

What will FEMA pay for:

Assistance for Affected Individuals and Families Can Include:

- **Rental payments for temporary housing** for those whose homes are unlivable. Initial assistance may be provided for two months for homeowners and renters. Assistance may be extended if requested after the initial period based on a review of individual applicant requirements
- **Grants for home** repairs and replacement of essential household items not covered by insurance to make damaged dwellings *safe, sanitary and functional*.
- **Grants to replace personal property and help meet medical, dental, funeral, transportation** and other serious disaster-related needs not covered by insurance or other federal, state and charitable aid programs.
- **Unemployment payments** up to 26 weeks from the date of the disaster declaration for workers who temporarily lost jobs because of the disaster and who do not qualify for state benefits, such as self-employed individuals
- **Low-interest loans to cover residential losses not fully compensated by insurance.** Loans available up to \$200,000 for primary residence; \$40,000 for personal property, including renter losses. Loans available up to \$2 million for business property losses not fully compensated by insurance.
- **Loans up to \$2 million for small businesses, small agricultural cooperatives and most private, non-profit organizations** of all sizes that have suffered disaster-related cash flow problems and need funds for working capital to recover from the disaster's adverse economic impact. This loan in combination with a property loss loan cannot exceed a total of \$2 million.
- **Loans up to \$500,000 for farmers, ranchers and aquaculture operators** to cover production and property losses, excluding primary residence
- **Other relief programs:** Crisis counseling for those traumatized by the disaster; income tax assistance for filing casualty losses; advisory assistance for legal, veterans' benefits and social security matters.

Other Questions:

When FEMA will pay for a generator:

In addition to the eligibility requirements for the Individuals and Households program, the following criteria will apply to generators:

- Generator is purchased or rented to power a medically-required appliance or piece of equipment
- Generator is purchased or rented on or after the Governor's Declaration of a State of Emergency up to the end of the incident period or the date power is restored to the applicant's home, whichever occurs first

Applicants will need to send FEMA:

- A copy of the proof-of-purchase or rental receipts for the generator
- Proof that the appliance or equipment is required for medical purposes (e.g. letter from physician on letterhead that the applicant/occupant has a medical need for the appliance or equipment).

You may fax your documents to 1-800-827-8112 or physically mail correspondence to:

FEMA - Individuals & Households Program
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-8055

Please write your name, last four digits of your social security number, disaster number and registration number on all pages of your correspondence and keep a copy for your records.

My electricity was off for 5 days and I lost all my food; can FEMA help?

Food loss is not covered by FEMA's Individual and Households Program (IHP). Voluntary organizations in the disaster area may be able to help you with food needs.

Does FEMA pay for lost wages if I still have a job, but am unable to work and am not receiving a paycheck?

If you lost work due to a federally declared disaster, you may qualify for Disaster Unemployment Assistance (DUA). FEMA does not administer the DUA program. Please contact your local office of your State's Unemployment Commission for further information regarding DUA benefits.

How to apply to FEMA:

There are three ways to register for FEMA/state assistance.

1. You may register online at www.disasterassistance.gov, or
2. Call the toll-free registration number at 1-800-621-FEMA (3362). If you have a speech disability or hearing loss and use a TTY, call 1-800-462-7585 directly; if you use 711 or Video Relay Service (VRS), call 1-800-621-3362, or
3. If Disaster Recovery Centers have been established in your area, they can assist you in the registration process.

After you register, you will receive a pamphlet in the mail titled, "Help After A Disaster, An Applicant's Guide to the Individuals and Households Program." Please read it carefully; this pamphlet should answer most of your questions and provide information about other programs that may be able to assist in your recovery efforts.

Remember to:

1. **take pictures of damage.**
2. **take pictures of repair**
3. **save receipts for work done**

After receiving FEMA benefits:

If you live in an Special Flood Hazard Area (SFHA) and have received disaster assistance in the form of a federal grant or loan, you must cover the building for flood insurance for as long as you own it. Should you sell the building, you are required to inform the new owner of the necessity to purchase and maintain flood insurance. *Failure to carry flood insurance could result in the denial of future federal disaster assistance.*

Most people with mortgages have to carry flood insurances in these areas already.