

# FEMA Disaster Assistance Provides for Basic Needs

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For families and households affected by the Dec. 17 – 21 severe storm and flooding, FEMA's Individuals and Households Program (IHP) may not compensate for everything lost or damaged by the disaster, but it can lend a helping hand to recovery. Here are a few things to keep in mind:

- Approved applicants in Androscoggin, Franklin, Kennebec, Oxford, or Somerset counties may be eligible to receive FEMA disaster assistance. Uninsured or underinsured homeowners may be eligible to receive funds to make repairs to their primary home, and homeowners and renters may receive funds to repair or replace essential personal property when the damage is not covered by insurance. Insured applicants may also receive assistance for items not typically covered by insurance.
- The primary home is where you live for more than six months of the year.
- IHP assistance is not a substitute for insurance. IHP assistance provides only for basic needs to make the home safe, accessible, and functional.
- As each individual situation is different, FEMA assistance is determined on a case-by-case basis, in compliance with the law/rules and regulations/policies and procedures. Any repair expense that exceeds the conditions to make a home safe, accessible, and functional may not be eligible for funding.
- Your FEMA assistance may be different from your neighbor's even if you had similar damage.
- By law, FEMA cannot duplicate benefits with insurance or other sources. Homeowners and renters are required to submit copies of insurance documentation, such as denial and/or settlements.
- FEMA will not cover expenses if there is insufficient storm-caused damage to the home, or if the damage does not affect the habitability of the home. Damage to non-essential space, landscaping or spoiled food is not eligible for FEMA assistance.



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Page 1 of 1