

When Applying for Disaster Assistance, Provide FEMA with Your Insurance Documentation

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LITTLE ROCK, AR – The Federal Emergency Management Agency (FEMA) has awarded more than **\$5.5 million** in disaster assistance for Arkansas survivors of the severe storms and tornadoes that occurred March 31.

More than 7,100 Arkansans have applied for FEMA's Individual Assistance. Disaster assistance can help with rental assistance, temporary housing, home repair and replacement, personal property losses and other disaster-related needs not covered by insurance. Both homeowners and renters may be eligible for assistance.

Arkansans who have already applied for FEMA disaster assistance must let FEMA know about any insurance settlements or denials you receive. FEMA's Individual Assistance program may cover damage that your insurance does not.

Providing FEMA your insurance documentation can move your application forward to determine eligibility.

By law, FEMA cannot provide funding to individuals or households for losses covered by insurance or any other source. However, if you filed an insurance claim and have disaster-related needs that still need to be addressed, FEMA may consider you for its Other Needs Assistance program or refer you to an agency that can help.

Remember when you file a claim with your insurance agent or company, find out what your policy covers and be sure to keep papers and receipts for any work you have done to repair your home.

If you have already applied for FEMA assistance, here are some other reminders:



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- If your insurance settlement is delayed longer than 30 days, let FEMA know by writing a letter and including proof that you filed a claim. Any assistance FEMA provides would be considered an advance and would have to be repaid once you get the insurance settlement. Advance payments are limited to rental assistance only.
- If you received the maximum settlement from your insurance company and still have unmet disaster-related needs, write to FEMA and explain what your need is. Again, include documentation from the insurance company.
- If you spent the “additional living expense” provided by the insurance company and still need help with finding temporary housing, write to FEMA and explain your need. Attach documentation from the insurance company to prove you used the funds provided.
- If you receive a letter or notification saying “no decision” can be made at this time or you are not approved for assistance, don’t be discouraged or frustrated. You could be missing documents or FEMA may need more information. Read the entire letter to find out what’s needed for FEMA to continue processing your application. Many times, it’s a simple fix that can be addressed in an appeal.
- If you do not agree with the decision in the determination letter, you may also appeal.

Here’s how to stay in touch with FEMA:

- Log into your account at DisasterAssistance.gov.
- Call the FEMA Helpline at **800-621-3362**. The toll-free telephone lines operate from 6 a.m. to 10 p.m. CDT seven days a week. If you use video relay service (VRS), captioned telephone service or others, give FEMA your number for that service.
- Fax FEMA at 800-827-8112 or send a letter to this address:

FEMA National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-8055



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