

Recovery Basics



- 1. Disaster Aid**
- 2. 3 Steps to Apply for Assistance**

Disaster Aid

Disaster aid to individuals generally falls into the following categories:

Disaster Housing

- May be available for up to 18 months, using local resources, for displaced persons whose residences were heavily damaged or destroyed. Funding also can be provided for housing repairs and replacement of damaged items to make homes habitable.

Disaster Grants

- Available to help meet other serious disaster-related needs and necessary expenses not covered by insurance and other aid programs. These may include replacement of personal property and transportation, medical, dental, and funeral expenses.

Low-Interest Disaster Loans

- Available after a disaster for homeowners and renters from the [U.S. Small Business Administration](#) to cover uninsured property losses. Loans may be available for repair or replacement of homes, automobiles, clothing, or other damaged personal property. Loans are also available to businesses for property loss and economic injury.
- Other Disaster Aid Programs include crisis counseling, disaster-related unemployment assistance, legal aid and assistance with income tax, Social Security, and Veteran's benefits. Other state or local help may also be available.



3 Steps to Apply for Assistance

Step 1

- Familiarize yourself with disaster assistance. After a disaster, the federal government determines if any county in the state meets the criteria for individual disaster assistance (IA). The decision is based on damage related to the severity and magnitude of the event. When a county receives an Individual Assistance declaration from the President of the United States, anyone who lives in that county can apply for assistance. Check if your county is covered by a disaster declaration.
- Before you apply for assistance, make sure that you have the following information available:
- Current and pre-disaster addresses
- Current phone number
- Social security number
- Insurance information (homeowners, health, automobile, etc.)
- Total household income
- Description of losses
- Bank account and routing information



3 Steps to Apply for Assistance

Step 2

- Apply for assistance. This can be done in various ways:
- Visit [disasterassistance.gov](https://www.disasterassistance.gov) to apply online
- Use a smartphone at m.fema.gov
- Call (800) 621-3362 to apply via phone
- Applying for assistance does not obligate an individual to officially accept assistance. Property owners or tenants are encouraged to register with FEMA as soon as possible after a disaster. Although you may not have any immediate expenses that are not covered by insurance, as cleanup and repairs are done, additional or unexpected damages may be discovered.



3 Steps to Apply for Assistance

Step 3

- At the end of the registration process, you will be given a claim number. Write this number down and store it in a safe place that is easily accessible. You will need your claim number for any future inquiries you make.
- Each claim is reviewed on an individual basis and FEMA decides if the request qualifies to receive federal assistance (damages to second homes do not qualify for IA). Even if an individual does not qualify for payment from the federal government, there are other FEMA programs that may be able to help an applicant.





Disaster Recovery

Our hearts are heavy for those seeking these services.

We offer a unique opportunity for those in midsts of a disaster who are struggling to figure out the path forward.

Schedule - NOW!

SIGN UP FOR FREE

Crisis Prevention & Restoration, we want to partner with you to minimize the impact of disasters on you and your business.

This is a long term relationship we are establishing.

