

## FEDERAL DISASTER RESOURCES

### FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA)

#### WHAT IS FEMA?

- FEMA plans the federal government's role in preparing for, preventing, and recovering from all disasters in the United States.

#### WHAT KINDS OF ASSISTANCE DOES FEMA OFFER?

- FEMA offers different benefits depending on the kind of disaster and how severe it is.
- Private assistance is offered through the Individuals and Households Program (IHP).

#### WHAT KINDS OF PRIVATE ASSISTANCE IS OFFERED THROUGH IHP?

##### **Housing Assistance includes:**

Temporary housing: money to rent a different place or to live in temporary housing when rental property is not available.

Repair: FEMA may provide up to \$5,000 for repairs then the homeowner must apply for a Small Business Administration disaster loan for additional repairs.

Replacement: is money to replace a disaster-damaged home. This is rare and can be done with limited funds.

Permanent housing construction: Direct assistance or money for the construction of a home.

##### **Other needs assistance includes:**

Personal property: money to repair or replace damaged and destroyed personal property as a result of the disaster.

Childcare

Medical and dental expenses

Critical needs assistance and other disaster related expenses.

#### HOW DO I APPLY FOR FEMA?

- You may apply for FEMA by calling 1-800-621-3362 or visit [www.fema.gov](http://www.fema.gov).
- For speech or hearing-impaired you may call 1-800-462-7585 TTY
- You may ask about other assistance and FEMA by visiting [www.disasterassistance.gov](http://www.disasterassistance.gov).

#### WHAT IF IHP IS NOT ENOUGH?

- You may also contact your local Small Business Association office at 803-765-5377.
- To apply for assistance, you must be the owner of the damaged property.
- For more information on the Disaster Assistance Program you can visit <https://www.sba.gov/sites/default/files/2018-06/SOP%2050%2030%209-FINAL.PDF>

#### WHO QUALIFIES FOR FEMA ASSISTANCE?

- Help is available for those who have disaster related expenses or needs not covered by insurance or loans from the Small Business Administration.
- To qualify for monetary assistance, you must be a citizen or lawful resident.

#### OTHER TIPS

- Contact FEMA and your insurance company as soon as possible to see what losses are covered.
- Try to document your losses by taking pictures of the damage. You may also write a list of any property that was damaged or destroyed.
- Make sure anyone who says they are from the FEMA or Small Business Administration (SBA) has a laminated ID card. Clothing alone is **not** proof they are who they say.