



# Navigating Assistance Programs

Navigating assistance programs for individuals and households can seem complex. However, this guide outlines the support and programs that you may be eligible for while on your road to recovery. Financial assistance programs are available through the Federal Emergency Management Agency (FEMA) and the State of California.

For more information on recovery resources and updates, please visit: [2025 Los Angeles Fires | CA.gov](https://2025.LosAngelesFires.org)



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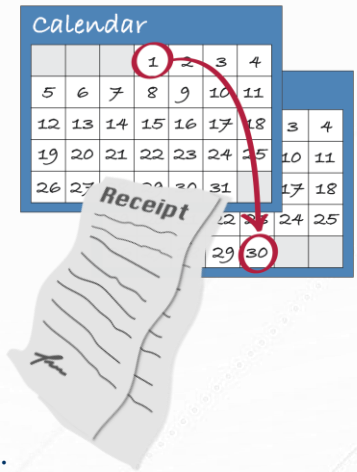


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# Help Starts With FEMA

All Federal and State of California assistance programs for individual and household recovery require registration with FEMA. You have 60 days from the day the president declares a disaster to register for assistance. The final day to register under this disaster is **May 10, 2025**.

If you do work on your home, purchase goods to replace damaged household items, or pay for a place to stay while you are in the process of registering for and receiving assistance, **keep your receipts** and other documents that capture your damages, monies spent, and the work done.



## Where do you apply?

### Online



Apply online at:  
[DisasterAssistance.gov](https://DisasterAssistance.gov)

### By Phone



Call **1-800-621-3362**.  
If you experience hearing loss and use a TTY, call: **1-800-427-5593**

### Walk-In



Visit a Disaster Recovery Center in your community!

## Who can apply?

You or someone from your household must be:



**A U.S. Citizen or U.S. National**



**A permanent resident/green card holder or other qualified non-citizen**

## Know your rights

- You have the right to **equal treatment**. Federal and state agencies cannot discriminate on the basis of race, color, religion, nationality, sex, age, disability, English proficiency, or economic status.
- You have the right to access **reasonable accommodations** if you have any disabilities.
- You have the right to access **interpretation** in your language or if you are deaf or hard of hearing.
- You have the right to **Appeal FEMA's decision**.



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# Transitional Sheltering Assistance

Transitional Sheltering Assistance (TSA) is a temporary program intended to provide short-term lodging for eligible Disaster Survivors whose residence is uninhabitable or inaccessible because of the disaster. TSA **does not count** toward the maximum amount of Housing or Other Needs Assistance you can receive.

## Qualifying for TSA

Disaster Survivors must demonstrate that they are unable to return to their home due to impacts from the disaster. It is important to make sure you are identifying that you meet these conditions when registering.



## Key TSA Facts:



FEMA will pay the nightly room rate and taxes directly, as well as non-refundable pet fees (if applicable), up to the maximum nightly rate of \$273



Disaster Survivors do not need to request TSA. FEMA will notify you of eligibility through an automated phone call, text message, and/or email.



Disaster Survivors must recertify (i.e., a process by which FEMA re-evaluates assistance eligibility) to continue receiving TSA and demonstrate progress on their permanent housing plan. Recertification timelines are determined by FEMA.

# Housing Assistance

Individuals and households may receive assistance for housing, which may include a combination of financial services and direct support. Assistance is provided up to **\$43,600**. FEMA Assistance **does not need to be paid back**. It can only be used for eligible, FEMA-approved costs.

## Temporary Housing Assistance

Financial assistance to provide lodging expense reimbursement, rental assistance for up to 18 months, and/or direct assistance (FEMA mobile home or travel trailer) for up to 18 months

Note: Rental Assistance **does not count** towards the maximum award amount (i.e., \$43,600).

## Repair Assistance

Financial assistance for repairs for primary residents (homeowners)

## Replacement Assistance

Financial assistance toward the purchase of a new home for primary residents (homeowners)

FEMA provides assistance to Disaster Survivors for their uninsured or underinsured disaster-caused expenses and serious needs. Disaster Survivors are required to inform FEMA of all insurance coverage that may be available to them to meet their disaster-caused needs.

