

# Fact Sheet: Frequently Asked Questions about FEMA Individual Assistance

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Release Date: 5? 17, 2018

## Will FEMA Rebuild My Home the Way it Was?

FEMA's Individual Assistance Program provides financial assistance and direct services to eligible individuals and households who have uninsured and underinsured necessary expenses and serious needs. The program is not a substitute for insurance and cannot pay for all losses caused by a disaster. It is intended to meet basic needs and help you get back on your feet. FEMA is not empowered to make you whole.

## Who should apply for federal disaster assistance?

Alabama homeowners, renters and business owners in disaster-designated counties who sustained damage to their homes, vehicles, personal property, business or its inventory as a result of the March 19-20 tornadoes and storms in three counties: Calhoun, Cullman and Etowah. These counties plus a fourth, St. Clair County, are declared for Public Assistance. Public Assistance can fund the repair, restoration, reconstruction or replacement of a public facility or infrastructure, which is damaged or destroyed by a disaster.

## What assistance is available?

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

The U.S. Small Business Administration (SBA) offers low-interest disaster loans to businesses of all sizes, homeowners and renters. 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?**

Insurance is your main source for money to put your life back in order after a disaster. It's very important for you to contact your insurance agent and file your claim. If you have not, do so right away.

Insurance does not cover many expenses so disaster programs may be able to help. So, you should apply for assistance even if you have insurance if you have unmet needs that FEMA may find to be eligible.

Also, you should not wait for your insurance settlement to apply for a low-interest disaster loan from the SBA if you are referred to apply for one.

## **I have applied. What happens next?**

Once registered, you can check on the status of your application, add new information to your application (such as change of email, home address, phone number, if you have received an insurance settlement and are reporting it or you've discover additional damages) or you can get answers to your questions by going online at <https://www.disasterassistance.gov> or by calling the FEMA Helpline at 800-621-3362, (TTY) 1-800-462-7585.

Clicking on this link: [Help After A Disaster](#), will take you to the "Applicant's Guide to the Individuals and Households Program" on FEMA's website which will answer many of your questions. The site explains how FEMA's disaster assistance program works; describes additional kinds of help you may qualify for from other federal, state and voluntary agencies; and gives you many important tips on how best to make all these programs work for you.

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

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 and most private, nonprofit organizations of all sizes having difficulty meeting obligations as a result of the disaster.

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.

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.

### **Who Is Eligible to Receive Individual Assistance?**

To be eligible for FEMA Individual Assistance grants, you must be a U.S. citizen, Non-Citizen National or a Qualified Alien. The following general conditions must be met for an applicant to be eligible to receive IHP Assistance:

- The applicant must be a U.S. citizen, non-citizen national, or qualified alien
- FEMA must be able to verify the applicant's identity
- The applicant's insurance, or other forms of disaster assistance received, cannot meet their disaster-caused needs
- The applicant's necessary expenses and serious needs are directly caused by a declared disaster

### **Is there any assistance available for those not meeting the above conditions?**

Regardless of status, survivors are eligible for short-term, non-cash, in-kind emergency disaster relief programs such as:

- Voluntary Agency Assistance
- Disaster Legal Services (DLS)
- Emergency Assistance (sheltering, feeding, etc.)

Mental Health Counseling for persons experiencing emotional distress related to natural or manmade disasters is available through a 24/7, 365-days-a-year Disaster Distress Helpline at 800-985-5990 or text TalkWithUs to 66746.

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