

# **GUIDE TO DISASTER ASSISTANCE PROGRAMS**

**Apply by calling:  
1-800-621-FEMA(3362)  
TTY 1-800-462-7585**

**Or Online at:  
[www.fema.gov](http://www.fema.gov)**



**FEMA**

**IEMA**  
Illinois Emergency Management Agency

**SBA**

# APPLICATION PROCESS

## *Here's How You Start*

- Call the toll-free application number 1-800-621-FEMA (3362) or register on-line at <http://www.fema.gov>. These are the **ONLY** ways to apply for assistance.

## *Here's What Will Happen*

- You will be asked for general information about your SSN, income, insurance, the damage to your residence, and housing needs.
- You will be given an **application number**, which will help locate your file in the system. Write this number down so you will have it secure and handy in the future.

## *Five(5) to Ten (10) Days Later*

- A FEMA inspector will call you to arrange a visit to your damaged home or apartment.
- The FEMA inspector will come and look at disaster-related damages for FEMA's Individuals and Households Program.
- You will be asked to sign a document saying that you or someone in your household was a U.S. citizen, non-citizen national, or qualified alien at the time of the disaster. You will need to present identification.

## *Later on*

- If you qualify for FEMA's Individuals and Households Program, you will receive a check in the mail or a deposit directly to your bank and a separate letter, in the mail, explaining how you may use this assistance. You may get additional funds from other programs later.

## *This Assistance*

- These funds may be used for rental assistance if your home or apartment is uninhabitable because of the disaster.
- Homeowners may use FEMA housing repair funds for essential repairs to make your residence safe, sanitary and functional. These funds are for repairs necessary to make primary rooms habitable.
- You may use personal property funds for essential repairs to your home or to replace appliances and furniture.

## **• THE SBA PROCESS & FEMA**

- The U.S. Small Business Administration (SBA) may send you a disaster loan application packet after you apply for assistance at 1-800-621-FEMA (3362) or [www.fema.gov](http://www.fema.gov). **It is very important to complete the forms in this packet and return them to the SBA as soon as you can.**
- **If you do not fill out and return the SBA disaster loan application, you may not be eligible for other types of assistance.**

## *Face-to-Face Help*

- You can receive face-to-face help in filling out the SBA disaster loan application at any Disaster Recovery Center. For the nearest location, or for help over the phone, call the SBA Customer Service Center toll-free at **1-800-659-2955**.
- SBA low-interest loans are available to homeowners, renters, business owners, and non-profit organizations that suffered losses due to this disaster.

## *Loan Limits*

- Homeowners may be eligible to borrow up to \$200,000 for disaster-damaged real estate repairs.
- Renters and homeowners may be eligible to borrow up to \$40,000 to repair or replace disaster-damaged personal property.
- Business owners, non-profit organizations and churches may be eligible to borrow up to \$2 million for disaster-damaged real estate, machinery, equipment and inventory losses.
- Business owners may also be eligible to borrow up to \$2 million for disaster related economic losses.
- SBA also may be able to increase your loan up to 20 percent to fund protective measures to prevent or reduce the chances of this type of damages from happening again.

## WHAT TYPES OF FEMA ASSISTANCE ARE PROVIDED?

### Temporary Housing Assistance

Money for individuals to rent a safe place to live (or a temporary housing unit when rental properties are not available).

### Repair

Money for homeowners to repair damage from the disaster that is not covered by insurance. The goal is to make the damaged home safe, sanitary, and functional.

### Replacement

Limited funds may be available under rare conditions to replace a disaster-destroyed home.

### Other Needs Assistance

Money for necessary expenses and serious needs caused by the disaster and not covered by insurance or other aid. This includes medical, dental, funeral, personal property, transportation, and other expenses that FEMA approves. You may need to apply for an SBA low-interest loan before receiving certain assistance.

### FEMA Information

After you have applied for assistance, the FEMA Helpline is a very useful resource. You may ask about insurance programs, the status of your application, or how money from various assistance programs may be used. FEMA assistance does not make you whole again, but it can give you a helping hand to recover.

Government disaster assistance covers basic needs only and will not normally compensate you for your entire loss. If you have insurance, the government's assistance may help pay for basic needs not covered under your insurance policy. Residents should contact their insurance agent first, then, if they have unmet needs, they should call FEMA to apply. Some disaster aid does not have to be paid back, while other types of help may come in the form of SBA loans. The FEMA representative will explain the details to you when you call.

## For Additional Information Or to Check On Your Disaster Assistance Application

**1-800-621-FEMA (3362)**

TTY: 1-800-462-7585

or

**[www.fema.gov](http://www.fema.gov)**

*Disaster recovery assistance is available to any individual without regard to race, color, sex, religion, national origin, age, disability, limited English proficiency or economic status.*

*If you or someone you know has been discriminated against, you should call FEMA toll-free at 1-800-621-FEMA (3362) or TTY-1-800-7585.*