

Questions and Answers About FEMA Disaster Assistance

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FEMA Individual Assistance helps disaster survivors begin recovery by providing grants for basic, critical needs. The agency wants every individual and family affected by Hurricane Ian to have a safe, accessible and functional place to stay. FEMA is not a substitute for insurance. Nor can it duplicate other sources of assistance.

What assistance does FEMA provide?

- **Lodging Expense Reimbursement** for hotel expenses; this is for uninsured or underinsured applicants who could not return to their home due to hurricane-related damage. Keep copies of receipts.
- **Home Repair/Replacement Assistance** for disaster losses not already covered by another source.
- **Rental Assistance** for alternative housing if you can no longer occupy your primary residence due to disaster-related damage.
- **Personal Property Assistance** to repair or replace essential, uninsured personal property damaged by Hurricane Ian.
- **Transportation Assistance** for primary vehicles damaged by the disaster.
- **Medical and Dental Assistance** for uninsured medical and dental needs or losses caused by Hurricane Ian.
- **Funeral Assistance** related to a death attributed directly or indirectly as a result of the hurricane.

What can lead to an “ineligible” determination?

You may need to submit additional information to expedite or restart the application review process. Many times, an application is determined to be “ineligible” because of a missing document. Examples include:

- Proof of insurance coverage (Declaration Page)



- Copy of your insurance settlement pertaining to damage caused by Hurricane Ian.
- Proof of identity (U.S. passport, military I.D., motor vehicle registration, Social Security card along with a federal or state I.D., a payroll stub that shows all or part of your Social Security number.)
- Proof of occupancy (lease or rental agreement, rent receipts, utility bills, motor vehicle registration, etc. FEMA has provided [more ways to meet this requirement](#).
- Proof of ownership (deed or title, mortgage documentation, homeowner's insurance policy, property tax bill or receipt, manufactured home certificate or title and home purchase contracts. FEMA has provided [more ways to meet this requirement](#).
- Proof the damaged property was your primary residence when the disaster occurred.

If you have questions about FEMA's determination letter, you may go online to DisasterAssistance.gov or call the Disaster Assistance Helpline at 800-621-3362, open seven days a week from 7 a.m. to 11 p.m. ET.

What does a FEMA inspector look for?

A FEMA inspection may be required to determine whether a home is safe, accessible and functional. FEMA considers the following factors when determining if an applicant is eligible for assistance:

- Is the exterior of the home structurally sound, including the doors, roof and windows?
- Does the electricity, gas, heat, plumbing, sewer and septic systems 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?

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

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



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Each case is unique. There are several factors involved, including insurance status and the extent and type of damage documented.

I can't rebuild my house with the money FEMA is offering me.

FEMA assistance is not the same as insurance. FEMA assistance provides funds for basic work to make a home safe and habitable; for example, we may provide grants for you to replace or repair items like toilets, critical utilities, windows, doors and a roof but not curtains or artwork.

I'm a renter. Do I qualify for FEMA assistance?

Renters whose property was destroyed or damaged by Hurricane Ian may be eligible to apply for federal assistance. FEMA grants can help pay for temporary housing. Renters may also qualify for grants to replace or repair necessary personal property, such as furniture, appliances, clothing, textbooks or school supplies; replacement or repair of tools and other job-related equipment required by the self-employed; primary vehicles; uninsured or out-of-pocket medical, dental, childcare, moving and storage expenses.

Can my household apply for FEMA assistance if I am not an U.S. citizen?

To qualify for FEMA assistance, you or a member of your household must be U.S. citizen, non-U.S. citizen national or qualified alien. However, undocumented families with diverse immigration status only need one family member (including a minor child) who is a United States citizen, non-U.S. citizen national, or qualified alien and has a Social Security number to apply. A qualified alien includes the following:

- Legal permanent resident ("green card" holder)
- An asylee, refugee, or an alien whose deportation is being withheld
- Alien paroled into the U.S. for at least one year
- Alien granted conditional entry (per law in effect prior to April 1, 1980)
- Cuban/Haitian entrant
- Certain aliens subjected to extreme cruelty or who have been a victim of a severe form of human trafficking, including persons with a "T" or "U" visa.

Adults who don't qualify under one of the categories above, including the undocumented, can apply on behalf of a minor child who does qualify and has a



Social Security number. A minor child must live with the parent or guardian applying on their behalf. The parent or guardian will not have to provide any information on their own immigration status or sign any documents regarding their status.

What happens if I disagree with FEMA's decision?

Every applicant has the right to appeal a FEMA determination. For example, if you feel the amount or type of assistance is incorrect, you may submit an appeal letter and any documents needed to support your claim, such as a contractor's estimate for home repairs.

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

How can I appeal?

You must file your appeal in writing to FEMA. In a signed and dated letter, you must explain the reason(s) for your appeal. Your appeal letter should also include:

- Your full name
- Disaster number (DR-4673)
- Address of the pre-disaster primary residence
- Your current phone number and address
- Your FEMA registration number on each page of your documentation

If someone other than you or a co-applicant is writing your letter, that person must sign the appeal letter, and you must provide FEMA with a signed statement authorizing the individual to act on your behalf.

Your letter must be postmarked within 60 days of the date on your determination letter. Appeal letters and supporting documents may be submitted to FEMA by fax or mail, or online if you have a FEMA online account. To set up a FEMA online account, visit [DisasterAssistance.gov](https://www.fema.gov/disaster/assistance), 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

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