

# FACT SHEET: Quick Facts: FEMA's Individual Assistance Program

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Release Date: ?? 24, 2018

Georgia residents located in [federally-designated counties](#) may be eligible for FEMA's individual assistance program (IA) if they had uninsured or underinsured damage to their primary homes, vehicles and personal property because of Hurricane Michael.

## Keep in mind some key facts about FEMA's IA program:

- FEMA grants **do not** have to be repaid.
- FEMA assistance is nontaxable and will not affect eligibility for Social Security, Medicaid or other federal or state benefits.
- Homeowners **and** renters may be eligible for FEMA's IA program.
- You won't be taking assistance away from someone else by applying. There are enough disaster funds to take care of every eligible applicant.
- If you applied for assistance through a voluntary organization or other federal or state agency, you are not registered with FEMA. To apply with FEMA you must go online to [disasterassistance.gov](https://disasterassistance.gov) or call 800-621-3362 (TTY 800-462-7585).

## FEMA housing assistance may include:

- Temporary housing - rental payments for a place to live for a limited period;
- Lodging expenses - reimbursement of hotel expenses for homeowners or renters for short periods of time due to inaccessibility or utility outage **if not covered by insurance** or any other program; and/or,
- Repair costs - financial assistance may be available to homeowners to repair disaster-caused damage to their primary residence that is **not covered by insurance**. FEMA assistance is not meant to return a home to its previous state. It is designed to bring homes to a safe and sanitary living space or functional condition.

## FEMA other needs assistance may include:



- Medical, dental and funeral expenses **caused by the disaster**;
- Personal property losses;
- Child care;
- Tools (specialized or protective clothing and equipment) required for your job;
- Necessary educational materials (computers, school books, supplies), and/or
- An essential vehicle.

**Each person's situation is unique, and your eligibility for each program will be individually determined. Some types of FEMA assistance require you to submit an SBA application before eligibility can be determined.** For more information about the SBA loan process, visit [Disasterloan.sba.gov](https://Disasterloan.sba.gov).

Register for federal assistance online at [DisasterAssistance.gov](https://DisasterAssistance.gov). Applicants may also call the FEMA toll free helpline at 800-621-3362 (800-462-7585 TTY).

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FEMA's mission: Helping people before, during, and after disasters.

