# **Individuals Start Here**

Visit: FEMA at DisasterAssistance.gov

Next

## **Contact your** insurer

Ask about applicable coverage

**Needs still** unmet?

**Federal** Disaster **Assistance Programs** 

### **FEMA**

### **IHP:** Housing Assistance

Provides Assistance with repair, and/or purchase for damaged or destroyed housing

> Still have unmet needs?

## **SBA**

## **Home and Property Disaster** Loans

-You don't need to own a business. Help is available in the form of low-interest, long-term loans for losses not fully covered by insurance or other means.

-You may borrow up to \$200,000 to repair or replace your primary home to its pre-disaster condition.

> **Denied SBA** Loan?

**Businesses Start Here:** 

**SBA Business Disaster Loans** 

**Property** Damage? **Prolonged Closure? Need Working Capital?** 

Loans for **Property** Damage

Businesses of all sizes and private, non-profit organizations may borrow up to \$2 million to repair or replace:

- -Damaged or destroyed real estate.
- -Machinery and equipment.
- -Inventory and other business assets.

# **Economic Injury** Disaster Loans (EIDL)

Loans of up to \$2 million to help meet working capital needs caused by the disaster for:

- -Small businesses,
- -Small agricultural cooperatives,
- -Small businesses engaged in aguaculture, and
- -Most private, non-profit organizations of all sizes.
- \*Property damage is not required in order to be eligible for this loan\*

## **FEMA**

#### **Other Needs Assistance**

Will Help with: -Household furnishings & appliances -clothing -equipment/clothes required for work -storage of personal items to prevent further damage -privately owned vehicles

\*Eligible applicants have no other source of government, private, or insurance funding to cover their losses. Applicant has been denied an SBA Loan (or) loan

**Denied SBA** Loan?

> Continue to work with **SBA**

is insufficient to cover losses\*