



FEMA

Individual and Households Program (IHP)

IHP provides financial assistance and direct services to eligible individuals and households who have uninsured or underinsured necessary expenses and serious needs. IHP is not a substitute for insurance, it is intended to meet basic needs and supplement disaster recovery efforts. IHP assistance is limited to 18 months following the date of the disaster declaration, and has a maximum award amount of \$33,300 based on the 2017 Consumer Price Index.

All programs require that an applicant must meet the general conditions of eligibility, as well as the specific conditions of eligibility set forth for each assistance program. Any required documentation must be submitted before financial assistance can be awarded.

There are two categories of IHP Assistance, Housing Assistance and Other Needs Assistance (ONA).

Housing Assistance can include Lodging Expense Reimbursement, Rental Assistance, Repair and/or Replacement.

Other Needs Assistance is separated into two categories: dependent or non-dependent on the individuals or household's ability to secure a U.S. Small Business Administration (SBA) disaster loan.

SBA Dependent ONA Programs	Non-SBA Dependent ONA Programs
Personal Property Assistance	Medical and Dental Assistance
Transportation Assistance- Up to \$550 for repairs, and up to \$9000 for Replacement	Funeral Assistance- Up to \$9000 for a death directly caused by a disaster
Moving and Storage Assistance	Child Care Assistance- Up to \$2000 covering eight cumulative weeks of child care expenses per household
	Miscellaneous or Other Items Assistance

To inquire about or find additional information on available assistance, please visit your local DRC or call FEMA Toll-Free Helpline: 800-621-3362

Conroe location:
700 Old Montgomery Rd
Conroe, TX. 77301

Magnolia location:
31355 Friendship Dr.
Magnolia, TX. 77355

Go to www.mctxoem.org for additional information on the available programs.

Small Business Administration (SBA)

The SBA can loan low-interest disaster loans to homeowners, renters, and business owners. Businesses can borrow up to \$2 million to repair/replace disaster property damage. Homeowners may borrow up to \$200,000 for disaster related home repairs. Homeowners and renters may borrow up to \$40,000 to replace disaster- damaged personal property including vehicles. The SBA may not duplicate benefits from your insurance or FEMA.

You may receive an SBA referral when you apply with FEMA. Homeowners and renters should submit your SBA disaster loan application, even if you are not sure if you will need or want a loan. If SBA cannot approve your application, in most cases you will be referred to FEMA Other Needs Assistance (ONA) program for possible additional assistance. Not filling out the SBA application will make you ineligible to receive ONA funds. If you are approved for SBA but decline the funds you will be ineligible for SBA Dependent Programs, however you may still be eligible to apply for Non-SBA Dependent Programs. Application Deadlines for Physical Damage is October 24, 2017 and for Economic Injury is May 25, 2018.

INTEREST RATES	No Credit Available Elsewhere	Credit Available Elsewhere
Business Loans	3.305%	6.610%
Non-Profit Organization Loans	2.500%	2.500%
Home Loans	1.7505%	3.500%

Other Available FEMA Programs:

- Crisis Counseling
- Disaster Legal Services (DLS)
- Disaster Unemployment Assistance (DUA)

Other Available Assistance:

American Red Cross- Offering \$400 to qualified households that were severely impacted.

IRS- Affected taxpayers in a federally declared disaster area have the option of claiming disaster-related casualty losses on their federal income tax return.

Mortgage Assistance- Mortgage companies may temporarily suspend payments, reduce monthly payment or lower interest rates on the affected home. Contact your mortgage lender for additional information.