

Duplication of Benefits: What It Means

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When determining the amount of federal disaster assistance an applicant may be eligible for, FEMA will verify there are no “duplication of benefits,” sometimes called double-dipping.

- By law, FEMA cannot provide financial assistance when any other source, such as insurance, has provided assistance for the same disaster-caused need or when such assistance is available from another source. For example, FEMA cannot pay for home repairs if the homeowner already is receiving sufficient funds from their insurance company for the same repairs.
- FEMA’s Individuals and Households Program provides financial assistance and direct services to eligible individuals and households that have uninsured or underinsured necessary expenses and serious needs.
 - The assistance is not a substitute for insurance and cannot compensate for all losses caused by May and June severe storms and flooding. Financial assistance from FEMA is intended to meet basic needs and supplement an applicant’s disaster recovery needs.
- FEMA may not provide Individuals and Households Program assistance when any other source has already provided assistance or when assistance is available from another program, insurance, crowdsourcing or any other source.
 - If the campaign is for general disaster recovery and not for a specific assistance FEMA provided, then it is not considered a duplication.
- The order in which FEMA and its partner agencies provide assistance to disaster survivors is established to help avoid payments for the same service from other sources, including:
 - Emergency aid from voluntary agencies
 - Insurance payouts on claims
 - If the applicant is eligible, grants from FEMA’s Individuals and Households Program including Housing Assistance and/or FEMA’s Other Needs Assistance program
 - Loans from the Small Business Administration
 - Unmet needs from Voluntary Agencies



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- Insured applicants must provide documentation to FEMA that identifies their insurance settlements or benefits before FEMA will consider their eligibility for categories of assistance that may be covered by insurance.
- While FEMA cannot provide assistance for disaster-caused needs covered by insurance benefits, FEMA may provide assistance to help meet an applicant's immediate needs when their insurance benefits are delayed for 30 days or more through no fault of their own. If so, an applicant may be considered for initial rental assistance.
- Other disaster-related funding providers such as the U.S. Department of Housing and Urban Development may look at the amount of assistance a survivor receives from FEMA and its intended uses. This is also to prevent duplicating benefits.
- Those receiving assistance are urged to keep receipts of their disaster spending for three years to document the money was used to meet disaster-related needs. If a recipient receives an insurance settlement to cover the same expenses, he or she must reimburse FEMA. Applicants' cases may be reviewed to confirm funds were spent properly.
- To save time, apply online or by phone before visiting a Disaster Recovery Center by:
 - Visiting DisasterAssistance.gov
 - Calling FEMA directly at 800-621-FEMA (3362)
 - Using the [FEMA app](#)

FEMA Civil Rights Office works to ensure assistance is distributed equitably, without regard to race, color, national origin, sex, age, disability, English proficiency, or economic status. Any disaster survivor and member of the public may contact the Civil Rights Office if they feel that they are the victim of discrimination. FEMA's Civil Rights Office can be contact toll-free at 833-285-7448. Multilingual operators are available by pressing #2 for Spanish.

