



July 8, 2019
DR-4447-OH FS-01
FEMA News Desk: 614-220-7242
Ohio Emergency Management Agency News Desk: 614-799-3695

Fact Sheet

Ten Facts to Know: Federal Disaster Assistance in Ohio

Ohio residents located in federally-designated counties may be eligible for FEMA's individual assistance program (IA) if they had uninsured or underinsured damage to their primary homes and personal property as a result of the Memorial Day storms.

Key Facts to Know About Federal Disaster Assistance

1. FEMA assistance is provided as grant funding that **does not** have to be repaid.
2. Homeowners **and renters** can be eligible for FEMA's IA program.
3. FEMA assistance is **nontaxable** and will not affect eligibility for Social Security, Medicaid or other federal or state benefits.
4. **You won't be taking assistance away from someone else by applying.** There are enough disaster funds to take care of every eligible applicant.
5. Income level **does not** affect possible FEMA assistance.
6. **If your insurance settlement is delayed by 30 days or more, and you need immediate funds to relocate, FEMA may be able to help.** Contact the FEMA Helpline at 800-621-3362 (TTY 800-462-7585) for a listing of the required documentation to request this assistance. **NOTE:** any funds you may get from FEMA will be an advance and must be repaid when you get your settlement.
7. **If your primary vehicle had uninsured damage caused by the disaster, you may be eligible for funding to help repair or replace it.** Certain requirements apply, but you must register with FEMA first to determine eligibility.
8. **If you are referred to the U.S. Small Business Administration (SBA) for a low-interest loan, fill out and submit the application.** Survivors offered an SBA low-interest loan are under no obligation to accept it, but by not applying you remove yourself from consideration for additional FEMA assistance.
9. Applicants may be eligible for an **SBA loan amount increase up to 20 percent of their physical damages** to fund certain mitigation activities. Eligible mitigation improvements may include a safe room or storm shelter to help protect property and occupants from

future damage caused by a similar disaster. To learn more, visit [SBA.gov/disaster](https://www.sba.gov/disaster) or call 800-659-2955 (TTY 800-877-8339).

10. **If you applied for assistance through a voluntary organization or other federal or state agency, you are not registered with FEMA.** To apply with FEMA you must go online to disasterassistance.gov or call 800-621-3362 (TTY 800-462-7585).

Remember: if you receive a letter stating you are ineligible for assistance, call the FEMA Helpline or visit a nearby DRC. The issue may be something as simple as submitting missing documentation so your application can continue to be processed.

For more information about recovery efforts in Ohio, visit www.FEMA.gov/disaster/4447. *The deadline to apply for individual assistance in Ohio is August 19, 2019.*