

PROGRAMS OVERVIEW: **CARRINGTON DISASTER ASSISTANCE.**

This document provides a summary of programs available to Carrington customers who have experienced hardships as a result of a natural disaster.

TABLE OF CONTENTS:

1 IMMEDIATE ASSISTANCE Contact Information

2 FEMA Individual and Household Programs (Housing Assistance)

FEMA Individual and Households Program (Other Needs Assistance - ONA)

3 Small Business Administration Disaster Loan Program

Transitional Shelter Assistance (TSA) Program

IMMEDIATE ASSISTANCE & SHELTER LOCATIONS

FEMA HELP LINE:

1.800.621.FEMA (3362)

FIND EMERGENCY SHELTER:

- ▶ **American Red Cross Shelter Locator**
maps.redcross.org/website/maps/ARC_Shelters.html
- ▶ **Salvation Army Shelter Locator**
salvationarmyusa.org/usn/plugins/gdosCenterSearch?start=1
- ▶ **Send a Text**
Text the word "SHELTER" and your zip code to 4-3-3-6-2.

DESCRIPTION & REQUIREMENTS

FEMA INDIVIDUAL & HOUSEHOLDS PROGRAM

HOUSING ASSISTANCE

Website

www.disasterassistance.gov

FEMA Helpline

1.800.621.FEMA (3362)

Hours

7 days a week
7am - 11pm Eastern Time

Provides financial and direct services to eligible individuals and households affected by a natural disaster not covered by insurance or another source.

Assistance includes access to grants of up to \$33,000 for temporary housing and repair or replacement of existing home.

Access is limited to 18 months following the disaster declaration (although may be extended as needed).

WHAT CAN I DO ON DISASTERASSISTANCE.GOV?

- ▶ Look up your address to see if it is in a federally declared disaster area
- ▶ Search for and learn about different types of assistance you may qualify for
- ▶ Find information that can help you learn how to prepare for, respond to, and recover from the effects of a disaster

Provides money for necessary expenses and serious needs (not housing-related) that cannot be met through other means.

FEMA IHP Other Needs Assistance (ONA) has 2 categories:

SBA DEPENDENT TYPES

SBA Dependent Assistance is available only to those who do not qualify for a loan from the SBA.

- ▶ Personal Property Assistance
- ▶ Transportation Assistance
- ▶ Moving & storage assistance

NON- SBA DEPENDENT TYPES

Non-SBA Dependent Assistance is available regardless of SBA loan status.

- ▶ Funeral Assistance
- ▶ Medical & Dental Assistance
- ▶ Child Care assistance
- ▶ Miscellaneous Items

REQUIREMENTS:

- ▶ Losses in Presidentially-Declared Disaster Areas (PDDA)
- ▶ Either no insurance or insurance claim filed but damage is not covered and/or insurance settlement does not cover all losses
- ▶ You have necessary expenses or serious needs due to the disaster
- ▶ You have accepted help from all other sources for which you qualify, such as insurance or SBA disaster loans

UPDATE WEBSITE WITH:

Finding Assistance

<https://www.disasterassistance.gov/get-assistance/find-assistance>

Forms of Assistance

<https://www.disasterassistance.gov/get-assistance/by-category-or-agency>

HOW TO APPLY

STEP 1

Go to the disaster assistance website.

STEP 2

Click on the "Apply Online" tab.

Provide the required information:

(Procedure will take approx 20 minutes.)

- ▶ Personal information (address, social security number, contact information, etc.)
- ▶ Household income
- ▶ Insurance information
- ▶ Bank account information (to deposit funds into your account)

When you apply, you will be able to:

- ▶ Answer questions about disaster damage
- ▶ Choose how you get messages about disaster assistance
- ▶ Get referrals to other agencies that can help

Create & manage your online account after you apply for assistance, create an online account to:

- ▶ Check the status of your application
- ▶ Upload documents
- ▶ Read messages about your application
- ▶ Update your personal information

DESCRIPTION & REQUIREMENTS

SMALL BUSINESS ADMINISTRATION DISASTER LOAN PROGRAM

Website
www.sba.gov/
disasterassistance

SBA Phone Number
1.800.659.2955

Hours
Monday thru Friday
8am - 8pm Eastern Time

Provides financial and direct services to eligible individuals and households affected by a natural disaster not covered by insurance or another source.

HOMEOWNERS MAY BE ELIGIBLE FOR:

- ▶ Homeowners may use loan proceeds to repair or replace a primary residence to its pre-disaster condition: loans up to \$200,000
- ▶ Homeowners or renters may use loan proceeds to repair or replace furniture, appliances, vehicles, and/or other personal property: loans up to \$40,000

REQUIREMENTS:

- ▶ 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)

Loans generally have a deferment period of 5-6 months (up to 12 months maximum), depending on the severity of the disaster.

If you do not qualify for an SBA loan, you might qualify for additional assistance through the FEMA Other Needs Assistance (ONA) Program. (See SBA Dependent Types on page 2.)

TRANSITIONAL SHELTER ASSISTANCE (TSA) PROGRAM

List of Approved Hotels
www.femaevachotels.com

FEMA Helpline
1.800.621.FEMA (3362)

Provides assistance to those unable to return to their primary residence because it is either uninhabitable or inaccessible due to a Presidentially Declared Disaster.

Initial assistance period is 5-14 days from TSA implementation date. If needed, period may be extended for 30 days. FEMA may extend assistance period in 14-day intervals for up to 6 months of disaster declaration.

REQUIREMENTS:

- ▶ Register with FEMA for assistance
- ▶ Verification of identity and citizenship
- ▶ Primary residence must be located within TSA designation
- ▶ Displacement must be as a result of the disaster
- ▶ Lodging unable to be obtained through other sources you qualify, such as insurance or SBA disaster loans

NOTE: This program will not cover incidental room charges or any other costs associated with lodging.

HOW TO APPLY

ONLINE

1. On the SBA Disaster Assistance website click "Apply Online" and fill out registration information
2. Log-in and complete the application

IN-PERSON

See SBA staff at Disaster Recovery Centers

BY MAIL

Call or email for instructions. (See phone number and email address in "Program" column to the left.)

SBA reviews credit and estimates total losses to make recommendations and determination.

SBA will attempt to make application decision within 4 weeks.

If approved, you will receive Loan Closing Documents which you must sign and return.

SBA will make initial repayment of up to \$25,000 within 5 days of receiving signed Loan Closing Documents. A case manager will schedule additional payments until you have received the full loan amount.

Eligibility is determined by FEMA through the FEMA assistance registration process.

Refer to list of approved hotels for nearby lodging.