FEMA may provide financial assistance up to the financial assistance maximum award amount (i.e., \$43,600) to cover costs not reimbursed by insurance, including deductibles and underinsured losses. Insured Disaster Survivors may receive assistance for items not typically covered by homeowners.












**Note:** Many insurance policies include Additional Living Expenses (ALE) or Loss of Use (LOU) coverage, which provides money to cover lodging costs when you are unable to live in your home due to a disaster. If your insurance does not include ALE or LOU, or if the money provided by your insurance does not cover all your lodging expenses and you still have a continued housing need, you can contact FEMA to be considered for Rental Assistance.

# Other Needs Assistance

Other Needs Assistance provides financial assistance for disaster-related necessary expenses and serious needs that are not covered by insurance or provided by any other source. Assistance is provided up to **\$43,600**.

FEMA has recently made some changes to Other Needs Assistance that allow for expanded support. Please refer to the next two pages for specific information on **Displacement Assistance** and **Serious Needs Assistance**.

## Types of Other Needs Assistance:

 <p><b>Serious Needs Assistance</b> (See page 6)</p>	 <p><b>Displacement Assistance</b> (See page 7)</p>
 <p><b>Personal Property Assistance</b></p>	 <p><b>Transportation Assistance</b></p>
 <p><b>Group Flood Insurance</b></p>	 <p><b>Moving and Storage Assistance</b></p>
 <p><b>Funeral Assistance</b></p>	 <p><b>Medical and Dental Assistance</b></p>
 <p><b>Childcare Assistance</b></p>	 <p><b>Clean and Sanitize Assistance</b></p>
 <p><b>Assistance for Misc. Items</b></p>	



# Serious Needs Assistance

Serious Needs Assistance (a type of Other Needs Assistance) is a flexible, upfront payment that can be used to pay for emergency supplies. It is available for survivors who apply during the **first 30 days after the disaster is declared**. Serious Needs Assistance **counts toward the maximum amount** of Other Needs Assistance you can receive.

## What is Serious Needs Assistance?

Serious Needs Assistance provides a flexible, **up-front payment**, to eligible disaster survivors for emergency supplies.

### Supplies may include:

- Food
- Water
- First-Aid
- Breast-Feeding Supplies
- Formula
- Diapers
- Personal Hygiene Items
- Fuel or Transportation

**Serious Needs Assistance Value for 2025:**

**\$770.00**

## Qualifying for Serious Needs Assistance:



You or someone in your home is a U.S. Citizen, Non-Citizen National, or Qualified Non-Citizen



FEMA Can Confirm Your Identity



Your Home is in the Declared Disaster Area



You Live in Your Home Most of the Year



You Apply for FEMA Assistance While Serious Needs Assistance is Available



There is Disaster Damage to Your Home

# Displacement Assistance

Displacement Assistance (a type of Other Needs Assistance) is money you can use to stay at a hotel/motel, stay with family or friends, or for any available housing options. Displacement Assistance **counts toward the maximum amount** of Other Needs Assistance you can receive.

## Key Displacement Assistance Facts:

- The amount of money given is based on 14 days of hotel costs, as determined by the State.
- Assistance is a one-time payment.
- If seeking additional assistance, Disaster Survivors **must contact FEMA again** to request other types of temporary housing assistance, including Rental Assistance.
- If you have insurance and have used Additional Living Expense or Loss of Use coverage, you may be eligible to receive other types of temporary housing assistance, including Rental Assistance. Please contact FEMA for additional information.

## Qualifying for Displacement Assistance:

### In addition to the requirements identified for Serious Needs Assistance:

A FEMA inspection must determine your home is not safe...

**OR** an inspection cannot be completed because the home is inaccessible...

**AND** you do not have insurance or insurance does not cover Additional Living Expense (ALE) or Loss of Use (LOU) coverage.



# Small Business Administration Disaster Loans

In addition to applying for FEMA assistance, people have the option to apply for a low-interest disaster loan from the U.S. Small Business Administration (SBA) at various points in time during their recovery process.

