

FEMA Assistance Provides for Basic Needs

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For families and households affected by California's severe storms and flooding that began Feb. 21 and are continuing, FEMA's Individuals and Households Program is only one source of disaster funding. And the program has its limits. It can lend a helping hand to recover but it cannot compensate for everything that was lost.

- Approved applicants in **Kern, Mariposa, Monterey, San Bernardino, San Benito, Santa Cruz, Tulare, and Tuolumne** counties may receive a limited amount of FEMA disaster assistance to make repairs to their primary home and/or essential personal property when the damage is not covered by insurance. The primary home is where you live for more than six months of the year.
- Individuals or households approved for FEMA assistance should not expect to receive the maximum amount of financial assistance for their disaster-caused losses.
- FEMA disaster assistance is not a substitute for insurance. FEMA assistance provides only for basic needs to make the home safe, accessible and functional. FEMA does not provide replacement-value awards for damaged items or assistance with non-essential items.
- Homeowners and renters are required to submit copies of insurance settlements because FEMA, by law, cannot pay for expenses already covered by insurance or other sources such as crowdfunding or financial assistance from voluntary agencies.
- As each individual situation is different, assistance is determined on a case-by-case basis. FEMA considers ineligible for funding any expenses for repairs that exceed the conditions to make a home safe, accessible and functional.
- For instance, FEMA will not cover expenses if there was insufficient storm-caused damage to the home, or if the damage does not affect the habitability of the home. Damage to non-essential space, landscaping or spoiled food is usually not eligible for FEMA assistance.



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- To apply for FEMA assistance, go to DisasterAssistance.gov, use the FEMA mobile app or call **FEMA** at **800-621-3362**. If you use video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. Helpline operators are available from **4 a.m. to 10 p.m. daily**. Press 2 for Spanish. Press 3 for an interpreter who speaks your language. For an accessible video on how to apply, go to youtube.com/watch?v=WZGpWI2RCNw.
- Some applicants may be referred to the U.S. Small Business Administration to apply for a disaster loan. Long-term, low-interest disaster loans for businesses, nonprofits, homeowners and renters may be available to cover losses not fully compensated by insurance or other sources.
- Homeowners and renters should submit an SBA disaster loan application even if they are not sure they will need or want a loan. If SBA cannot approve the application, in most cases SBA will refer survivors to FEMA's Other Needs Assistance program for possible additional assistance. If the SBA application is approved, individuals are not obligated to accept an SBA loan but failure to return the application may disqualify them from other possible FEMA assistance.
- SBA applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloanassistance.sba.gov/>. You may also call SBA's Customer Service Center at **800-659-2955** or email disastercustomerservice@sba.gov for more information. For people who are deaf, hard of hearing, or have a speech disability, dial **711** to access telecommunications relay services. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

For the latest information on California's recovery from the severe winter storms, flooding, landslides and mudslides, visit FEMA.gov/disaster/4699. You may also follow twitter.com/Cal_OES, facebook.com/CaliforniaOES, [@FEMARegion9/Twitter](https://twitter.com/FEMARegion9) and Facebook.com/FEMA.

