

## APPLICATION PROCESS

### Here's How You Start

- Call the special toll-free application number 1-800-621-FEMA (3362), TTY 1-800-462-7585, or register online at [www.fema.gov](http://www.fema.gov).

### Here's What Will Happen

- You will be asked for general information about your income, insurance, housing needs and the damage to your residence. (Use your legal name when applying. Do not use a nickname or abbreviation.)
- 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.

### A Few 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 were lawfully present in the United States at the time of the disaster. Proof of ownership or occupancy also is required.

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### Later On

- If you qualify for FEMA's Individuals and Households Program, you will receive a federal government check or the funds will be directly deposited into your designated bank account. A separate letter also will be sent to you explaining how you may use the funds. You may get checks from other programs later.

### Use of Disaster Grants

- The grant funds may be used for rental assistance if your home or apartment is uninhabitable because of the disaster.
- Homeowners may use FEMA housing repair grants for essential repairs to make your residence safe and sanitary. These grants are for repairs necessary to make primary rooms functional.

### THE SBA PROCESS & FEMA

- The U.S. Small Business Administration (SBA) may send you a loan application after you call to apply. **It is very important to complete the forms and return them to the SBA.**
- FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, an applicant must complete an SBA loan application to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

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### Face-to-Face Help

- You can receive face-to-face help in filling out the SBA loan application at any Disaster Recovery Center or SBA Loan Assistance Center. For the nearest location, call the toll-free SBA Helpline at 1-800-659-2955.

SBA low-interest disaster loans are available to renters, homeowners, business owners and non-profit organizations that suffered losses due to the disaster.

### Loan Limits

- Homeowners may be eligible to borrow up to \$200,000 for real estate repairs.
- Renters and homeowners can borrow up to \$40,000 for replacement of disaster-damaged personal property.
- Businesses may apply for up to \$1.5 million for losses not fully covered by insurance.
- SBA loans are made for the repair or replacement of real estate or personal property. You may borrow up to 20 percent more to spend on things that will help keep your damage from occurring again.

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