



Massachusetts  
Emergency  
Management  
Agency

# DISASTER ASSISTANCE

For homeowners, renters and business owners in the Counties of  
Essex, Middlesex, and Suffolk affected  
by flooding beginning May 12, 2006

Apply by Phone:

**1-800-621-3362**

*(TTY 1-800-462-7585 FOR THE HEARING- OR SPEECH-IMPAIRED)*

Or Online at <http://www.fema.gov>



Federal Emergency  
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**Please have the following information available when you call:**

- A phone number in case we need to call you back
- Social Security number
- Current mailing address
- Address of the damaged property
- Brief description of the damages
- Insurance information (if you have insurance)

*Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status.*

## APPLICATION PROCESS

### Here's How You Start

Call the toll-free application number 1-800-621-FEMA (3362) or register at the Online Individual Assistance Center visiting [www.fema.gov](http://www.fema.gov). These are the **ONLY** ways to apply for assistance.

### Here's What Will Happen

You will be asked for general information about your income, insurance, and the damage to your residence and housing needs.

You will be given an **application number**, which will help locate your file in the system. Write this number down so you will have it secure and handy in the future.

### A Few Days Later

A FEMA inspector will call you to arrange a visit to your damaged home or apartment.

The FEMA inspector will come and look at disaster-related damages for FEMA's Individuals and Households Program.

You will be asked to sign a document saying that you or someone in your household was a U.S. citizen, non-citizen national, or qualified alien at the time of the disaster. You will need to present identification.

### Later on

- If you qualify for FEMA's Individuals and Households Program, you will receive a check in the mail or direct deposit to your bank and a separate letter, in the mail, explaining how you may use the assistance. You may get additional funds from other programs later.

### This Assistance

- These funds may be used for rental assistance if your home or apartment is uninhabitable because of the disaster.
- You may use FEMA housing repair funds for essential repairs to make your residence safe, sanitary, and functional. These funds are for repairs necessary to make primary rooms habitable.
- You may use personal property funds for essential repairs to or to replace appliances and furniture.

## THE SBA PROCESS & FEMA

- The U.S. Small Business Administration (SBA) may send you a loan packet after you apply for assistance at 1-800-621-FEMA (3362) or [www.fema.gov](http://www.fema.gov). **It is very important to complete the forms in this packet and return them to the SBA as soon as you can.**

- If you do not fill out and return the SBA application, you may not be eligible for other types of assistance.

### Face-to-Face Help

- You can receive face-to-face help in filling out the SBA loan packet at any Disaster Recovery Center. For the nearest location, call the toll-free SBA Disaster Helpline at 1-800-659-2955.
- SBA low-interest loans are available to renters, homeowners, business owners, and non-profit organizations that suffered losses due to this disaster.

### Loan Limits

- Homeowners may be eligible to borrow up to \$200,000 for real estate repairs.
- Renters and homeowners may borrow up to \$40,000 for replacement of disaster-damaged personal property.
- Businesses may apply for up to \$1.5 million for losses not fully covered by insurance.
- SBA loans are made for the repair or replacement of real estate or personal property. You may also increase your loan up to 20 percent to spend on protective improvements that may help prevent damage from happening again.

## WHAT TYPES OF FEMA ASSISTANCE ARE PROVIDED?

### Housing Assistance

Money for individuals to rent a different place to live (or a temporary housing unit when rental properties are not available).

### Repair

Money for homeowners to repair damage from the disaster that is not covered by insurance. The goal is to make the damaged home safe, sanitary, and functional.

### Replacement

Limited funds may be available under rare conditions to replace a disaster-destroyed home.

### Other Needs Assistance

Money for necessary and serious needs caused by the disaster, not covered by insurance or other aid. This includes medical, dental, funeral, personal property, transportation, and other expenses that FEMA approves. You may need to apply for an SBA low-interest loan before receiving certain assistance.

### FEMA Information

After you have applied for assistance, the FEMA Disaster Application and Information Services line is a very useful resource. You may ask about insurance programs, the status of your application, or how money from various assistance programs may be used. FEMA assistance does not make you whole again, but it can give you a helping hand to recover.

Government disaster assistance covers basic needs only and will not normally compensate you for your entire loss. If you have insurance, the government's assistance may help pay for basic needs not covered under your insurance policy. Residents should contact their insurance agent first, then, if they have unmet needs, they should call FEMA to apply. Some disaster aid does not have to be paid back, while other types of help may come in the form of loans. The FEMA representative will explain the details to you when you call. You can also review your claim at the online Individual Assistance Center at [www.fema.gov](http://www.fema.gov).

**For Additional Information  
Or to Check On Your  
Disaster Assistance Application**

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TTY: 1-800-462-7585 or

**Online Individual  
Assistance Center**

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*Disaster recovery assistance is available to any individual without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, you should call FEMA toll-free at 1-800-621-FEMA (3362) or contact your State Office of Equal Rights. If suspicious of any abuse of FEMA programs, please contact the fraud hotline at 1-800-323-8603.*

**Guide to Disaster  
Assistance Programs**