



Federal Assistance for Fire Victims

Housing Assistance

- In addition to the \$43,600 of housing assistance, you may qualify for additional temporary rental assistance from FEMA. The amount of assistance is based on prevailing rental value in your community, and the number of people in your household.
- If you qualify for the full \$43,600 in FEMA housing aid, you may qualify for an additional \$10,000 in aid from the California State Supplemental Grant Program. This aid can be used on rental expenses, housing repairs or rebuild, replacement of personal property, medical expenses, etc. Importantly, there is no separate application to obtain this state assistance. Individuals who receive the maximum in FEMA housing assistance will automatically receive state assistance.

For more information on the California State Supplemental Grant Program, [Click Here.](#)

- The “Other Needs” (car, medical, etc.) FEMA grant of up to \$43,600 is in addition to the initial FEMA housing assistance, which also has a separate maximum of \$43,600.
- If you submit the application for assistance with FEMA and you have insurance, you may receive a message that your assistance was “not approved”.- FEMA cannot duplicate assistance however, if you have insurance that does not fully cover all of your costs (under-insured), you are still eligible for FEMA assistance. You will need to provide additional information to show that your insurance will not cover all of your costs.



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Note: This assistance is designed to help cover costs not covered by insurance.

Grant Assistance to a Household:

- **FEMA Individual Assistance – Special Needs Assistance Grants:** \$770 one-time payment to afford immediate needs like food, water, hygiene, and transportation.
- **FEMA Individual Assistance – For Housing:** The maximum amount a homeowner can receive through the FEMA Individual Assistance grant program for home repair and replacement, and for temporary housing, is up to \$43,600.
- **FEMA Individual Assistance – For Other Needs:** Another \$43,600 is available in the form of a grant from FEMA to cover medical expenses, damage to a vehicle, household items/property, funeral expenses, moving/storage, and childcare expenses, etc.

To Apply for FEMA Assistance Click [Here](#).



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Small Business Administration Loans for Homeowners and Renters:

- SBA loans can cover up to \$100,000 of personal property loss (i.e. furniture, clothing, automobiles) and up to \$500,000 of a homeowner's real property loss (i.e. home repair). Second homes and vacation homes not eligible. Loans are for up to 30 years; first payment and interest accrual deferred for the first 12 months. The maximum interest rate is 4%.

Small Business Administration Loans for a Business:

- **SBA Physical Damage Loans:** Loans up to \$2 million for businesses and nonprofits for uninsured physical damage and losses. Loans are for up to 30 years; first payment and interest accrual deferred for the first 12 months. The maximum interest rate is 4% unless credit can be obtained elsewhere. If credit could be obtained elsewhere, then interest rate is 8%.
- **SBA Economic Injury Disaster Loans:** Loans up to \$2 million for businesses and nonprofits with economic injury (such as lost sales) as the result of the disaster. Only available when Small Business Administration determines a recipient is unable to obtain credit elsewhere. Loans are for up to 30 years; first payment and interest accrual deferred for the first 12 months. The maximum interest rate is 4%.

The combined loan amount across both SBA programs may not exceed \$2 million.

To Apply for SBA Assistance Click [Here](#)