

# Hurricane Laura Individual Assistance FAQs

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## **Will FEMA reimburse me for buying a chain saw?**

Yes, the chainsaw must be purchased or rented to gain access to and/or remove hazards from the home. If you receive financial housing assistance or have insurance coverage for debris or tree removal costs, you may not receive assistance for chainsaw reimbursement.

## **Will FEMA reimburse for buying a generator**

If you buy or rent a generator within 30 days after the incident start date of August 22, 2020, you may be eligible to receive financial assistance for reimbursement if:

- You meet the general eligibility requirements for FEMA's Individual Assistance program;
- Your home is your primary residence and is in an area designated for Individual Assistance (IA);
- The generator was purchased or rented due to a disruption in electrical utility service caused by a Presidentially declared disaster;
- You submit proof-of-purchase or rental receipts for the generator

## **If I apply for a blue roof does it impact the financial assistance I receive from FEMA?**

No - this is not considered a duplication of benefits with FEMA.

## **I applied for FEMA but received an SBA loan package. Why did I get a loan package?**

Some types of Other Needs Assistance (ONA) may only be provided if you do not qualify for a disaster loan from the U.S. Small Business Administration (SBA). These are known as SBA-dependent types of ONA and include Personal



Property, Moving and Storage, Transportation Assistance and Group Flood Insurance Policy (GFIP).

The SBA may provide low-interest, long-term loans to help applicants with transportation losses, moving and storage expenses, as well as repair/replacement funds for real and personal property damage caused by the disaster.

### **What impacts does it have on my FEMA assistance if I decline an SBA loan?**

Only applicants who do not qualify for a loan from the SBA may be eligible for assistance for the SBA-dependent category. SBA-dependent ONA includes personal property, moving and storage, and transportation assistance. If you do not apply for the SBA you will not be referred for these ONA assistance types.

### **I applied for FEMA and was denied, why?**

Ineligibility reasons vary from applicant to applicant. Be sure to read your FEMA letter completely. If you have questions call FEMA's Helpline at 800-621-3362

### **Can I take my rental assistance and lease a travel trailer to put in the driveway of my damaged home?**

Yes, only if the unit is leased and not purchased.

### **I have wind insurance, but it has a high deductible. Is my deductible eligible for reimbursement from FEMA?**

Once you received your insurance settlement submit it to FEMA. FEMA may help if you still have unmet disaster-caused needs after you receive your maximum insurance settlement.

### **Can I use my rental assistance money to purchase a vehicle or other equipment?**

Your FEMA notification letter advises you about the appropriate use of disaster assistance funds. You should document how you have used your disaster funds and retain these records (e.g., receipts, invoices) for at least three years. This ensures you are prepared if FEMA audits you.



**I received rental assistance from FEMA - can I use it to stay in a hotel? What do I do if I use the assistance provided for a hotel and need additional funding to cover the cost of my hotel stay?**

Yes. Hotel/motel receipts may be used to prove exhaustion of rental assistance. Also, you may be able to receive lodging reimbursement for hotel/motel expenses prior to rental assistance being awarded. We encourage you to send in your receipts and request assistance.

**I received repair assistance from FEMA. Are there limitations on what I can do with this funding?**

Home repair assistance is intended to make the damaged home safe, sanitary and functional. It is not intended to return the home to its pre-disaster condition.

**Examples of repairs include:**

- Structural components of a home (foundation, exterior walls, roof)
- Windows, doors, floors, walls, ceilings and cabinetry
- Heating, ventilation, and air conditioning system (HVAC)
- Access and egress, including privately-owned roads, and privately-owned bridges
- Blocking, leveling, and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical, oil, and fuel lines and tanks
- Utility systems, including electrical, gas, water, oil and septic/sewage systems

**How do I know what types of assistance I received from FEMA and what can I do with these funds?**

FEMA communicates with you through electronic notification via email, online through [www.disasterassistance.gov](http://www.disasterassistance.gov) or letters sent through the U.S. Postal Service. If you need letters in an alternative format, or need assistance understanding the letters, you may contact FEMA's Helpline or visit a DRC.

Letters discuss the types of assistance FEMA has determined you are eligible to receive, the amounts of assistance FEMA is providing for each eligible need and explain the appeals process. They also provide information about disaster assistance, including proper use of disaster assistance funds.



## Who do I contact if I have questions about my FEMA application or assistance received?

If you have any questions about appealing FEMA determination letters, call the FEMA helpline at 800-621-3362 (FEMA) or TTY 800-462-7585 for the speech- and hearing-impaired. If you use 711-Relay or Video Relay Services, call 800-621-3362. The toll-free telephone lines operate from 7 a.m. to 10 p.m. CDT, seven days a week.

## Related Links

- [DR - 4559 page](#)
- [Hurricane Laura Landing Page](#)
- Visit the [Louisiana state page](#) for more localized information
- [Individual Assistance](#) resources page