While FEMA doesn't require survivors to apply for an SBA loan before being considered for FEMA assistance, the SBA can offer vital financial support to individuals and businessowners to aid their recovery.

## Disaster Loans Provide:

**Real Property**  
(Owners)



Loans up to **\$500,000**

**Personal Property**  
(Owners and Renters)



Loans up to **\$100,000**

## Additional Needs?

If you have additional unmet needs, the **California Supplemental Grant Program (SSGP)** provides up to **\$10,000** from California Department of Social Services for those who have received the maximum award from FEMA but still have FEMA verified unmet needs.

In addition, if you have received the maximum amount of assistance from FEMA, the SBA, and/or the State of California, voluntary agencies may also offer resources to meet outstanding unmet needs.





# What Do You Need To Apply for Assistance and Where Can I Find Additional Information?

No matter the size and composition of your household, only one person need apply.

## Make Sure You Have the Following:



Address of damaged home



Proof of occupancy (tenant or homeowner) and proof of ownership (homeowner)



Insurance information if you were insured



Description of damages, ideally with photos



ID Verification & Social Security number



Pre-disaster total household income



Current contact information including phone and address

## Additional Links:

- [FEMA Individuals and Households Program](#)
- [Displacement Assistance](#)
- [Serious Needs Assistance](#)
- [Transitional Sheltering Assistance](#)
- [Rental Assistance](#)
- [Continued Temporary Housing Assistance](#)
- [FEMA Determination Letters](#)
- [How to Appeal a FEMA Decision](#)
- [Help for Survivors with Insurance](#)
- [How FEMA and the U.S. Small Business Administration Help Survivors Recover](#)



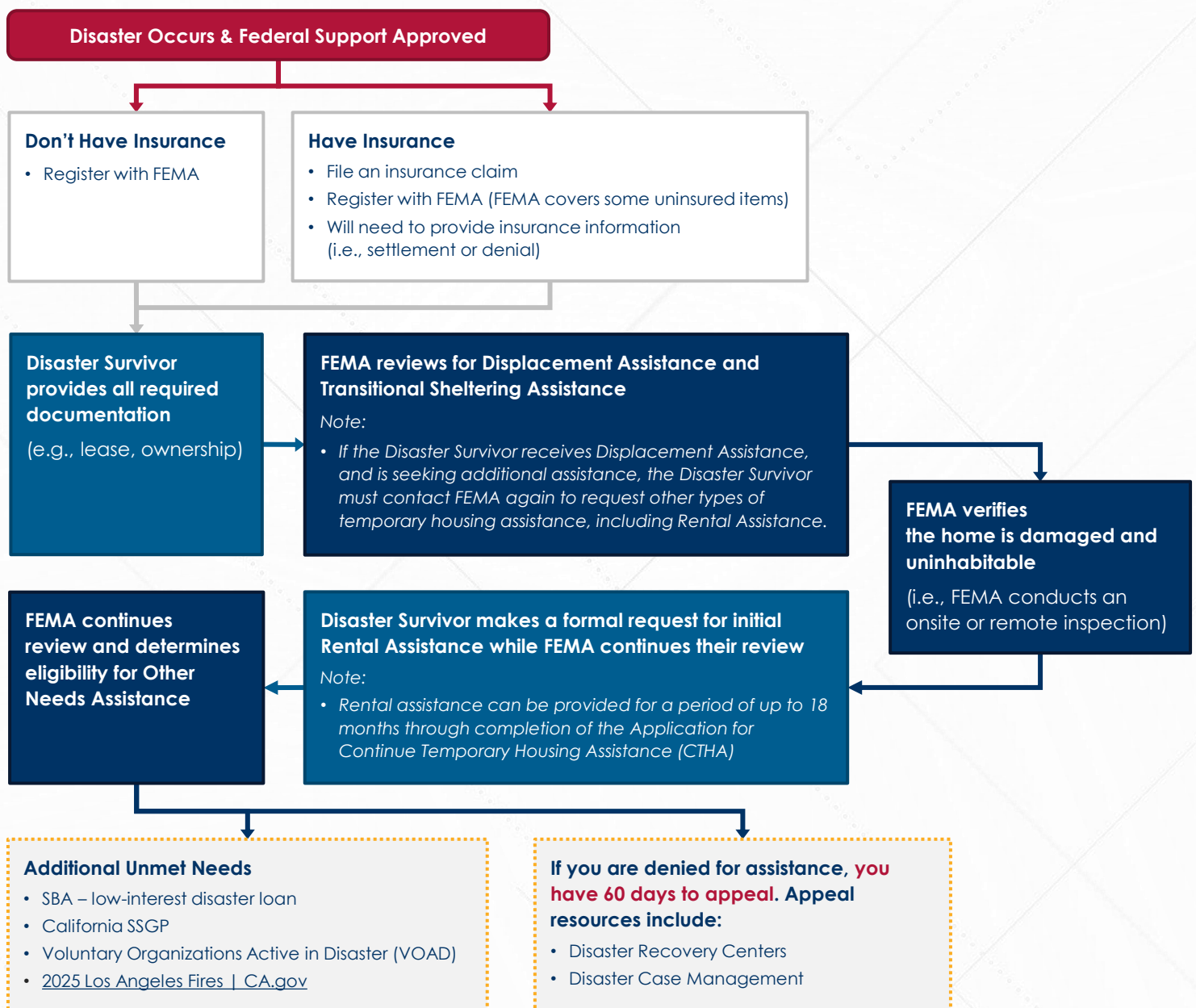
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# How Does the Assistance Process Work?

