



FEMA ^(/) Individual Disaster Assistance

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FEMA Disaster Assistance can help support your recovery from a major disaster. If you're ready to apply now for disaster assistance or would like more information on the types of assistance available please visit [disasterassistance.gov](https://www.disasterassistance.gov) (<https://www.disasterassistance.gov/>). There is a limited timeframe to apply for assistance, so do not wait to apply. Not sure if you are in an area declared for disaster assistance? Visit [disasterassistance.gov](https://www.disasterassistance.gov) (<https://www.disasterassistance.gov/>) and enter your address to find out if your area is declared for Individual Assistance.

1. I need immediate assistance.

Our disaster assistance partners can provide help with immediate needs FEMA is not authorized to provide.

- **Emergency Medical Assistance:** Please dial 9-1-1.

- **Emergency Shelter:** Locate options by zip code by visiting the [American Red Cross](http://www.redcross.org/find-help/shelter) (<http://www.redcross.org/find-help/shelter>), or [Salvation Army](http://www.salvationarmyusa.org/usn/housing-and-homeless-services) (<http://www.salvationarmyusa.org/usn/housing-and-homeless-services>), or by texting SHELTER and your zip code (for example, "SHELTER 01234") to 4FEMA (43362). For Spanish text REFUGIO and your zip code. (Standard text message rates apply.) You can also download the [FEMA Mobile App](https://www.fema.gov/mobile-app) (<https://www.fema.gov/mobile-app>) to find open shelters.
- **Immediate Needs:** Contact your [local emergency management agency](http://emergency-management-agencies) ([/emergency-management-agencies](http://emergency-management-agencies)) for help or referral to trusted disaster assistance partners serving your area. The FEMA Helpline (1-800-621-3362 / TTY (800) 462-7585) may be able to provide additional referrals.

We also offer support for individuals with [disabilities, or access and functional needs](https://www.disasterassistance.gov/information/disabilities-access-and-functional-needs/online-resources) (<https://www.disasterassistance.gov/information/disabilities-access-and-functional-needs/online-resources>).

2. I need help from FEMA.

- **Home/Primary Residence:** We provide assistance to individuals and families who have lost their homes as a result of a presidentially-declared disaster. If you are a renter or homeowner you may qualify for assistance. By law, FEMA assistance cannot duplicate the assistance you receive from your insurance company, but you may receive assistance for items not covered by insurance. If your home was impacted by a major disaster we recommend that you [apply for assistance](http://www.disasterassistance.gov/) (<http://www.disasterassistance.gov/>).
- **Business:** We do not offer assistance for small businesses impacted by a presidentially-declared disaster. However, we do partner with the Small Business Administration

(SBA), which offers low interest loans for business damages. Learn more about the [business loan application process \(https://www.sba.gov/funding-programs/disaster-assistance\)](https://www.sba.gov/funding-programs/disaster-assistance).

- **Secondary Home:** We do not offer assistance for your secondary home. Federal guidelines only allow us to provide housing assistance when your primary residence is impacted by a presidentially-declared disaster.
- **Other Needs Assistance:** We offer disaster assistance for some of your other disaster-caused expenses including, medical and dental, child care, funeral and burial, essential household items, moving and storage, vehicle, and some clean-up items.

3. I applied for assistance, what's next?

Small Business Administration Application

Some applications for disaster assistance require you to also submit an SBA application before we can determine your eligibility for assistance. Learn more about the [home and property disaster loan application \(https://www.sba.gov/funding-programs/disaster-assistance\)](https://www.sba.gov/funding-programs/disaster-assistance).

Home Inspection

If your reported damages require an on-site FEMA inspection, you will be contacted by FEMA within 10 days of submitting your application to schedule an appointment for a home inspector to visit you. In the event of a catastrophic disaster an inspector may take longer to visit you. If your damages are insured, you need to submit your insurance settlement or denial before a FEMA home inspection can be scheduled.

After the Inspection

If you qualify for a grant, FEMA will provide you:

- A check by mail, or a direct deposit into your checking or savings account, and

- A letter describing how you are to use the money.

If you do not qualify for a grant, FEMA will provide you:

- A letter explaining why you did not qualify, and
- An opportunity to appeal the decision.

4. I have more questions.

Follow the links embedded on this page or see the sections below for additional information. You can also visit our [Frequently Asked Questions library \(/faq\)](#).

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✓ What Does Individual Assistance Cover?

While some housing assistance funds are available through our Individuals and Households Program (IHP), most disaster assistance from the Federal government is in the form of low interest disaster loans administered by the Small Business Administration. The [Individual Assistance Program and Policy Guide \(IAPPG\)](https://www.fema.gov/media-library/assets/documents/177489) (<https://www.fema.gov/media-library/assets/documents/177489>) consolidates policy statements for all Individual Assistance (IA) programs, including the Individuals and Households Program, the Mass Care and Emergency Assistance programs, and the Community Services programs.

