



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
- Replace Assistance** – owners with destroyed homes can receive up to the IHP cap towards the purchase of a new home
- Permanent or Semi-Permanent Construction** – owners with destroyed homes can receive direct assistance or financial assistance for the construction of permanent or semi-permanent construction in insular areas outside the 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.

SBA Referral – For SBA Dependent items and those applicants who qualify for a low interest loans

Real Property (*owners*) loans up to \$200,000
Personal Property (*owners & renters*) loans up to \$40,000.

*If it is later determined that an applicant cannot qualify for a loan, the applicant is referred to FEMA

FEMA/State Other Needs Assistance (ONA)
For those applicants who do not qualify for a SBA loan

Personal Property	Transportation
Moving and Storage	Group Flood Policy

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.