



Frequently Asked Questions About Individual Assistance

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Who should apply for federal disaster assistance?

Texas homeowners, renters and business owners in disaster-designated counties who sustained damage to their homes, vehicles, personal property, business or its inventory as a result of the ongoing severe storms and floods may apply for disaster assistance.

The three counties currently designated for Individual Assistance by the Federal Emergency Management Agency (FEMA) are: Harris, Hays, and Van Zandt.

How do I apply?

You can apply online at www.DisasterAssistance.gov, by smartphone or web-enabled device at m.fema.gov, or by phone at toll-free 800-621-3362, or (TTY) 1-800-462-7585.

What kinds of assistance are available?


Disaster assistance may include grants to help pay for temporary housing, emergency home repairs, uninsured and underinsured personal property losses and medical, dental and funeral expenses caused by the disaster, along with other serious disaster-related expenses.

The U.S. Small Business Administration (SBA) offers low-interest disaster loans to homeowners, renters and businesses of all sizes. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations.

Am I eligible for disaster assistance if I already have insurance?

You should apply for assistance even if you have insurance because you may find that you have unmet needs after you receive your settlement. If you have not already contacted your insurance agent to file a claim, do so right away. Insurance is your main source for money to put your life back in order after a disaster. But insurance does not cover many expenses, so disaster programs may be able to help. You should not wait for your insurance settlement to apply for a low-interest disaster loan from the SBA.

I have applied. What happens next?



After you apply, FEMA will send you a copy of your application and a copy of “Help After a Disaster: A Guide to the Individuals and Households Program,” which will answer many of your questions. This helpful publication explains how FEMA’s disaster assistance program works; describes additional kinds of help you may qualify for from other federal, state and voluntary agencies; and gives you many important tips on how best to make all these programs work for you.

If your home or its contents are damaged and you are uninsured or underinsured, a FEMA inspector may contact you within about 10 days after you apply to schedule a time to meet with you at your damaged home. All inspectors carry photo ID that shows they are affiliated with the U.S. government.

What kinds of low-interest disaster loans does SBA offer and for how much?

If you’re a homeowner, you may borrow up to \$200,000 from SBA to repair or replace your primary residence. Homeowners and renters may borrow up to \$40,000 to replace personal property.

Businesses may borrow up to \$2 million for any combination of property damage or economic injury. SBA offers low-interest working capital loans (called Economic Injury Disaster Loans) to small businesses, small businesses engaged in aquaculture and most private, nonprofit organizations of all sizes having difficulty meeting obligations as a result of the disaster.

FEMA’s temporary housing assistance and grants that help pay for medical, dental and funeral expenses do not require individuals to apply for an SBA loan. However, homeowners or renters must complete and submit an SBA loan application to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

Do I have to be a legal U.S. resident to receive Individual Assistance?


Yes. To be eligible for FEMA Individual Assistance grants you must be a U.S. citizen, non-citizen national or a qualified alien. A qualified alien generally includes individuals who are lawful permanent residents or those with refugee or asylum status. Qualified aliens include those permitted in the United States for at least one year for humanitarian purposes, those with conditional entry, those who are Cuban-Haitian entrants and those with petitions for relief based on battery or extreme cruelty by a family member. Check with an immigration expert if you have questions about your legal status.

Is there any assistance available for undocumented immigrants?

If you have a child living at home who is a U.S. citizen or a qualified alien, you may apply for Individual Assistance on that child’s behalf and you may be eligible to receive Individual Assistance. You may also be eligible for various programs run by state, local or voluntary agencies. FEMA may provide undocumented, eligible immigrants with short-term, non-cash emergency aid.

How can I check the status of my case?

You may go online to www.DisasterAssistance.gov or call the toll-free FEMA Helpline at 800-621-3362 (FEMA) or (TTY) 1-800-462-7585.

 Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards. Follow us on Twitter at <https://twitter.com/femaregion6> and the FEMA Blog at <http://blog.fema.gov>.

The SBA is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private non-profit organizations, homeowners and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations. For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling (800) 659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA's website at www.sba.gov/disaster. Deaf and hard-of-hearing individuals may call (800) 877-8339.

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