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DISASTER RELIEF FOR PERSONAL & BUSINESS-RELATED EXPENSES

How much FEMA disaster relief will I get? How much help can FEMA give me?

FEMA is limited by law to how much money we can provide. For disasters declared in Fiscal Year 2024, FEMA can provide up to \$42,500 in Housing Assistance and up to \$42,500 for Other Needs Assistance. Some types of help do not count toward these limits.

FEMA does not provide assistance for small businesses directly impacted by a disaster. However, FEMA may be able to help with other needs, such as home repair or replacement, rental assistance, and more. Approval is extremely quick and so is direct deposit to your bank account.

FEMA Assistance

Amount	<i>Up to \$42,500 for Housing Assistance and up to \$42,500 for Other Needs Assistance in Fiscal Year 2024</i>
How it's determined	<i>Based on the damage observed during a FEMA inspection</i>
How to apply	<i>Call FEMA at 1-800-621-3362, apply at DisasterAssistance.gov, or visit a Disaster Recovery Center</i>
What it's for	<i>Costs that aren't covered by insurance or other sources</i>
Taxation	<i>Non-taxable, and no withholding is required</i>

FEMA may automatically refer you to the U.S. Small Business Administration (SBA) for a disaster loan if you meet their income standards. You can apply for an SBA loan at SBA.gov/disaster.

Disasters Declared After March 22, 2024

FEMA partners with other agencies to help meet the needs of disaster survivors. The U.S. Small Business Administration (SBA) offers low-interest disaster loans to homeowners and renters in a declared major disaster area. You don't need to own a business to apply for SBA assistance.

You may have been referred to SBA after applying for FEMA disaster assistance. If you still have unmet needs, loans may help with home repair or replacement, personal property, vehicles, mitigation, business losses, and working capital for small business and most private nonprofits.

For disasters declared on or after March 22, 2024, you may choose to complete an SBA disaster loan application and it will not impact your eligibility for FEMA assistance.

If you are approved for a loan, you are not obligated to accept it.

Funds you get from SBA must be repaid over time.

For questions about the SBA disaster loan program, please call the SBA at 800-659-2955 (TTY: 800-877-8339). SBA information is also available at www.SBA.gov/disaster or by email at disastercustomerservice@sba.gov.

Survivors who have questions for FEMA or need information can always call the FEMA Helpline at 800-621-3362.