

You Asked: I'm a Renter, Can I Get Assistance from FEMA?

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Renters in the three Arkansas counties designated for Individual Assistance who had damage, losses or are unable to live in their homes after the March 31 severe storms and tornadoes may be eligible for help from FEMA and the U.S. Small Business Administration (SBA). The three counties include **Cross, Lonoke and Pulaski**.

Question: I am a renter; can I apply for assistance with FEMA?

Answer: Yes, renters may apply for disaster assistance with FEMA. If you have renters' insurance, you should call your insurance provider to file a claim. If you are insured, you must provide information from your insurance which may include a declaration page, settlement or denial.

Question: I am a student and rent my home while I am in school, can I apply for assistance with FEMA?

Answer: Yes, students may apply for disaster assistance with FEMA. FEMA Individual Assistance is available to renters, including students, as well as homeowners.

Question: As a renter, what types of help could I be eligible for?

Answer: Awards may be available to rent or pay for a different place to live for a limited time while repairs are made to your rental home or until it is livable. Rental grants may be used for security deposits, rent and the cost of essential utilities, such as gas and water. The grants may not be used to pay for separate cable or internet bills.

Question: Are their income limitations for applying for FEMA's Disaster Assistance?



Answer: Disaster Assistance is available, **regardless of income**, to anyone who suffered damages or losses in disaster-declared counties.

However, aid for losses for personal property and vehicle repair or replacement is **income-dependent** and officials make decisions on a case-by-case basis.

Aid for losses including moving and storage expenses, medical and dental assistance, funeral assistance, child-care and Critical Needs Assistance (CNA) is **NOT income-dependent**.

Question: Can I use my rental assistance grant to stay in a hotel/motel?

Answer: The funds can be used to stay in another temporary place to live, which includes a hotel/motel. The rental assistance grant is equivalent to the Fair Market Rent (FMR) for the area in which primary home is located.

Question: I have been staying in a hotel and paying for it myself, can I get reimbursed for the costs?

Answer: You may be eligible for reimbursement for out-of-pocket lodging expenses if you are not covered by insurance benefits like additional living expenses or loss of use or receiving help with lodging from another source such as a voluntary organization. Eligible expenses may include the cost of the room and taxes charged by a hotel or other lodging provider.

Question: My personal property was damaged, is there financial help available for my losses?

Answer: Help is also available for eligible survivors, including renters, with uninsured and underinsured necessary expenses and serious needs caused by the severe storms and tornadoes of March 31st.

Renters may also qualify for assistance for essential personal property and other disaster-related expenses. These may include replacement or repair of necessary personal property, such as furniture, appliances, clothing, textbooks or school supplies; replacement or repair of tools and other job-related equipment; vehicle repair; and medical/dental bills.

Question: Does help from FEMA have to be paid back?



Answer: No. Grants are not loans, and don't have to be repaid. They are not taxable income and won't affect eligibility for Social Security, Medicare, Medicaid or Supplemental Nutrition Assistance Program (SNAP) benefits.

Question: How do I apply for FEMA assistance?

Answer: Survivors in any of the three counties designated for Individual Assistance can apply with FEMA for assistance, online at www.disasterassistance.gov or by telephone at 1-800-621-3362. The toll-free telephone lines operate from 6 a.m. to 10 p.m. CDT seven days a week. If you use video relay service (VRS), captioned telephone service or others, give FEMA your number for that service.

Question: As a renter, am I eligible for an SBA loan?

Answer: The SBA offers disaster assistance in the form of low interest loans to businesses, nonprofit organizations, homeowners, and renters located in regions affected by declared disasters.

Homeowners and renters are eligible for up to \$40,000 to repair or replace damaged or destroyed personal property, which includes their disaster damaged personal vehicles.

To be considered for all forms of disaster assistance, survivors must first contact the Federal Emergency Management Agency at www.disasterassistance.gov. Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloanassistance.sba.gov>.

For the latest information visit fema.gov/disaster/4698. Follow the FEMA Region 6 [Twitter account](#) and the FEMA Region 6 [Facebook page](#).

