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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](http://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](http://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](http://www.FEMA.gov/disaster/4447). *The deadline to apply for individual assistance in Ohio is August 19, 2019.*