

Frequently Asked Questions About FEMA Disaster Assistance

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Tennessee residents who were affected by Tropical Storm Helene may be wondering about their eligibility for FEMA disaster assistance. Here are answers to frequently asked questions.

What kind of help can FEMA provide?

FEMA may provide Serious Needs Assistance, Displacement Assistance, Home Repair Assistance, Rental Assistance, Personal Property Assistance, Transportation Assistance, Medical and Dental Assistance, Funeral Assistance and other help to eligible applicants.

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. 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 provide funding for losses covered by your insurance.

How do I know if I'm eligible for the \$770 Serious Needs Assistance?

The **\$770 Serious Needs Assistance** is money to pay for emergency supplies like water, food, first aid, breast-feeding supplies, infant formula, diapers, personal hygiene items or fuel for transportation.

You may be eligible for Serious Needs Assistance if:



- You complete a FEMA application for assistance
- You or someone in your home is a U.S. citizen, non-citizen national, or qualified non-citizen
- FEMA can confirm your identity
- Your home is in a declared disaster area
- You live in your home most of the year
- You apply for FEMA assistance while Serious Needs Assistance is available – within 30 days of the disaster declaration date. (In Tennessee, the disaster was declared **Wednesday, Oct. 2**).
 - Additionally, you may apply if the disaster damaged your home. FEMA confirms this based on an inspection or documents you send; or
 - You tell FEMA you are displaced, need shelter or have other emergency costs due to the disaster on your application

If I disagree with FEMA’s decision, how can I appeal?

Every applicant has the right to appeal a FEMA decision. The appeal must be submitted within 60 days of the date of the FEMA decision letter.

The decision letter from FEMA will provide information on the types of documents or information that must be provided in an appeal. You are not required to send a signed appeal letter with your documentation. However, with your decision letter FEMA will provide an Appeal Request Form that may be used to provide additional information.

Your appeal may be submitted to FEMA in person at a [Disaster Recovery Center](#), by mail, fax or online if you have a FEMA account. To set up a FEMA account, visit [DisasterAssistance.gov](#), click on “Apply Online” and follow the directions.

- **Mail:** FEMA, P.O. Box 10055, Hyattsville, MD 20782-7055
- **Fax:** 800-827-8112

FEMA cannot provide financial assistance already given to you by another source such as insurance settlements or another program. However, if you are underinsured, you may receive additional assistance for unmet needs after insurance claims have been settled by submitting a copy of the insurance settlement or denial documents to FEMA.



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 the amount of assistance provided, you can appeal FEMA's decision and provide more information. FEMA assistance is not a replacement for insurance.

FEMA doesn't provide replacement-value amounts for damaged items or assistance for non-essential items. FEMA only provides grants for repairs to make a home safe, accessible and functional.

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

Yes. To qualify for assistance from FEMA, you or a member of your household must be a U.S. citizen, non-U.S. citizen national or qualified non-citizen. Families with diverse immigration status need only one family member with a Social Security number to apply. That family member could be a minor child who is a U.S. citizen, a non-U.S. citizen national, or a qualified non-citizen. Learn more by visiting [Qualifying for FEMA Disaster Assistance: Citizenship and Immigration Status Requirements | FEMA.gov.](#)

Is there someone at FEMA who speaks my language?

Yes. The **FEMA Helpline** at **800-621-3362** is staffed with specialists who speak many languages. If you use video relay service, captioned telephone service or others, give FEMA your number for that service. FEMA also offers free services to help survivors communicate with FEMA personnel on the phone or at Disaster Recovery Centers. To locate a recovery center, go to fema.gov/drc.

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 the damage whenever possible. FEMA inspectors are



trained to recognize damage caused by a disaster and will discuss that damage with you when they contact you or visit your home.

What should I do about mold growth in my home?

FEMA assistance may be available to repair certain components of your home affected by disaster-caused mold growth. Report this damage when you apply for assistance. The U.S. Centers for Disease Control and Prevention provides information about mold cleanup and remediation:

<https://www.cdc.gov/mold/cleanup.htm>

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

Financial assistance for pre-disaster renters may cover reimbursement for short-term lodging expenses, funds to rent temporary housing, funds to replace or repair necessary personal property, including a vehicle, and uninsured funeral, medical, dental, childcare, 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.

Do I need a home inspection to get FEMA assistance?

A FEMA inspection may be required to determine whether a home is safe, accessible and functional. In most cases, FEMA staff and inspectors may call from an unknown phone number and make several attempts to discuss your disaster-caused damage. An inspection can only be completed if the applicant, co-applicant, or an authorized third party or household member over age 18 is present.



What does a FEMA inspector look for?

After you apply for disaster assistance, FEMA may need to verify your disaster-caused damage with a home inspection. Here are some items the inspector will look for:

- 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?

The inspector does not decide whether you qualify for assistance. The inspection is only one of several criteria used to make a decision. The inspector will verify your name, address, contact information, occupancy and ownership status, and insurance coverage. The inspector will walk through the home and note damage to the structure and to personal property caused by the disaster. The inspector will never ask for bank information or charge a fee.

In many cases, disaster-related damage may exist, yet the residents can still safely live in their home.

What is the U.S. Small Business Administration disaster loan?

The U.S. Small Business Administration provides affordable, low-interest, long-term disaster loans to homeowners and renters who have suffered losses that have not been fully covered by insurance and other sources. SBA disaster loans are the largest source of federal recovery funds for homeowners, renters and businesses of all sizes. To learn more or apply, visit sba.gov/disaster or call **800-659-2955**.

Does FEMA help with funeral expenses for families who lost loved ones due to Helene?



Yes. FEMA provides funding to help pay for funeral or reburial expenses caused by the disaster. To request funeral assistance, you must first apply to FEMA. For more information, speak to a FEMA specialist at any open Disaster Recovery Center (find one here: [fema.gov/drc](https://www.fema.gov/drc)). You may also call the **FEMA Helpline at 800-621-3362**.

Why did my neighbor get more money than I received for repairs?

Each case is different, and every applicant has unique needs. Several factors go into each decision including insurance status and the extent and type of damage documented.

If I received help from crowdfunding or a voluntary agency after Tropical Storm Helene, am I still eligible for FEMA assistance?

By law, FEMA cannot provide financial assistance when any other source, such as insurance, charities or crowdfunding, has provided assistance for the same disaster-caused need or when that funding is available from another source. In other words, FEMA cannot pay for home repairs if you already received funds from another source for the same repairs.

If you received funds from other sources, send FEMA documentation showing how you used the assistance. Your documents must prove the funds you received were not enough to cover your eligible disaster-related expenses under the Individuals and Households Program. Or, the documentation must prove that the funds were intended to be used for another purpose.

Note: If the crowdfunding campaign is for general disaster recovery and not for a specific item FEMA provided, then it is not considered a duplication.

How can I apply for FEMA assistance?

- Visit [DisasterAssistance.gov](https://www.DisasterAssistance.gov)
- Download the [FEMA App](#)
- Call the **FEMA Helpline at 800-621-3362**. Lines are open from **7 a.m. to midnight Eastern Time**. Operators speak most languages; if you use a relay



service, captioned telephone or other service, you can provide FEMA with your number for that service.

- Visit a Disaster Recovery Center. For locations and hours, visit fema.gov/drc
- To watch an accessible video on how to apply, visit [Three Ways to Apply for FEMA Disaster Assistance - YouTube](https://www.youtube.com/watch?v=3W3W3W3W3W)



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