Individual Assistance Sequence of Delivery

Voluntary Agencies
Emergency Food, Shelter, Clothing, Medical Needs

Insurance
(Homeowner, NFIP)

Applicants May Be Referred to any or all of the below

FEMA Housing Assistance

(Not Income Dependent)
Can Receive Award in More than One Category Based on Eligibility*

1. Temporary Housing (Lodging Expenses, Rental Assistance; Direct: Mobile Homes)
2. Home Repairs ~~$28,800~~*** 30,300
3. Permanent Housing Construction

Further housing assistance beyond the scope of FEMA's programs will be provided based on ability to qualify for a low interest loan

Qualify for Loan
SBA Loan for Real Property
Homeowner loans up to $200,000

Do not Qualify for Loan
Unmet Needs
Voluntary Agencies assist with further Real Property needs

Personal Property
(Income Dependent)

FEMA Screens Applicant's Income

Referred for SBA Loan

SBA Loan for Personal Property
Low interest loans for owners or renters for up to $40,000

If applicant has received the maximum amount** or the need is not covered under ONA, FEMA refers the applicant to Voluntary Agencies

Not Eligible for SBA Loan

FEMA/State Other Needs Assistance (ONA)
-Personal Property
-Transportation
-Moving & Storage
-Group Flood Insurance

Unmet Needs
Voluntary Agencies to assist with other needs

FEMA/State Other Needs Assistance (ONA)
(Not Income Dependent)
-Medical Expenses
-Dental Expenses
-Funeral Expenses
-Other Disaster Created Needs

If applicant has received the maximum amount* and there is still a need, FEMA refers the applicant to Voluntary Agencies

Unmet Needs
Voluntary Agencies to assist with other needs

THE PATH TO IA STARTS WITH CALLING 1-800-621-FEMA (3361)

*Category eligibility is based on a FEMA inspection conducted on the damaged property

**Maximum Individual and Household (IHP) Amount (HA & ONA) is $28,800(FY08 disasters) – adjusted yearly by consumer price index.

***Limit adjusted annually by Consumer Price Index