

Learn more about applying for a disaster loan or about assistance available from other FEMA partners at:

[www.DisasterAssistance.gov](http://www.DisasterAssistance.gov).

## What you should know before you apply.

**Insurance:** If you have insurance, you do not have to file an insurance claim before applying for FEMA assistance. You are encouraged to contact your insurance company as soon as possible to start your insurance claim process. When you receive your insurance settlement, please call FEMA at 800-621-3362 to discuss your assistance options.

**Inspections:** If an inspection is required, a FEMA inspector will contact you to schedule an appointment to assess your property damage. If you cannot be present, another household member over the age of eighteen may meet with the inspector. Inspectors will have FEMA photo identification and are trained to identify damage caused by disasters. Inspectors will not physically access certain areas of your home, such as crawlspaces, attics, and roofs. Inspectors do not decide if you receive FEMA assistance.

**Duplication of Benefits:** It is important to provide accurate insurance information to avoid a duplication of FEMA assistance. By law, FEMA cannot give assistance for losses addressed by insurance coverage or other sources. If you receive FEMA assistance and have insurance that covers the same loss, you will be required to return the FEMA Assistance.

**Financial Assistance Limit:** Financial assistance is limited to an annually adjusted amount based on the Consumer Price Index. The financial assistance limit may be reached with a combination of Housing Assistance and Other Needs Assistance grant awards.

### Flood insurance and Special Flood Hazard Areas (SFHA):

If your home is located in an SFHA, you are required to purchase and maintain flood insurance on your property as a condition of receiving FEMA disaster assistance. Failure to obtain and maintain flood insurance may affect your eligibility for future FEMA assistance.

**Duration of Assistance:** Assistance is provided for up to eighteen months from the disaster declaration, but may be extended if approved by the State, Tribe, or Territory, and FEMA.

## Apply for Disaster Assistance

### Online:

Go to [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) on your computer, mobile device, or through the FEMA App ([www.fema.gov/mobile-app](http://www.fema.gov/mobile-app)) to register or check the status of your application.

### By Phone:

Call **800-621-3362**

- You can register in any language. For Spanish, press 2.
- If you are deaf, hard of hearing, or have a speech disability and use 711 or VRS, call 800-621-3362. TTY: call 800-462-7585

### In Person:

Visit a Disaster Recovery Center.

- For locations, call **800-621-3362** or visit [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov).
- Disaster Survivor Assistance team members may be visiting door-to-door in your area. They will have official FEMA photo identification

# Help After a Disaster

## FEMA Individual Assistance Can Help You Recover

10-8-2017



## How can FEMA help you?

Assistance from FEMA may help you and members of your household who are affected by a disaster take care of necessary expenses and serious needs that cannot be met through insurance or other forms of assistance.

### Housing Assistance:

Housing Assistance may be provided financially or directly, including:

**Rent:** Financial assistance to rent temporary housing while disaster-caused repairs are made to your primary residence, or while transitioning to permanent housing.

**Home Repair:** Financial assistance for homeowners to repair uninsured home damage caused by the disaster. The assistance is intended to repair the home to a safe and sanitary living or functioning condition.

**Home Replacement:** Financial assistance for homeowners who must replace or rebuild their primary residence as a result of the disaster.

**Direct Housing:** In limited circumstances where adequate temporary housing resources are not available, FEMA may provide a temporary housing unit directly to homeowners and renters.

### Other Needs Assistance:

Other Needs Assistance may be provided financially, including:

**Personal Property:** Assistance to repair or replace common household items including, but not limited to, furnishings, appliances, and assistive equipment that supports daily living activities.

**Medical/Dental:** Assistance to pay for medical or dental expenses caused by the disaster. This includes, but is not limited to, hospital and ambulance services, and the replacement of medication.

**Funeral:** Assistance for expenses incurred due to a death caused by the disaster. Expenses include, but are not limited to, the cost of a casket or urn and funeral services.

**Childcare:** Assistance for increased child care costs as a result of the disaster. Eligible expenses include child care costs for children aged 13 and under, or children aged 14 to 18 with a disability.

**Miscellaneous Expenses:** Assistance to purchase specific items approved by the State, Tribe, or Territory. They may include, but are not limited to, items such as a wet/dry vacuum, chainsaw, or dehumidifier.

**Transportation:** Assistance to repair or replace a vehicle damaged by the disaster.

**Moving & Storage Expenses:** Assistance to temporarily relocate and store personal property from the damaged primary residence while repairs are made.

### Eligibility Criteria for Housing and Other Needs Assistance:

- Your disaster losses must be in a Presidentially declared disaster area;
- A member of your household must be a United States citizen, a non-citizen national, or a qualified alien;
- Your damaged home is where you live the majority of the year;
- Your home is inaccessible or not livable due to the disaster; and

- You have necessary expenses or serious needs as a result of the disaster that are not covered by insurance or any other sources.

### Additional FEMA assistance programs

**Crisis Counseling:** Assists individuals and communities recovering from the effects of a disaster through the provision of community-based outreach and educational services.

**Disaster Unemployment:** Provides unemployment benefits and re-employment services to individuals who become unemployed as a result of a disaster and are not eligible for regular unemployment insurance.

**Disaster Legal Services:** Provides free legal assistance to low income individuals who are otherwise unable to secure legal services to meet their disaster related needs.

**Disaster Case Management:** Assists individuals with unmet needs caused by the disaster through the development and implementation of a Household Recovery Plan.

### Partner Agency Assistance

To meet the needs of disaster survivors, FEMA partners with other governmental and non-governmental agencies.

FEMA works with the U.S. Small Business Administration to offer low-interest disaster loans to homeowners and renters in a declared disaster area. You do not need to own a business to apply for a disaster loan.