The following can be provided through the Individuals and Households Program:

Housing Needs:

- **Temporary Housing Assistance** : Financial assistance may be available to homeowners or renters to rent a temporary place to live for a limited period of time. If no rental

properties are available, a government housing unit may be provided in some areas, but only as a last resort.

- ***Lodging Expenses Reimbursement:*** Reimbursement of hotel expenses for homeowners or renters may be available for short periods of time due to inaccessibility or utility outage if not covered by insurance or any other program.
- ***Home Repair:*** Financial assistance may be available to homeowners to repair disaster-caused damage to their primary residence that is not covered by insurance. The goal is to make the damaged home safe, sanitary, or fit to occupy.
- ***Home Replacement:*** Financial assistance may be available to homeowners to replace their home destroyed in the disaster when the damage is not covered by insurance. The goal is to help the homeowner with the cost of replacing their destroyed home.
- ***Permanent or Semi-Permanent Housing Construction:*** Direct or financial assistance for the construction or repair of a home. This type of help occurs only in insular areas or other locations specified by FEMA, where no other type of housing assistance is possible.

Other Needs:

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

- Disaster-caused child care expenses.
- Disaster-caused medical and dental expenses.
- Disaster-caused funeral and burial expenses.
- Disaster-caused damages to essential household items (room furnishings, appliances); clothing; tools (specialized or protective clothing and equipment) required for your

job; necessary educational materials (computers, school books, supplies).

- Fuel for the primary heat source (heating oil, gas).
- Clean-up items (wet/dry vacuum, dehumidifier).
- Disaster-caused damage to an essential vehicle.
- Moving and storage expenses caused by the disaster (moving and storage of personal property while repairs are being made to the primary residence, and returning property to the primary address).
- Other necessary expenses or serious needs as determined by FEMA.
- Other expenses that are authorized by law.

✓ What If I Have Insurance?

You will have up to 12 months from the date you registered with FEMA to submit insurance information for review. We cannot provide money to individuals or households for losses already covered by insurance, but you do not need to wait to apply for FEMA assistance.

If you have not already contacted your insurance agent to file a claim, please do this as soon as possible. Failure to file a claim with your insurance company may affect your eligibility for assistance. After filing a claim, if any of the following situations occur, we may be able to provide some assistance:

- **Your insurance settlement is delayed.** Delayed means a decision on your insurance settlement has been delayed longer than 30 days from the time you filed the claim. If a decision on your insurance settlement has been delayed, you will need to write a letter to FEMA explaining the circumstance. You should include documentation from the insurance company proving that you filed the claim. If you

filed your claim over the telephone, you should include the claim number, the date when you applied, and the estimated time it will take to receive your settlement. Any help awarded to you by FEMA would be considered an advance and must be repaid to FEMA once an insurance settlement is received.

- **Your insurance settlement is insufficient to meet your disaster-caused needs.** If you have received the maximum settlement from your insurance and still have an unmet disaster-caused need, you will need to write a letter to FEMA indicating your unmet need. You will also need to send in the claim settlement documentation from your insurance company for review.
- **You have exhausted the Additional Living Expenses provided by your insurance company.** If you have received the maximum settlement from your insurance for Additional Living Expenses (Loss of Use) and still need help with your disaster-caused temporary housing need, write a letter to FEMA indicating why you continue to have a temporary housing need. You will also need to provide documentation to prove use of Additional Living Expenses from insurance, and a permanent housing plan.
- **You are unable to locate rental resources in your area.** The FEMA Helpline (1-800-621-3362 / TTY (800) 462-7585) can provide you online resources so you can search for a rental unit.

✓ What Happens During The Home Inspection?

After you have completed an application for assistance, an inspector from FEMA will need to visit your home to check disaster caused damages. If you need accommodation such as

a sign-language interpreter, contact the FEMA Helpline (1-800-621-3362 / TTY (800) 462-7585) to request services during your inspection.

First, it's important to ask inspectors for their FEMA identification so you protect yourself from scammers. Inspectors are contractors, not FEMA employees, but they *will* carry FEMA ID and they have passed a background check. Never give them credit card or bank account information -- there is no fee charged for inspections and they do not collect this data.

The on-site home inspection generally takes anywhere from 10-40 minutes. A home inspection is needed to verify and assess the damages listed in your application. Inspectors will record damages, but do not make decisions on your assistance. Inspections will examine structural damage to your home, but are not designed to capture every detail of damage. The inspector may take some photos of your home to document damages. They will also assess damage to necessary items such as the furnace, water heater, washer, dryer, refrigerator, stove, and your utilities. Inspectors also gather information about other needs, such as lost or destroyed clothing, and damaged children's items. You should identify all known damage and tell the inspector if you have a septic system or well. The inspector will not enter areas that are potentially unsafe.

