Individual Assistance Sequence of Delivery

Voluntary Agencies Emergency Food, Shelter, Clothing Medical Needs Insurance Such as Homeowners, NFIP, etc. FEMA Housing Assistance (Not SBA Dependent) Applicants can receive more than one type of assistance Temporary Housing Assistance - applicants can receive financial assistance to reimburse lodging expenses and/or rental assistance for up to 18 months or the program maximum, whichever occurs first. Applicants can receive direct assistance (FEMA mobile home or travel trailer) for up to 18 months. Repair Assistance – owners can receive up to the IHP cap for repairs 3. Replace Assistance – owners with destroyed homes can receive up to the IHP cap towards the purchase of a new home.

4. Permanent or Semi-Permanent Construction – owners with destroyed homes can receive direct assistance or financial Replace Assistance – owners with destroyed homes can receive up to the IHP cap towards the purchase of a new home assistance for the construction of permanent or semi-permanent homes in insular areas outside the continental U.S. and in other locations. FEMA/State Other Needs Assistance (ONA) Non-SBA Dependent Items Assistance for Medical, Dental, Funeral, Other SBA Income Evaluation (Repayment Capability) To determine if applicant can qualify for a low interest SBA loan Applicants must complete the SBA loan application and be denied for a loan to be eligible for further assistance. FEMA/State Other Needs Assistance (ONA) SBA Referral – For SBA Dependent items and those For those applicants who do not qualify for a SBA loan applicants who qualify for a low interest loans Personal Property Real Property (owners) loans up to \$200,000 Transportation Personal Property (owners & renters) loans up to \$40,000. Moving and Storage Group Flood Policy *If it is later determined that an applicant cannot qualify for a loan, the applicant is referred to FEMA **Unmet Needs – Voluntary Agencies** If the applicant has received the maximum amount of assistance from FEMA, State, and/or SBA's federal disaster assistance programs or the federal disaster assistance programs do not provide for the need, FEMA may refer the applicant to Voluntary agencies.

NOTE: Eligibility is based on a FEMA inspection conducted on the damaged property. Max amount of Individuals and Households Assistance (IHP) is adjusted annually according to the CPI index.