

# Federal Assistance - Sequence of Delivery

## Recovery Day One

<p><b>Voluntary Agencies and Mass Care</b></p> <p>Emergency Food, Shelter, Clothing, Medical Needs</p>	<p style="text-align: center;"><b>Insurance</b></p> <p style="text-align: center;">Homeowner, Renter, Flood, etc.</p>
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## Recovery Week One

<p><b>FEMA Housing Assistance</b></p> <p>Financial: LER, Rental, Repair, and Replacement Assistance Direct: MLR, MHU, PHC</p>	<p><b>FEMA / State / Territory / Tribal Government Other Needs Assistance (ONA)</b></p> <p><b>Non-SBA Dependent</b> Items: Funeral, Medical, Dental, Child Care, Other</p>
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## Recovery Week Plus One

	<p><b>FEMA - SBA Income Evaluation</b></p> <p>Ability to Repay Loan Calculation</p> <p>To determine if the applicant can qualify for a SBA Disaster loan FEMA checks to see if the individual or household has an income.</p>	
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**FEMA Refers Person to SBA**

SBA Dependent items such as contents and / or low interest loans (1.65% to 6.95%) depending on credit.

**FEMA Other Needs Assistance (ONA) Dollar on a string approach.**

FEMA will tell disaster victims if they do not qualify for an SBA loan they may qualify for ONA Grants (Other Needs Assistance) from experience this is very rare and for homeowners with property never the case if collateral is available, income is more than \$18,090 annually or credit scores are above 350 with \$50 minimum in hand each month.  
(SBA SOP 7(a) processing options)

**Unmet Needs – Voluntary Agencies**

FEMA claims to coordinate with “Whole Community Partners” to address any and all remaining unmet needs once the applicant has received all Federal Assistance for which they are eligible to this point. This is how FEMA says, you must take your full approved SBA loan or they will not assist you beyond the SBA Disaster Loan. FEMA has not other options after the SBA Disaster Loan.

**Enter  
HUD  
CDBG-DR**