



# FEMA <sup>(1)</sup> Individual Disaster Assistance

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FEMA Disaster Assistance can help support your recovery from a major disaster. If you're ready to apply now for disaster assistance or would like more information on the types of assistance available please visit [disasterassistance.gov](https://www.disasterassistance.gov) (<https://www.disasterassistance.gov/>).

## 1. I need immediate assistance.

Our disaster assistance partners can provide help with immediate needs we are not authorized to provide. We also offer support for [individuals with disabilities, access or functional needs](https://www.disasterassistance.gov/information/disabilities-access-and-functional-needs) ([/www.disasterassistance.gov/information/disabilities-access-and-functional-needs](https://www.disasterassistance.gov/information/disabilities-access-and-functional-needs)).

- **Emergency Medical Assistance:** Please dial 9-1-1.
- **Emergency Shelter:** Locate options by zip code by visiting the [American Red Cross](https://www.redcross.org/find-) ([/www.redcross.org/find-](https://www.redcross.org/find-)

[help/shelter](#)), or [Salvation Army](#) (<http://www.salvationarmyusa.org/usn/housing-and-homeless-services>), or by texting SHELTER and your zip code (for example, "SHELTER 01234") to 4FEMA (43362). (Standard text message rates apply.)

- **Immediate Needs:** Contact your [local emergency management agency](#) ([/emergency-management-agencies](#)) for help or referral to trusted disaster assistance partners serving your area. The FEMA Helpline (1-800-621-3362 / TTY (800) 462-7585) may be able to provide additional referrals.

## 2. I need help from FEMA.

- **Home/Primary Residence:** We provide housing assistance to individuals and families who have lost their homes as a result of a presidentially-declared disaster. If you are a renter or homeowner you may qualify for assistance. By law, FEMA assistance cannot duplicate the assistance you receive from your insurance company, but you may receive assistance for items not covered by insurance. If your home was impacted by a major disaster we recommend that you [apply for assistance](#) (<http://www.disasterassistance.gov/>).
- **Business:** We do not offer assistance for small businesses impacted by a presidentially-declared disaster. However, we do partner with the Small Business Administration (SBA), which offers low interest loans for business damages. Learn more about the business loan application process.
- **Secondary Home:** We do not offer assistance for your secondary home. Federal guidelines only allow us to provide housing assistance when your primary residence is impacted by a presidentially-declared disaster.

- **Other Needs Assistance:** We offer disaster assistance for some of your other disaster-caused expenses including, medical and dental, child care, funeral and burial, essential household items, moving and storage, vehicle, and some clean-up items.

### 3. I applied for assistance, what's next?

#### ***Small Business Administration Application***

Some applications for disaster assistance require you to also submit an SBA application before we can determine your eligibility for assistance. [Learn more about the home and property disaster loan application](https://www.sba.gov/content/apply-disaster-loan) (<https://www.sba.gov/content/apply-disaster-loan>).

#### ***Home Inspection***

You will receive a call from FEMA within 10 days of submitting your application to schedule an appointment for a home inspector to visit you. In the event of a catastrophic disaster an inspector may take longer to visit you.

#### ***After the Inspection***

If you qualify for a grant, FEMA will provide you:

- A check by mail or a direct deposit into your checking or savings account, and
- A letter describing how you are to use the money.

If you do not qualify for a grant, FEMA will provide you:

- A letter explaining why you did not qualify, and
- An opportunity to appeal the decision.

### 4. I have more questions.

Follow the links embedded on this page or see the sections below for additional information. You can also visit our [Frequently Asked Questions library \(/faq\)](#).