

Questions and Answers: Federal Assistance

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FEMA's Individuals and Households Program (IHP) helps eligible disaster survivors begin recovery by providing grants for basic, critical needs. Other types of federal disaster assistance may also be available. Answers to questions about the federal disaster assistance process can be found below.

What types of assistance could I receive from FEMA?

- FEMA disaster assistance is designed to jumpstart recovery efforts. 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, if you have insurance for the cause of damage to your home, 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.

Can I receive federal assistance for the damage to my second home?

- FEMA disaster assistance is limited to an applicant's primary home, which is the place you live more than six months of the year. Second homes, vacation homes or homes used as vacation rentals do not qualify for FEMA assistance. If you apply to the U.S. Small Business Administration (SBA), you may be considered for a low-interest disaster loan if the home is used as a short- or long-term rental and the rental income is declared on the owner's federal tax return. You may also be considered if the second home is being occupied, rent-



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free, by extended family.

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. If you reported home damage to your primary residence, a FEMA home inspection may be needed. FEMA inspectors may call from an unknown phone number and make several attempts to discuss your disaster-caused damage. FEMA personnel will always have an official identification badge and you should always ask to see I.D.

Will I need to pay a fee to receive help with my federal assistance application?

- Absolutely not. FEMA and the SBA can help you navigate your assistance process, and they will **never** ask for money and **never** require payment in any form. If someone requires payment to help you with your federal assistance application, it is likely a scam. Report it to your local authorities immediately.

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 June 16 – July 4 storms and flooding—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, the U.S. Department of Agriculture (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, 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 producers to contact their local [USDA Service Center](#) to discuss program and loan options and to find out what is needed for eligibility and how to apply.

If I am not a U.S. citizen, can someone else in my household apply with FEMA?

- Yes. the household may still apply for and be considered for assistance if: another adult member of your household is a U.S. citizen, non-citizen national or qualified non-citizen, **or** if a minor child, who lives in the same household as the parent or guardian, is a U.S. citizen, non-citizen national, or a qualified alien. The parent or guardian of the minor child may apply on behalf of the child. Learn more by visiting [Qualifying for FEMA Disaster Assistance: Citizenship and Immigration Status Requirements | FEMA.gov](#).

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. For example, the SBA offers low-interest disaster loans to homeowners, renters



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and business owners in a declared disaster area. SBA disaster loans cover losses not fully compensated by insurance, FEMA grants or other resources. Learn more at www.sba.gov/disaster.

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 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.