FEMA screens for different types of assistance and makes eligibility determinations at multiple stages throughout the process. The review process is not a single-step decision—but rather an ongoing assessment based on Disaster Survivor information, damage verification, and verification of other forms of benefits (e.g., insurance coverage)—and may look slightly different based on each case. During the FEMA review process, the Disaster Survivor can also concurrently apply for a low-interest disaster loan from the SBA to address any unmet needs.



# What Happens After You Apply?

## 1. Receive A Number



You will receive a nine-digit number from FEMA – you will need this number whenever you contact FEMA.

**Write it down and keep it in a safe place.**

## 2. Inspection



A FEMA inspector will come to your home and inspect damage.

## 3. Determination Letter



You may also receive a determination letter indicating that a decision is pending and stating you need to “please read carefully”.

This does not necessarily mean that you are denied assistance, and you should identify if you need to submit additional information or documentation.

## Be Aware of Scams!!

When you are working with contractors, be wary of scams.



Verify that inspectors are from FEMA



Only use licensed and verified contractors (to check the status of licenses please visit the [Contractors State License Board](#))



Get detailed quotes in writing



Limit the amount you pay upfront



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# What Should You Include In Your Appeal?

Visit [DisasterAssistance.gov](https://www.disasterassistance.gov) to learn more.

## Materials Needed:

### 1. Appeal Documentation - Required

- Disaster Survivor's Full Name
- Disaster Survivor's FEMA Application Number and Disaster Number
- Address of Disaster Survivor's Pre-Disaster Residence
- Disaster Survivor's Current Phone Number and Address
- Verifiable documentation, such as receipts, bills, repair estimates, contractor estimates, property titles, or deeds, that demonstrate the reason(s) and/or justification for the appeal

### 2. Appeal Documentation - Optional

- Disaster Survivor Signed, written explanation

## Submitting Your Appeal

A Disaster Survivor may submit an appeal online by uploading the appeal documentation to the Disaster Survivor's online account at [www.disasterassistance.gov](https://www.disasterassistance.gov), in person at a DRC, by fax, or by mail. Appeals must be filed within 60 days of the date on the Disaster Survivor's eligibility notification letter.

## After You Appeal

FEMA must notify Disaster Survivors in writing about the appeal decision within **90 days** of the receipt of the appeal letter. If FEMA needs more information, they can:

- **Call and send you a letter** to ask for more information. **You have 30 days to respond.**
- **Contact another person**, like a contractor or an insurance company to verify your information.
- **Contact FEMA to schedule a re-inspection.**

If your **appeal is denied** and you can show that your situation has changed, you can appeal again. You'll need to submit documents to prove that.