When the inspector visits your home, someone 18 years of age or older who lived in the household prior to the disaster must be present. The inspector will ask to see:

- Photo identification.
- Proof of ownership/occupancy of damaged residence. (Visit our page on [ownership and occupancy proof requirements \(/faq-details/Proof-of-occupancy/occupancy\)](/faq-details/Proof-of-occupancy/occupancy) for more information.)

- Insurance documents: home and/or auto (structural insurance/auto declaration sheet).
- List of household occupants living in residence at time of disaster.
- All disaster-caused damages to both real and personal property.

✓ What Happens After The Home Inspection?

After your home inspection has taken place, a record of the disaster-caused damages is given to FEMA. From that record your eligibility for disaster assistance will be determined.

If you qualify for a grant, FEMA will provide you:

- A check by mail or a direct deposit into your checking or savings account, and
- A letter describing how you are to use the money.

There are multiple categories of assistance, so it is possible to qualify for more than one. Your determination letter will specify the category of assistance. Be sure to use the money as explained in the letter and keep records and receipts for at least **three years**, showing how you used the funds for disaster recovery.

If you do not qualify for a grant, FEMA will provide you:

- A letter explaining why you did not qualify, and
- An opportunity to appeal the decision.

You will be informed of your appeal rights in the letter from FEMA. Appeals must be delivered within 60 days of the date on your determination letter. Guidelines for appeals can be found in your determination letter.

If you were referred to the Small Business Administration:

You will receive a phone call to advise you of ways to apply for the Small Business Administration (SBA). An application from the Small Business Administration must be completed and returned in order to be considered for a loan, as well as for certain types of FEMA assistance. Small Business Administration representatives will be available to help you with the application at [an open Disaster Recovery Centers near you \(/disaster-recovery-centers\)](#) or you can call (800) 659-2955.

If the Small Business Administration approves you for a loan, they will contact you. If they find that you cannot afford a loan, they will automatically refer you to FEMA's Individuals and Households program. Your file will be reviewed to determine if you qualify for additional grant assistance.

✓ How Do I Appeal The Final Decision?

If you receive a letter saying that you are ineligible or that your application is incomplete, this does not necessarily mean you will not receive help – you have the right to appeal the decision within 60 days of receiving mailed notification from us.

An appeal is a written request to review your file again with additional information you provide that may affect the decision. You may appeal any decision provided by FEMA regarding your Individual Assistance.

Appeals may relate to your initial eligibility decisions, the amount or type of assistance provided to you, late applications, requests to return money, or a denial of Continued Temporary Housing Assistance. Prior to requesting an appeal review, you should review your file with a FEMA Helpline agent at 1-800-621-3362

(FEMA), or (TTY) 1-800-462-7585, or request a copy of your file from FEMA so you can understand why you received the decision you want to appeal.

Follow these steps to appeal the decision.

1. Explain in writing why you think the decision about the amount or type of assistance you received is not correct. You, or your co-applicant, **must** sign the letter.
 - If you choose to have a third party submit an appeal on your behalf, the appeal letter must be signed by the third party. Additionally, please include a statement signed by you authorizing the third party to appeal on your behalf.
2. To assist in identifying your registration, you should include your FEMA registration number (shown at the top of your decision letter), last four digits of your social security number, and full name.
3. Please also include any supporting documents, such as contractor estimates, with your appeal request.
4. Mail your appeal letter to:

FEMA - Individuals & Households Program
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-8055

or you can fax your appeal letter to:

(800) 827-8112

Attention: FEMA - Individuals & Households Program

If you have created a [disasterassistance.gov](https://www.disasterassistance.gov) (<https://www.disasterassistance.gov/>) account, you can upload your documents using the Correspondence "Upload Center".

IMPORTANT: To be considered, your appeal letter must be postmarked within 60 days of the date of the decision letter. Remember to date your letters.

- All appeals are reviewed.
- Decisions usually are made within 30 days of receiving the request. In the event of a catastrophic disaster it may take up to 90 days for a decision.
- Additional information may be requested from you if FEMA does not have enough information to make a decision.
- You will be notified by letter with the response to your appeal.

✓ Do You Need A Copy Of Your File?

If you need information about your case, you, or someone from your household, may request a copy of the information by writing to:

FEMA - Records Management
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-8055

If someone outside of your household is submitting the request for you, then the request **also** must contain a statement signed by you giving that person your authorization to request this information.

Your request letter for file copy information should include:

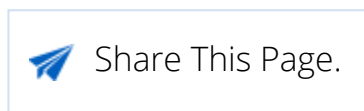
- Your first and last name
- Your application number
- The damaged property address or current mailing address

- Your date and place of birth
- A statement of what information you want to receive
- A statement of specifically who is to receive the information.
- If the file is to be provided to a third party, include the full name and address of the third party.

Your request must be signed, and must include one of the following:

- Notarization or
- The written statement "I hereby declare under penalty of perjury that the foregoing is true and correct"

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