

# Types of Assistance Available for Virginia Residents

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FEMA assistance for the residents of Virginia affected by Hurricane Helene includes a variety of programs. Below is a summary of the types of assistance currently available.

## Insurance

Residents with homeowners or renters insurance should contact their insurance provider immediately to begin the claims process. FEMA requires information from your insurance which may include a declaration of insurance denial.

## Types of Temporary Housing Assistance

### Displacement Assistance

Displacement Assistance helps survivors who can't return to their home following a disaster by giving them up-front money to help with immediate housing needs. It is money you can use to stay in a hotel or motel, stay with family and friends, or for any other available housing options.

### Rental Assistance

Financial assistance to pay for alternate temporary housing if a homeowner or renter is displaced from their residence because of wildfires in one of the designated counties. This may include renting an apartment, house or staying at a hotel, bed and breakfast or Airbnb.

### Lodging Expense Reimbursement (LER)

Reimbursement for out-of-pocket lodging expenses that are not covered by insurance benefits like additional living



expenses or loss of use. The resident's pre-disaster primary residence must be unlivable, inaccessible or affected by an extended disaster-caused utility outage. Eligible expenses may include the cost of the room and taxes charged by a hotel or other lodging provider. This does not include costs for food, phone calls or transportation.

LER is limited

to reimbursement and is not provided in advance or in the form of direct payment to a hotel or motel. The costs must have also been incurred on or after April 5, 2022.

Residents can upload their receipts to their [DisasterAssistance.gov](https://DisasterAssistance.gov) account.

## Home Repair Assistance

Financial assistance to help with uninsured or underinsured home repairs to an owner-occupied primary residence. Types of repairs can include structural parts of a home (e.g., foundation, outside walls, roof) or windows, doors, floors, walls, ceilings and cabinetry. It may also include repair utility systems such as electrical, plumbing and gas

systems or for disaster caused damage to items not typically covered by insurance, such as we access roads, etc. Assistance is limited to the basic needs to make the home safe, sanitary and livable.

## Additional Types of Assistance

### Serious Needs Assistance (ONA)

Serious Needs Assistance is money to pay for emergency supplies like water, food, first aid, breast-feeding supplies, infant formula, diapers, personal hygiene items, or fuel for transportation.

### Clean and Sanitize Assistance (CSA)

Financial assistance to eligible applicants who have disaster-caused real property damage, but their home is still livable. CSA is to be used to clean and sanitize their home to help prevent additional losses and protect the health and safety of the household. CSA cannot duplicate benefits of insurance and is



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limited to a one-time payment of

\$300 per household.

## Low-Interest Disaster Loans

Small Business Administration (SBA) disaster loans are the primary source of money to pay for costs not fully covered by insurance or other compensation. The SBA offers low-interest disaster loans to businesses of all sizes, most private nonprofit organizations, homeowners and renters.

SBA also 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 obligations as a result of the disaster.

## Applying with FEMA

Residents in one of the counties designated for Individual Assistance can apply for FEMA assistance online

at [DisasterAssistance.gov](https://DisasterAssistance.gov) or by telephone at 1-800-621-3362. For those who use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. Multilingual operators are available (press 2 for Spanish).

For more information on Virginia's disaster recovery, visit [vaemergency.gov](https://vaemergency.gov), the [Virginia Department of Emergency Management Facebook page](https://www.facebook.com/fema.gov/disaster/4831), [fema.gov/disaster/4831](https://www.facebook.com/FEMA) and [facebook.com/FEMA](https://www.facebook.com/FEMA).

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*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 833-285-7448. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. Multilingual operators are available (press 2 for Spanish and 3 for other languages).*



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