



DISASTER ASSISTANCE
PROGRAMS OVERVIEW

Carrington Disaster Assistance Programs Overview

Overview

This document provides a summary of programs available to those who have experienced hardships as a result of Hurricanes Harvey and Irma.

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Revision Summary

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Date	Version	Description of Change
09/13/17	1.0	New Overview

Program Information	Descriptions and Requirements	Application Process		
<p><u>FEMA Individual and Households Program (Housing Assistance)</u></p> <p>https://www.disasterassistance.gov/</p> <p>FEMA Helpline: 1-800-621-FEMA (3362)</p> <p>Phone Hours: 7:00 A.M. to 11:00 P.M. Eastern Time, 7 days a week.</p>	<p>Provides financial and direct services to eligible individuals and households affected by a disaster not covered by insurance or another source.</p> <p>Assistance includes access to grants of up to \$33,000 for temporary housing and repair or replacement of existing home.</p> <p>Access is limited to 18 months following the disaster declaration (although may be extended as needed).</p> <p>Requirements:</p> <ul style="list-style-type: none"> - Losses in Presidentially declared disaster area. - Either no insurance or filed insurance claim but damage is not covered/ insurance settlement does not cover all losses. - Damaged property is the home you reside in. - Not able to live in your home, no access, repair required. 	<p><u>How to apply:</u></p> <p>Step 1. Go to the disaster assistance website. Step 2. Click the Apply Online Tab. Step 3. Click on the start button at bottom right.</p> <p><u>Procedure will take approx. 18-20 minutes and will require the following information:</u></p> <ul style="list-style-type: none"> - Gross household income - Contact information - Identify types of insurance coverage you have. - Direct deposit information: Institution name, type of account, routing/account number. 		
<p><u>FEMA Individual and Households Program (Other Needs Assistance (ONA))</u></p> <p>https://www.disasterassistance.gov/</p> <p>FEMA Helpline: 1-800-621-FEMA (3362)</p> <p>Phone Hours: 7:00 A.M. to 11:00 P.M. Eastern Time, 7 days a week.</p>	<p>Provides money for necessary expenses and serious needs (not housing related) that could not be met through other means.</p> <p>FEMA IHP Other Needs Assistance is divided into two categories. SBA dependent assistance is available only to those who do not qualify for a loan from the SBA. Non-SBA Dependent assistance is available regardless of SBA loan status.</p> <table border="1" data-bbox="556 930 1400 1109"> <tr> <td data-bbox="556 930 961 1109"> <p><u>SBA Dependent Types</u></p> <ul style="list-style-type: none"> - Personal Property Assistance - Transportation Assistance - Moving and Storage Assistance </td> <td data-bbox="961 930 1400 1109"> <p><u>Non-SBA Dependent Types</u></p> <ul style="list-style-type: none"> - Funeral Assistance - Medical and Dental Assistance - Child Care Assistance - Misc. Items </td> </tr> </table> <p>Requirements:</p> <ul style="list-style-type: none"> - Losses in Presidentially declared disaster area. - Either no insurance or filed insurance claim but damage is not covered/insurance settlement does not cover all losses. - You have necessary expenses or serious needs because of the disaster. - You have accepted help from all other sources you qualify for, such as insurance or SBA disaster loans. 	<p><u>SBA Dependent Types</u></p> <ul style="list-style-type: none"> - Personal Property Assistance - Transportation Assistance - Moving and Storage Assistance 	<p><u>Non-SBA Dependent Types</u></p> <ul style="list-style-type: none"> - Funeral Assistance - Medical and Dental Assistance - Child Care Assistance - Misc. Items 	<p><u>Within 10 days of submitting application FEMA will call to schedule home inspector visit</u></p> <p>The home inspector will make a determination on assistance eligibility. Once approved, funds will then be mailed out in the form of a check, or directly deposited into your account.</p> <p>** FEMA might recommend you apply for a loan from the Small Business Administration to determine eligibility for certain types of assistance. See page 2 for more information on the SBA Disaster Loan Program.</p> <p>**For in-person assistance, you can find the closest FEMA Disaster Recovery Center using the following link: http://asd.fema.gov/inter/locator/home.htm</p>
<p><u>SBA Dependent Types</u></p> <ul style="list-style-type: none"> - Personal Property Assistance - Transportation Assistance - Moving and Storage Assistance 	<p><u>Non-SBA Dependent Types</u></p> <ul style="list-style-type: none"> - Funeral Assistance - Medical and Dental Assistance - Child Care Assistance - Misc. Items 			

