

# Survivors of January Flooding in San Diego County Can Apply for FEMA Assistance

---

Release Date: ?? 20, 2024

**San Diego, Calif.** – San Diego homeowners and renters affected by January flooding could be eligible for help from FEMA.

Individuals in San Diego County are eligible for assistance with damages suffered during flooding that occurred between Jan. 21st and Jan. 23rd.

The fastest and easiest way to apply is by visiting [DisasterAssistance.gov](https://DisasterAssistance.gov) or by phone at 800-621-3362 (TTY: 800-462-7585). The toll-free telephone lines operate from 7 a.m. to 10 p.m. PST seven days a week. Those who use a relay service such as a videophone, InnoCaption or CapTel should update FEMA with their specific number assigned to that service.

Applicants will be asked for the following information:

- A current phone number where they can be contacted
- Address of the damaged primary residence
- Social Security number
- A general list of damages and losses
- Current telephone number
- Information about insurance coverage
- Bank account and routing numbers for direct deposit of funds

Disaster assistance for homeowners and renters may include grants to help pay for:

- Temporary housing
- Essential home repairs
- Uninsured and underinsured personal property losses
- Other serious disaster-related needs not covered by insurance.



FEMA

Registering with FEMA is required for federal aid, even if a survivor has registered with another disaster-relief organization, such as the American Red Cross.

Survivors should register even if they have insurance. FEMA cannot duplicate insurance payments, but underinsured applicants may receive help after their claims have been settled.

U.S. Small Business Administration (SBA) low-interest disaster loans are available for homeowners, renters, businesses of any size and nonprofits. Like FEMA, SBA cannot duplicate benefits for losses covered by insurance. Businesses of all sizes and private nonprofit organizations may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory and other business assets. SBA can also lend additional funds to help with the cost of improvements to protect, prevent or minimize disaster damage from occurring in the future.

For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations of any size, SBA offers Economic Injury Disaster Loans to help meet working capital needs caused by the disaster. Economic injury assistance is available to businesses regardless of any property damage.

Disaster loans up to \$500,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible for up to \$100,000 to repair or replace damaged or destroyed personal property, including personal vehicles.

Interest does not begin to accrue until 12 months from the date of the first disaster loan disbursement. SBA disaster loan repayment begins 12 months from the date of the first disbursement.

Businesses and residents can apply online [sba.gov/funding-programs/disaster-assistance](https://sba.gov/funding-programs/disaster-assistance). For questions and assistance completing an application, call 800-659-2955 or email [FOCWAssistance@sba.gov](mailto:FOCWAssistance@sba.gov).

###



**FEMA**

FEMA's mission is helping people before, during, and after disasters.

All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), sexual orientation, religion, national origin, age, disability, limited English proficiency, or economic status. If you believe your civil rights are being violated, you can call the Civil Rights Resource line at 833-285-7448 (TTY 800-462-7585).

Those who use a relay service such as a videophone, InnoCaption or CapTel should update FEMA with their specific number assigned to that service. Multilingual operators are available (press 2 for Spanish).



**FEMA**