



Volunteer Agencies

Emergency food, shelter, clothing, medical needs

Insurance

Homeowners, flood, etc.

FEMA Housing Assistance (Not SBA Dependent)

Applicants can receive more than one type of assistance

- 1. Temporary Housing Assistance** – Applicants can receive *financial assistance* to reimburse lodging expenses and/or rental assistance for up to 18 months or the program maximum, whichever occurs first. Applicants can receive *direct assistance* (FEMA mobile home or travel trailer) for up to 18 months.
- 2. Repair Assistance** – Owners can receive up to the Individuals and Households Assistance (IHP) cap for repairs.
- 3. Replacement Assistance** – Owners with destroyed homes can receive up to the IHP cap towards the purchase of a new home.
- 4. Permanent or Semi-Permanent Construction** – Owners with destroyed homes can receive direct assistance or financial assistance for the construction of permanent or semi-permanent homes in insular areas outside the continental U.S. and in other locations.

FEMA/State Other Needs Assistance (ONA)

Not SBA Dependent

Assistance for medical, dental, funeral, other

SBA Income Evaluation (Repayment Capability)

Determination whether applicant can qualify for a low interest SBA loan

Applicants must complete the SBA loan application and be denied for a loan to be eligible for further assistance.

SBA Referral

For SBA-dependent items and applicants who qualify for low interest loans

Real Property Loans up to \$200,000 (owners)

Personal Property Loans up to \$40,000 (owners, renters)

If it is later determined that an applicant cannot qualify for a loan, the applicant is referred to FEMA.

FEMA/State Other Needs Assistance (ONA)

For applicants who do not qualify for an SBA loan

Personal Property
Moving and Storage
Transportation
Group Flood Policy

Unmet Needs – Volunteer Agencies

If the applicant has received the maximum amount of assistance from FEMA, state and/or SBA's federal disaster assistance programs, or the federal disaster assistance programs do not provide for the need, FEMA may refer the applicant to volunteer agencies.

NOTE: Eligibility is based on a FEMA inspection conducted on the damaged property. Maximum amount of Individuals and Households Assistance (IHP) is adjusted annually according to the CPI index.