



Q: What is disaster assistance?

A: Disaster assistance is money or direct assistance to individuals, families and businesses in an area whose property has been damaged or destroyed and whose losses are not covered by insurance. It is meant to help you with critical expenses that cannot be covered in other ways. This assistance is not intended to restore your damaged property to its condition before the disaster. While some housing assistance funds are available through the FEMA Individuals and Households Program, most disaster assistance from the federal government is in the form of loans administered by the Small Business Administration.

Q: What types of aid does FEMA provide?

A: FEMA provides three basic types of assistance following a disaster declaration: housing needs, other-than-housing needs, and additional services. These are described below.

Housing Needs:

- Temporary Housing (a place to live for a limited period of time): Money is available to rent a different place to live, or a government provided housing unit when rental properties are not available.
- Repair: Money is available to homeowners to repair damage from the disaster to their primary residence that is not covered by insurance. The goal is to make the damaged home safe, sanitary, and functional.
- Replacement: Money is available to homeowners to replace their home destroyed in the disaster that is not covered by insurance. The goal is to help the homeowner with the cost of replacing their destroyed home.
- Permanent Housing Construction: Direct assistance or money for the construction of a home. This type of help occurs only in insular areas or remote locations specified by FEMA, where no other type of housing assistance is possible.

Other than Housing Needs:

Money is available for necessary expenses and serious needs caused by the disaster. This includes:

- Disaster-related medical and dental costs.
- Disaster-related funeral and burial cost.
- Clothing; household items (room furnishings, appliances); tools (specialized or protective clothing and equipment) required for your job; necessary educational materials (computers, school books, supplies).
- Fuels for primary heat source (heating oil, gas).
- Clean-up items (wet/dry vacuum, dehumidifier).
- Disaster damaged vehicle.
- Moving and storage expenses related to the disaster (moving and storing property to avoid additional disaster damage while disaster-related repairs are being made to the home).
- Other necessary expenses or serious needs as determined by FEMA.
- Other expenses that are authorized by law.

Additional Services:

- Crisis Counseling
- Disaster Unemployment Assistance
- Legal Services
- Special Tax Considerations

Q: What Specific Items are covered by "Housing Needs" assistance?

A: Housing Needs assistance is assistance from FEMA that may be used to repair any of the following:

- Structural parts of your home (foundation, outside walls, roof).
- Windows, doors, floors, walls, ceilings, cabinetry.
- Septic or sewage system.
- Well or other water system.
- Heating, ventilating, and air conditioning system.
- Utilities (electrical, plumbing, and gas systems).
- Entrance and exit ways from your home, including privately owned access roads.
- Blocking, leveling, and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical, fuel lines, and tanks.

Q: Do I qualify for "Housing Needs" assistance?

A: To receive money or help for "Housing Needs" that are the result of a disaster, all of the following must be true:

- You have losses in an area that has been declared a disaster by the president.
- You have filed for insurance benefits and the damage to your property is not covered by your insurance or your insurance settlement is insufficient to meet your losses.
- You or someone who lives with you is a citizen of the United States, a non-citizen national, or a qualified alien.
- The home in the disaster area is where you usually live and where you were living at the time of the disaster.
- You are not able to live in your home now, you cannot get to your home due to the disaster, or your home requires repairs because of damage from the disaster.

Note that you may not be eligible for "Housing Needs" assistance if:

- You have other, adequate rent-free housing that you can use (for example, rental property that is not occupied).
- Your home that was damaged is your secondary or vacation residence.
- Your expenses resulted only from leaving your home as a precaution and you were able to return to your home immediately after the incident.
- You have refused assistance from your insurance provider(s).
- Your only losses are business losses (including farm business other than the farmhouse and self-employment) or items not covered by this program.
- The damaged home where you live is located in a designated flood hazard area and your community is not participating in the National Flood Insurance Program. In this case, the flood damage to your home would not be covered, but you may qualify for rental assistance or items not covered by flood insurance, such as septic systems and medical expenses.

Q: What is a Disaster Recovery Center and what services do they provide?

A: A Disaster Recovery Center (DRC) is a readily accessible facility or mobile office where applicants may go for information about FEMA or other disaster assistance programs, or for questions related to your case. Note: You can register for assistance at a DRC or use the [Online Individual Assistance Center](#) or by calling 1-800-621-FEMA (3362) (hearing/speech impaired ONLY-Call TTY: 1-800-462-7585).

Some of the services that a DRC may provide:

- Guidance regarding disaster recovery
- Clarification of any written correspondence received
- Housing Assistance and Rental Resource information
- Answers to questions, resolution to problems and referrals to agencies that may provide further assistance
- Status of applications being processed by FEMA
- SBA program information if there is a SBA Representative at the Disaster Recovery Center site

Q: What happens after I apply for disaster assistance?

A: FEMA will mail you a copy of your application and a copy of "[Help After a Disaster: Applicant's Guide to the Individuals and Households Program](#)" that will answer many of your questions.

- If your home or its contents are damaged and you do not have insurance an inspector should contact you within 10 to 14 days after you apply to schedule a time to meet you at your damaged home. In areas where access is still severely limited, it may take longer for an inspection.
- If your home or its contents were damaged and you have insurance you need to work through your insurance claim first and provide FEMA with a decision letter (settlement or denial) from your insurance company before FEMA issues an inspection. ***There is an exception for damages caused by flooding; if you have flood insurance, FEMA will issue an inspection before receiving a copy of your flood insurance decision letter to evaluate your eligibility for temporary living expenses because temporary living expenses are not covered by flood insurance.
- About 10 days after the inspection FEMA will decide if you qualify for assistance. If you qualify for a grant FEMA will send you a check by mail or deposit it in your bank account. FEMA will also send you a letter describing how you are to use the money (for example: repairs to your home or to rent another house while you make repairs).
- If FEMA decides that you do not qualify for a grant FEMA will send you a letter explaining why you were turned down and give you a chance to appeal the decision. Appeals must be in writing and mailed within 60 days of FEMA's decision.
- If you get a SBA Disaster Loan application in the mail, you must complete and return the application to be considered for a loan as well as certain types of grant assistance. SBA representatives are available at Disaster Recovery Centers to help you with the application. If the SBA finds that you cannot afford a loan they will automatically refer you to FEMA's Individual and Household grant program for help.
- If the SBA approves you for a loan, they will contact you. If the SBA finds that you cannot afford a loan, FEMA will contact you. Additional information can be found at <http://www.fema.gov/assistance>