Program Information	Descriptions and Requirements	Application Process
<p><u>Small Business Administration Disaster Loan Program</u></p> <p>https://www.sba.gov/disaster-assistance</p> <p><u>Phone Number:</u> 1-800-659-2955</p> <p><u>Phone Hours:</u> Monday through Friday from 8:00 A.M. to 8:00 P.M. Eastern Time.</p> <p><u>Customer Service Email:</u> disastercustomerservice@sba.gov</p>	<p>SBA works with FEMA to provide loans for those affected by disasters. Loans are available to homeowners and renters to repair or replace uninsured/underinsured damaged property.</p> <p><u>Homeowners may be eligible for:</u></p> <ul style="list-style-type: none"> - Up to \$200,000 for repair/replacement costs not covered by insurance. - Up to \$40,000 to repair or replace damaged or destroyed personal property (clothing, furniture, vehicles, etc.). - Interest rates of 1.75% for those unable to borrow from non-government sources and 3.5% for those able to borrow from non-government sources. <p><u>Requirements:</u></p> <ul style="list-style-type: none"> - Credit history acceptable to SBA. - Must show ability to repay all loans. - Collateral is required for physical loss loans over \$25,000 (SBA will not decline a loan for lack of collateral, but requires you to pledge what is available) <p>Loans generally have deferment period of 5-6 months (up to a maximum of 12 months), depending on the severity of the disaster. Victims of Hurricane Harvey are eligible for a 12-month deferment.</p> <p>If you do not qualify for an SBA loan, you might qualify for additional assistance through the FEMA Other Needs Assistance Program. (See page 1 SBA Dependent Types).</p>	<p><u>3 Ways to Apply:</u></p> <ol style="list-style-type: none"> 1. <u>Online:</u> Go to the provided SBA disaster assistance website. Step 1: Click apply online. Step 2: Fill out registration information. Step 3: Log in and complete application 2. <u>In-person:</u> SBA Staff on hand at Disaster Recovery Centers 3. <u>By mail:</u> Call or email for instructions. <p>SBA reviews credit and estimates total losses to make recommendations and determination. <u>SBA will attempt to make decision on application within 4 weeks</u></p> <p>If approved, you will receive Loan Closing Docs, which you must then sign, and return.</p> <p><u>SBA will make initial repayment of up to \$25,000 within 5 days of receiving signed Loan Closing Docs.</u> A case manager will schedule additional payments until you have received the full loan amount.</p>
<p><u>Disaster Unemployment Assistance (DUA)</u></p> <p><u>For General Information Call:</u> 1-877-872-5627</p> <p><u>For those affected by Hurricane Harvey:</u> http://www.twc.state.tx.us/</p> <p><u>Work Search Registration Link:</u> WorkinTexas.com</p>	<p>The DUA program provides unemployment benefits for those who lost their jobs or self-employment who are no longer working as a direct result of major disaster.</p> <p><u>Requirements:</u></p> <ul style="list-style-type: none"> - Loss of job totaling more than 50% of income. - Place of employment was damaged or closed. - Scheduled to start work but job no longer exists/location is unreachable. - Suffered injury or incapacitation - Became breadwinner of household due to death of head of household. <p>Minimum DUA weekly benefit amount is 50% of state average WBA</p>	<p><u>2 Ways to apply:</u></p> <ol style="list-style-type: none"> 1. <u>Online:</u> Unemployment Benefit Services. 2. <u>By Telephone:</u> Call 1-80-939-6631. <p>Applicants are required to provide proof of employment and income.</p> <p><u>You must complete your work search registration within 3 days of applying, and send TWC proof of affected employment within 21 days of applying.</u></p>

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<p><u>Transitional Shelter Assistance (TSA) Program</u></p> <p>List of Approved Hotels: http://www.femaevachotels.com/</p> <p>FEMA Helpline: 1-800-621-FEMA</p>	<p>This program provides assistance to those unable to return to their primary residence because it is either uninhabitable or inaccessible due to a Presidentially declared disaster.</p> <p>Initial period of assistance will be 5-14 days from date of TSA implementation. If needed, period may be extended to 30 days. FEMA may extend this period of assistance in 14-day intervals for up to six months of the disaster declaration.</p> <p>Requirements:</p> <ul style="list-style-type: none"> - Register with FEMA for assistance - Identity and citizenship verification - Primary residence located within TSA designation - Displaced as a result of disaster - Unable to obtain lodging through other sources <p>The program will not cover incidental room charges or any other costs associated with lodging.</p>	<p>Eligibility is determined by FEMA through the FEMA assistance registration process.</p> <p>Refer to list of approved hotels for nearby lodging.</p>
<p><u>Immediate Assistance Contact Information</u></p>	<p>Find the closest FEMA Disaster Recovery Center using the following link: http://asd.fema.gov/inter/locator/home.htm</p> <p>You can also call the FEMA help line by dialing: 1800.621.FEMA (3362)</p> <p>Emergency Shelter Locations are available through American Red Cross and Salvation Army websites, or by texting SHELTER to your zip code (ex. "SHELTER 01234")</p> <p>Red Cross Shelter Locator: http://maps.redcross.org/website/maps/ARC_Shelters.html</p> <p>Salvation Army: http://www.salvationarmyusa.org/usn/plugins/gdosCenterSearch?start=1</p>	