FEMA's mission is helping people before, during and after disasters. FEMA Region 3's jurisdiction includes Delaware, the District of Columbia, Maryland, Pennsylvania, Virginia and West Virginia.*

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*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 833-285-7448. If you use a relay service such as video relay service (VRS) or captioned service, please provide FEMA your number for that service. Multilingual*



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*operators are available (press 2 for Spanish and 3 for other languages).*



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