

Q&A: FEMA Individual Assistance

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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?

- Go online to DisasterAssistance.gov,
- Download the [FEMA App](#) for your smartphone.
- Visit a Disaster Recovery Center. You can find an open center at fema.gov/drc,
- Call toll-free 800-621-3362. The phone line is open daily from 6 a.m. to 10 p.m. CDT, and help is available in most languages. If you use a relay service such as VRS, captioned telephone service or others, give FEMA your number for that service.

What types of assistance does FEMA provide?

- **Serious Needs Assistance** for lifesaving and life-sustaining items, including water, food, first aid, prescriptions, infant formula, breastfeeding supplies, diapers, consumable medical supplies, durable medical equipment, personal hygiene items and fuel for transportation.
- **Displacement Assistance** for immediate housing needs to help survivors who cannot return home right after the severe storms.
- **Lodging Expense Reimbursement** for hotel expenses; this is for uninsured or underinsured applicants who could not return to their home due to the severe storms-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 the severe storms.
- **Transportation Assistance** for primary vehicles damaged by the disaster.



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- **Medical and Dental Assistance** for uninsured medical and dental needs or losses caused by the severe storms.
- **Funeral Assistance** related to a death attributed directly or indirectly as a result of the severe storms.

What can lead to an “ineligible” determination:

In some circumstances, the survivor may only need to submit additional information or supporting documentation for FEMA to continue processing the application.

Examples of missing documentation may include:

- Proof of insurance coverage
- Settlement of insurance claims or denial letter from insurance provider
- Proof of identity
- Proof of occupancy
- Proof of ownership
- Proof that the damaged property was the applicant’s primary residence at the time of the disaster.

Questions about your letter can be answered by calling the disaster assistance helpline at 800-621-3362. You may also visit your nearest Disaster Recovery Center (DRC). For information on open DRCs, and DRC hours you can visit our DRC Locator page at: [fema.gov/drc](https://www.fema.gov/drc). Search by state and select Arkansas.

What does a FEMA inspector look for?

A FEMA inspection may be required to determine whether a home is safe, accessible and functional. Inspectors do not determine if the applicant is eligible for assistance. FEMA considers the following factors when determining if an applicant is eligible:

- 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 United States 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.

How can I appeal?

The appeal process is now streamlined. A written and signed Appeal Letter is not required if the applicant submits verifiable documents that support the appeal request. You have the option to send a new Appeal Request Form or an Appeal Letter, but it’s not required.

You must submit your appeal within 60 days from the date of the decision letter. If you do not have all the necessary documents within 60 days, you must still send your appeal in by the deadline. You will have more opportunities to provide any additional documents FEMA may need.

You should provide copies of supporting documents, including proof of your disaster-caused losses. All documents, receipts, bills, ledgers, contracts, ownership papers, insurance documentation and estimates must include contact information of the service provider. If you need to provide additional details, you can send a completed Individuals and Households Program Appeal Request Form or a signed appeal letter.



Make sure you write your name, disaster number and FEMA application number on all documents you send to FEMA. These numbers are printed above your name and address at the beginning of the determination letter. Keep all original documents for your records and only provide copies to FEMA.

To authorize a third party to act for you, submit the Authorization for the Release of Information Form included with your determination letter. To learn more, contact FEMA's Helpline at 1-800-621-3362.

You can visit any Disaster Recovery Center in your state, or:

- Upload to your account on [DisasterAssistance.gov](https://www.DisasterAssistance.gov). Click Check Status on the Home page and follow the instructions.
- Fax to: 1-800-827-8112 Attn: FEMA
- Mail to: FEMA P.O. Box 10055 Hyattsville, MD 20782-8055

You will get a decision letter from FEMA within 90 days of FEMA's receipt of your appeal.

To check the status of your appeal, visit www.DisasterAssistance.gov and click Check Status if you created an online account, or call FEMA's Helpline.

[Frequently Asked Questions About Disasters | FEMA.gov](#)

[Common Disaster-Related Rumors | FEMA.gov](#)

