

Using Your FEMA Individual Assistance Funds

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Do you have questions about spending your FEMA Individual Assistance grant funds? The following answers Virginians' frequently asked questions about receiving and spending Individual Assistance grant funds.

Spending FEMA Individual Assistance Funds

Is FEMA Individual Assistance funding a loan that I will have to pay back?

FEMA Individual Assistance grant funds are not a loan. If you use your FEMA grant funds appropriately, **the funds do not need to be repaid.**

Do I need to keep a record of how I spent my FEMA assistance funds?

It is important to follow any and all instructions that may come with your FEMA grant funding. You should keep receipts for Hurricane Helene-related expenses for **three years**. Receipts may be needed to verify that the grant was used to meet disaster-related needs.

What do FEMA Individual Assistance grants cover?

FEMA assistance funds can only be used for **disaster-related expenses**. Your FEMA determination letter will inform you of the types of assistance you are eligible to receive and the amount of assistance provided. Eligible needs may include:

- Repairs to make a home safe, sanitary, and fit to live in.
- Rental assistance to temporarily pay for a place to stay.
- Repair or replacement of a disaster-damaged essential vehicle.
- Medical care for an injury caused by the disaster.
- Replacing clothing, personal property (e.g., TVs, appliances, computers), occupational tools, and educational materials.
- Replacing damaged medical equipment.



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You are expected to use FEMA assistance funds for their stated purpose. Misusing FEMA funds can lead to the termination of existing, ongoing FEMA benefits and/or make you ineligible for future federal assistance. If you have questions, reach out to a FEMA representative for help.

Additional Questions

Can FEMA take my property or land?

FEMA cannot seize your property or land, even if you are unable to repay the agency for any duplicated benefits (e.g., funds from FEMA and your insurance benefits that reimburse the same thing). Applying for disaster assistance does not grant FEMA or the federal government authority to take ownership of your property or land.

Am I eligible for assistance from FEMA if I have insurance?

FEMA cannot provide money for expenses covered by insurance or duplicate benefits from another source. However, **FEMA may be able to help with unmet needs**, including uninsured or underinsured losses.

What should I do if I receive financial assistance from more than one source?

FEMA funding may only be one type of help you receive after a disaster. By law, FEMA cannot cover expenses that have already been covered by other sources like insurance, crowdfunding, local or state programs, donations, or financial assistance from voluntary agencies.

If you received funds from other sources, send FEMA documentation showing how those funds were used. If your losses were not covered by these other sources, FEMA assistance may be able to fill the gap. For example, if you have insurance, FEMA may be able to cover uninsured or underinsured losses.

If a private or nonprofit organization tells you that you need to provide them with your FEMA funds or reimburse them for any support they provided, you can report this as fraudulent action to the National Center for Disaster Fraud hotline: 1-866-720-5721.

FEMA has set up a rumor response webpage to clarify our role in the Helene response. Visit [Hurricane Helene: Rumor Response](#).



For more information on Virginia's disaster recovery, visit vaemergency.gov, the [Virginia Department of Emergency Management Facebook page](#), fema.gov/disaster/4831 and facebook.com/FEMA.

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To apply for FEMA assistance, please call the FEMA Helpline at 1-800-621-3362, visit <https://www.disasterassistance.gov/>, or download and apply on the [FEMA App](#). If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. Multilingual operators are available (press 2 for Spanish and 3 for other languages). Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency, or economic status. Any disaster survivor or member of the public may contact the FEMA Civil Rights Office if they feel that they have a complaint of discrimination. FEMA's Civil Rights Office can be contacted at FEMA-OCR-ECRD@fema.dhs.gov or toll-free at 833-285-7448.



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