

Questions and Answers: FEMA Assistance

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FEMA Individual Assistance helps disaster survivors begin recovery by providing grants for basic needs. Answers to questions about the federal assistance process can be found below.

What types of assistance could I receive?

- FEMA assistance is designed to jumpstart recovery efforts and ensure your home is livable. The assistance you receive is not likely to cover the full costs of returning your home or property to the condition it may have been in prior to the disaster. To see what types of assistance might be available to you, visit the [Find Assistance](#) page.

Can I apply for FEMA assistance if I have insurance?

- Yes. You may qualify for FEMA disaster assistance even if you have insurance, so don't wait to apply with FEMA. However, you will need to file a claim with your insurance provider and submit the insurance settlement or denial letter to FEMA to determine your eligibility for some forms of assistance. By law, FEMA cannot duplicate benefits for losses covered by your insurance.

What can I do if my insurance settlement is delayed?

- Speak to your insurance agent first. If you're unable to resolve your concern, you may contact the Ohio Department of Insurance at 800-686-1526. If a decision on your insurance settlement has been delayed longer than 30 days from filing, you may be eligible for an insurance advance payment from FEMA to cover temporary housing needs. These funds must be repaid to FEMA once you receive your insurance settlement. You may also apply for a U.S. Small Business Administration (SBA) loan without waiting for your insurance settlement. SBA can approve a loan for homeowners for the total replacement cost up to the lending limits. Once the insurance settles, if there is a duplication of benefits, SBA will apply those funds to the balance of the disaster loan.



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If I already started the clean-up process, can I still get help to cover those expenses?

- Yes. Don't wait for possible federal assistance to begin your recovery. Keep repair receipts and document damage whenever possible. FEMA inspectors are trained to recognize damage caused by a disaster and will discuss those damages with you when they contact you or come to your home.

If I received displacement assistance but I still need help with temporary housing, what should I do?

- Call the FEMA helpline at 800-621-3362 or visit an open recovery center to request FEMA rental assistance.

Do I need a home inspection to get FEMA assistance?

- Yes. FEMA inspectors may call from an unknown phone number and make several attempts to discuss your disaster-caused damage. An inspection can only be done when the applicant or co-applicant is present.

As a renter, what types of FEMA assistance could I be eligible for?

- Renters affected by the March 14 tornadoes may be eligible for grants to help pay for temporary housing, repair or replacement costs for necessary personal property, such as furniture, appliances, clothing and school supplies; personal computer; 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 or moving and storage expenses.

Will FEMA grants affect my Social Security benefits, taxes, food stamps, or Medicaid?

- No. FEMA assistance is tax-free and does not affect Social Security, Medicare, Medicaid, Supplemental Nutrition Assistance Program (SNAP) benefits or other federal welfare and entitlement programs.

I'm a farmer who had disaster losses from the March 14 tornadoes—am I eligible for federal assistance?



- Farmers may be eligible for FEMA assistance to help with serious needs, paying for a temporary place to live, home repairs and other uninsured needs. The SBA also offers low-interest loans to eligible farmers to rebuild or repair their primary home and replace lost or damaged personal property.
- When natural disasters strike, USDA offers technical and financial assistance to help producers recover from droughts, tornadoes, excessive rain, winter storms and more. The USDA Farm Service Agency (FSA) administers FSA Disaster Programs to help producers recover from eligible losses from natural disasters including droughts [FSA Disaster Programs](#) to help producers recover from eligible losses from natural disasters including droughts, tornadoes, flooding and more. [FSA's Emergency Loan Program](#) provides loans to help producers recover from production and physical losses due to drought, flooding, other natural disasters, or quarantine. We encourage you to contact your [USDA Service Center](#) to discuss program and loan options and what is needed for eligibility and to apply.

I received a letter saying I am currently not approved for FEMA assistance. Does that mean I can't expect any help from FEMA?

- Not necessarily. It's important to read your FEMA decision letter carefully. You may just need to provide additional information—such as your insurance settlement or denial—or other documents to keep your application moving. You can always visit a [recovery center](#) or call the FEMA helpline if you need help with the process.

FEMA did not give me enough money. What if I can't rebuild my house to what it looked like before?

- If you disagree with FEMA's decision, you may appeal within 60 days of the date of the decision letter. To meet the needs of disaster survivors more fully, FEMA partners with other governmental and non-governmental agencies. The SBA offers low-interest disaster loans to homeowners and renters in a declared disaster area. Learn more at [Disaster assistance | U.S. Small Business Administration \(sba.gov\)](#).

How can I appeal?

- Appeals must be submitted within 60 days of the date of the decision letter. Your FEMA letter will provide additional information on what will need to be



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provided if you choose to appeal FEMA's decision. With your decision letter, FEMA will also provide an Appeal Request Form that may be used to help provide additional information. Your appeal may be submitted by fax or mail, in-person, or online if you have a FEMA online account. To set up a FEMA online account, visit DisasterAssistance.gov, 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

- **In-person:** Visit any Disaster Recovery Center to submit your appeal. Find a center here: fema.gov/DRC.



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