

Fact Sheet: FEMA Other Needs Assistance Program (ONA)

Other Needs Assistance (ONA) under FEMA's Individuals and Households Program (IHP) may be able to provide you with financial help after a disaster after you apply for FEMA assistance. The program provides money, if you qualify, for necessary expenses and serious needs not covered by your insurance that were caused by the disaster.

What ONA may Provide

ONA covers a range of needs that can be common after a disaster but that don't fall under IHP assistance for housing or home repairs, including:

- Transportation
- Personal property losses
- Childcare
- Medical and dental expenses
- Funeral and burial costs
- Moving and storage
- Miscellaneous and other expenses (i.e. carbon monoxide detectors, smoke detectors)

How do I Qualify for Other Needs Assistance?

You must meet all of the following conditions to qualify:

- You have losses in a presidentially declared disaster area.
- You have no insurance or have filed an insurance claim, but it does not cover all of your damage or loss.
- You or someone who lives with you is a U.S. citizen, a non-citizen national, or a qualified alien.
- You have necessary expenses or serious needs because of the disaster.
- You have accepted help from all other available sources, like insurance or U.S. Small Business Administration (SBA) disaster loans.

Other conditions and limitations apply.

The types of ONA are divided into two categories of assistance that may depend on the applicant's ability to secure an SBA disaster loan. The SBA provides low-interest, long-term loans to help eligible applicants with transportation



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losses, moving and storage expenses, as well as repair/replacement funds for real and personal property damage caused by the disaster. Financial assistance awarded for ONA counts toward an applicant's financial ONA maximum, which is an annually adjusted amount based on the U.S. Department of Labor's Consumer Price Index.

SBA Dependent Types of ONA

Only applicants who do not qualify for a loan from the SBA, or who were approved for a partial loan, but the amount of the loan was insufficient to meet the applicant's disaster necessary expenses or serious needs, may be eligible for the following types of assistance:

- **Personal Property Assistance:** To repair or replace essential household items including, but not limited to, furnishings and appliances and specialized tools and protective clothing required by an employer. Assistance for specific accessibility items defined within the ADA is not counted toward an applicant's financial ONA maximum.
- **Transportation Assistance:** To repair or replace an eligible vehicle damaged by a disaster and other transportation-related costs.
- **Moving and Storage Assistance:** To relocate and store personal essential household goods from the damaged primary residence to prevent further disaster damage, such as ongoing repairs, and returning the property to the applicant's primary residence.

Non-SBA Dependent Types of ONA

May be awarded regardless of the applicant's SBA disaster loan status and may include:

- **Funeral Assistance:** Assistance is available to eligible individuals and households who incur or will incur expenses related to a death or disinterment attributed directly or indirectly to a declared emergency or major disaster.
- **Medical and Dental Assistance** to assist with medical or dental expenses caused by a disaster, which may include injury, illness, loss of prescribed medication and equipment, insurance co-payments, or loss/injury to a service animal.
- **Child Care Assistance:** A one-time payment, covering up to eight cumulative weeks of child care expenses, for a household's increased financial burden to care for children aged 13 and under; and/or children up to age 21 with a disability who need assistance with activities with daily living as defined by federal law.
- **Miscellaneous or Other Items Assistance:** To reimburse for eligible items purchased or rented after a disaster incident to assist with an applicant's disaster recovery, such as gaining access to the property or assisting with cleaning efforts. Eligible items are identified by the state, territorial, or tribal government and may include items such as a chainsaw or dehumidifier

Apply for ONA

If you have already applied with FEMA for Housing Assistance, you don't need to apply separately for ONA. To apply for disaster assistance, go to [disasterassistance.gov](https://www.fema.gov/disasterassistance) or call **800-621-3362** or TTY: 1-800-462-7585. Those who use a Relay service such as a videophone, InnoCaption or CapTel should update FEMA with their assigned number for that service. They should be aware phone calls from FEMA may come from an unidentified number.