

Q&A: FEMA Individual Assistance

FEMA Individual Assistance helps disaster survivors begin recovery by providing grants for basic, critical needs. FEMA assistance is not a substitute for insurance, nor can it duplicate other sources of assistance.

How Can I Apply for FEMA Assistance?

- Visit a Disaster Recovery Center. To find a center close to you, go online to: [DRC Locator](#), or text DRC along with your Zip Code to 43362 (Ex: DRC 04074),
- Call the FEMA Helpline at **800-621-3362**. Help is available in most languages. The Helpline is available daily from **7 a.m. to 11 p.m. ET**.
- Go online to [DisasterAssistance.gov](#) (also in Spanish).
- Download the FEMA [mobile app](#) (also in Spanish), available at Google Play or the Apple App Store.
- To view an accessible video on how to apply, visit [Three Ways to Register for FEMA Disaster Assistance - YouTube](#).

What types of assistance does FEMA provide?

Lodging Expense Reimbursement for hotel expenses; this option is for uninsured or underinsured applicants who cannot return to their home due to disaster-related damage. Keep copies of receipts.

Home Repair/Replacement Assistance for disaster losses not already covered by another source.

Rental Assistance for alternative housing if you can no longer occupy your primary residence due to disaster-related damage.

Personal Property Assistance to repair or replace essential, uninsured personal property damaged by severe storms and flooding.

Transportation Assistance for primary vehicles damaged by the disaster.

What can lead to an “ineligible” determination:

You may need to submit additional information so that FEMA can continue processing your application.

For example:

- Proof of insurance coverage (Declaration Page.)
- Copy of your insurance settlement pertaining to damage caused by severe storms and flooding.



- Proof of identity (U.S. passport, military I.D., motor vehicle registration, Social Security card along with a federal or state I.D., a payroll stub that shows all or part of your Social Security number.)
- Proof of occupancy (lease or rental agreement, rent receipts, utility bills, motor vehicle registration, etc.). Click here to find [more ways to meet this requirement](#).
- Proof of ownership (deed or title, mortgage documentation, homeowner's insurance policy, property tax bill or receipt, manufactured home certificate or title and home purchase contracts. [Click here for more ways to meet this requirement](#).)
- Proof that the damaged property was your *primary residence* when the disaster occurred.

If you have questions about FEMA's determination letter, you may go online to [DisasterAssistance.gov](https://www.fema.gov/disaster/assistance) or call the Disaster Assistance Helpline at 800-621-3362.

What does a FEMA inspector look for?

A FEMA inspection may be required to determine whether a home is safe, accessible, and functional. FEMA considers the following factors when determining if an applicant is eligible for assistance:

- Is the exterior of the home structurally sound, including the doors, roof, and windows?
- Does the electricity, gas, heat, plumbing, sewer, and septic system function properly?
- Is the inside of the house habitable and structurally sound, including the ceiling and floors?
- Is the home capable of being used for its intended purpose?
- Is there a safe access to and from the home?

Please note: In some cases where disaster-related damage exists, residents can still safely live in their home.

Why did my neighbor get more grant money than I received for repairs?

Each case is unique. There are several factors involved, including insurance status and the extent and type of damage documented.

I can't rebuild my house with the money FEMA is offering me.

FEMA assistance is not the same as insurance. FEMA assistance provides funds for basic work to make a home safe and habitable; for example, FEMA may provide grants for you to replace or repair items such as toilets, critical utilities, windows, doors, and a roof, but not, for example, curtains or artwork.

I'm a renter. Do I qualify for FEMA assistance?

Renters whose property was destroyed or damaged by severe storms and flooding may be eligible to apply for federal assistance. FEMA grants can help pay for temporary housing. Renters may also qualify for grants to replace or repair personal property such as furniture, appliances, clothing, textbooks or school supplies; replacement or repair of tools and other job-related equipment

required by the self-employed; primary vehicles; uninsured or out-of-pocket medical, dental, childcare, moving and storage expenses.

Can my household apply for FEMA assistance if I am not a U.S. citizen?

To qualify for FEMA assistance, you or a member of your household must be U.S. citizen, non-U.S. citizen national or qualified migrant. However, undocumented families with diverse immigration status need only one family member (including a minor child) who is a United States citizen, non-U.S. citizen national, or qualified migrant and has a Social Security number to apply. A qualified migrant includes the following:

- Legal permanent resident (“green card” holder);
- An asylee, refugee, or a migrant whose deportation is being withheld;
- Migrant paroled into the U.S. for at least one year;
- Migrant granted conditional entry (per law in effect prior to April 1, 1980);
- Cuban/Haitian entrant;
- Certain migrants subjected to extreme cruelty or who have been victims of a severe form of human trafficking, including persons with a “T” or “U” visa.

Adults who do not qualify under one of the categories above, including the undocumented, may apply on behalf of a minor child who does qualify and has a Social Security number. A minor child must live with the parent or guardian applying on their behalf. The parent or guardian will not have to provide any information on their own immigration status or sign any documents regarding their status.

What happens if I disagree with FEMA’s decision?

Every applicant has the right to appeal a FEMA determination. For example, if you feel the amount or type of assistance is incorrect, you may submit an appeal letter and any documents needed to support your claim, such as a contractor’s estimate for home repairs.

Remember, FEMA cannot duplicate assistance provided to you by another source, such as insurance settlements or another program. However, if you are underinsured you may receive further assistance for unmet needs after insurance claims have been settled by submitting a copy of the insurance settlement or denial documents to FEMA.

How can I appeal?

You must file your appeal in writing to FEMA within 60 days of the date of your determination letter. In a signed and dated letter, you must explain the reason(s) for your appeal. Your appeal letter should also include:

- Your full name;
- Disaster number (DR-4754);

- Address of the pre-disaster primary residence;
- Your current phone number and address;
- Your FEMA registration number on each page of your documentation.

If someone other than you or a co-applicant is writing your letter, that person must sign the appeal letter, and you must provide FEMA with a signed statement authorizing the individual to act on your behalf.

Appeal letters and supporting documents may be submitted to FEMA by bringing them to a Disaster Recovery Center, by fax or mail, or online if you have a FEMA online account. To set up a FEMA online account, visit [DisasterAssistance.gov](https://www.fema.gov/disaster/assistance), click on “Apply Online” and follow the directions.

By mail: FEMA National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-7055

By fax: 800-827-8112, Attention: FEMA

[Frequently Asked Questions About Disasters | FEMA.gov](https://www.fema.gov/disaster/faq)

[Common Disaster-Related Rumors | FEMA.gov](https://www.fema.gov/disaster/rumors)

###

FEMA’s mission is helping people before, during, and after disasters.

All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), sexual orientation, religion, national origin, age, disability, limited English proficiency, economic status. If you believe your civil rights are being violated, you can call the Civil Rights Resource line at 833-285-7448.