

What Does FEMA Individual Assistance Include?

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Massachusetts residents in Bristol and Worcester counties who experienced damage from the storms and flooding that took place Sept. 11-13, 2023 are eligible to apply to FEMA's Individual Assistance program.

FEMA's Individual Assistance program is intended to cover uninsured or underinsured expenses to repair, rebuild or replace damage to your primary residence. FEMA grants are limited to expenses for basic needs and to provide a habitable and safe household. Following is an overview of Individual Assistance:

Housing Assistance

Money to help you with expenses for damage to your home, which may include:

- **Home Repair/Replacement Assistance:** If you are a homeowner and lived in the home at the time of the disaster, this type of assistance can include money to repair your disaster damaged primary residence, utilities, and residential infrastructure, or to help replace your primary residence when the residence is destroyed. The money can also help with fixing areas of your home damaged by the disaster even if there was a pre-existing condition in that part of the home.
- **Accessibility Needs:** Money to help applicants with a disability with specific repairs that make their home accessible (such as exterior ramp, grab bars, and paved path to the home entrance). Repairs can be made when these items are damaged. Improvements can be made when those features were not present prior to the disaster and are needed due to a pre-existing disability or a disability caused by the disaster.
- **Rental Assistance:** Money to rent alternate housing accommodations if you are displaced from your home because of the disaster.
- **Lodging Expense Reimbursement:** Money to reimburse for hotels, motels, or other short-term lodging if you are temporarily displaced by the disaster. This money is only available if you do not receive money for Displacement



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Assistance under Other Needs Assistance. (See below.)

Other Needs Assistance

Money to help you with necessary expenses and serious needs caused by the disaster, such as:

- **Serious Needs:** Onetime \$750 payment following a home inspection to help you pay for lifesaving and life-sustaining items such as water, food, first aid, prescriptions, infant formula, breastfeeding equipment, diapers, personal hygiene items and fuel for transportation if you were displaced or had other emergency costs due to the disaster.
- **Displacement Assistance:** Money to help with up to 14 days of immediate housing needs if you couldn't return to your home right after the disaster. The money could be used to stay in a hotel, with family and friends or other options while you were looking for a more permanent place to stay while repairing your home.
- **Personal Property:** Money to help you repair or replace appliances, room furnishings, and personal or family computers damaged by the disaster. This can also include money for books, uniforms, tools, additional computers and other items required for school or work, including self-employment.
- **Medical/Dental:** Money to help you pay for uninsured expenses because the disaster caused an injury or illness. This money can also be used to help replace medical/dental equipment, breastfeeding equipment, or prescribed medicine damaged or lost because of the disaster, provided it's not coverable by another source.
- **Childcare:** Money to help you pay for new or increased childcare expenses caused by the disaster.
- **Assistance for Miscellaneous Items:** Money for certain eligible items (such as a generator, dehumidifier, chainsaw, etc.) you purchased or rented after the disaster to assist with recovery.
- **Transportation:** Money to help you repair or replace a vehicle damaged by the disaster when you are underinsured and don't have another vehicle you can use.
- **Moving and Storage Expenses:** Money to help you move and store personal property from your home to prevent additional damage, usually while you are making repairs to your home or moving to a new place due to the disaster.



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- **Group Flood Insurance Policy:** If your home is in a Special Flood Hazard Area and you have flood damage caused by the disaster, FEMA may purchase a Group Flood Insurance Policy on your behalf that gives you three years of coverage.
- **Clean and Sanitize:** Money to help you pay for very minor damage caused by the disaster to prevent additional loss and potential health or safety concerns. This money is only available in certain disasters if you had property damage but were not eligible for Home Repair or Replacement Assistance because FEMA determined you could still live safely in your home.

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