AppalReD Legal Aid
Disaster Information Sheet

Federal Emergency Management Agency (FEMA) Assistance and Small Business Administration (SBA) Loans

Disaster Intake Hotline 1-844-478-0099

www.ardfky.org

This sheet offers general information. It is not legal advice. Each situation is unique. Please speak with an attorney for advice specific to your case. **If you cannot afford a lawyer, you may call AppalReD Legal Aid's Disaster Intake Hotline at 1-844-478-0099 to apply for legal aid services.**

Quick Facts

- **Disaster Declaration -** The President must declare that a "major disaster" has occurred in your county before you can apply for FEMA assistance or a low-interest SBA disaster recovery loan. You can check online at https://www.fema.gov/disaster/declarations to see if a declaration has been issued in your area.
- **Time is of the essence -** You must apply for assistance within 60 days of the disaster declaration. Sometimes, late applications are allowed in certain circumstances.
- **FEMA Application –** You can apply for FEMA assistance at a local FEMA site, online at https://www.disasterassistance.gov/, by calling the FEMA helpline at 800-621-3362, or downloading the FEMA app.

What's the Difference between FEMA and SBA?

- **FEMA Assistance -** FEMA provides financial assistance to people so they can repair or replace their home and personal property. FEMA can also provide money for temporary housing and basic needs immediately after a disaster.
- **SBA Loans -** SBA is a federal agency that offers low-interest disaster recovery loans to individual homeowners, renters, and businesses.
- **No Double Dipping -** Disaster survivors can apply for both FEMA assistance and a SBA loan, but the agencies will work together to make sure a disaster survivor does not "double-dip."
- **FEMA does not have to be paid back -** FEMA financial assistance does NOT have to be paid back. However, FEMA may request that FEMA assistance be repaid in the case of fraud or other circumstances that indicate the assistance was not properly used (See more information on this in the Fraud Prevention section on the other side of this sheet).
- **SBA Loans must be paid back.** SBA loans are like any other loan and must be paid back.

Documenting Disaster Damage

- Before starting any major repair work, demolition, or disposal of damaged property, take pictures and videos with your phone of all the damage.
- Make a list of everything that was damaged, destroyed, or lost.

FEMA Assistance

Your eligibility for FEMA assistance will depend upon your particular circumstances. FEMA provides Individual Assistance to help with housing and other needs. The following are examples of the types of assistance that may be available.

- Housing assistance
- Replacement of appliances, furniture, clothing, toys
- Replacement of medication and toiletries
- Replacement of Vehicles
- Temporary rental expenses
- Moving and storage costs
- Funeral expenses
- Clean up costs

For more information and a complete list of types of FEMA assistance, visit the FEMA website - https://www.fema.gov/assistance/individual.

SBA Loans

SBA loans may be available to assist with losses that are not covered by FEMA or insurance. Individuals and businesses may apply. SBA loans are available for eligible homeowners and renters. Like FEMA assistance, you must be in a declared disaster area and meet other eligibility requirements. For more information visit https://www.sba.gov/funding-programs/disaster-assistance.

FEMA's Fraud Prevention Efforts

- FEMA will not give assistance that duplicates funds available from other sources like insurance or grants. If you receive insurance proceeds to help with your damage, you cannot receive FEMA benefits for that same damage. But, you may be eligible for FEMA assistance for things that insurance did not cover. You may wish to speak with an attorney to discuss your particular circumstances and ensure that you apply for benefits that you are eligible to receive.
- FEMA applications are legal documents. FEMA expects you to complete the application with full, complete, and truthful information.
- FEMA pursues investigations of fraud and initiates recoupment (repayment) processes to return money that was fraudulently obtained or was not used for its intended purpose. If you receive a "recoupment letter" you may wish to speak with an attorney to discuss your rights and options.
- FEMA staff are required to report fraud.

After You Apply for FEMA Assistance

- You will receive a 9-digit registration number. Write it down and keep it in a safe place. You will need this number anytime you contact FEMA, submit an appeal letter, or access your online FEMA account.
- FEMA will call you to schedule an inspection of your primary residence and take photos. FEMA inspections are ALWAYS free.
- Your inspector will ask for: your photo ID; a list of household occupants living in the home at the time of the disaster; all disaster-caused damage to property; your insurance policy; letter of denial from your insurance company; and proof of ownership or occupancy of the home. FEMA may ask for other documents.
- FEMA has up to 90 days to make a decision. If you believe FEMA's decision is wrong, you may file an appeal. Your appeal must be submitted within 60 days. Visit https://www.fema.gov/assistance/individual/after-applying/appeals for more information.