

Guide to FEMA's Other Needs Assistance

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Other Needs Assistance is one type of funding you might receive under FEMA's Individuals and Households Program. It provides money for disaster-related necessary expenses and serious needs that are not covered by insurance or provided by another source.

Types of "Other Needs Assistance"

Displacement: Helps with housing needs if you cannot return to your home because of the disaster.

Serious Needs Assistance: An upfront, flexible "per household" payment for essential items such as food, water, baby formula, breast-feeding supplies, medicine and other serious disaster-related needs. **Note:** This is not a reimbursement for loss of power or replacing food. It is intended for emergency needs only.

Childcare: Assistance for childcare expenses or an increase in childcare expenses caused by a disaster.

Clean and Sanitize: Helps pay for minor damage caused by the disaster to prevent additional loss or potential health or safety concerns.

Medical/Dental: Assistance to help cover expenses related to disaster-caused injuries or illnesses.

Personal Property: Help repair or replace appliances, room furnishings, and a personal or family computer damaged in the disaster.

Transportation: Assistance to repair or replace a vehicle damaged by the disaster when you don't have another vehicle to use.

Miscellaneous Items: Assistance that may help pay for specific items that were purchased or rented after the disaster to help you recover. For example, a



chainsaw to help clear fallen trees that prevent safe access to your home.

Moving and Storage: Assistance moving and storing personal property from your home to prevent additional damage, usually while making repairs to your home or moving to a new place due to the disaster.

Funeral: Assistance for unexpected funeral or reburial expenses caused by the disaster for the passing of an immediate family. This assistance is for expenses not covered by insurance.

Group Flood Insurance Policy: FEMA may purchase a group flood insurance policy on your behalf from your Individual and Households grant, providing three years of coverage if your home is in a Special Flood Hazard Area, and you have flood damage caused by the disaster. If the cost of the group policy is greater than what you were awarded, you will not be eligible for the policy and you will have to purchase flood insurance on your own.

Ways to Apply

The deadline to apply for FEMA assistance is **Tuesday, Jan. 7, 2025**.

To apply, visit [DisasterAssistance.gov](https://www.disasterassistance.gov), use the [FEMA App](#) or call the **FEMA Helpline at 800-621-3362**. Lines are open from **7 a.m. to midnight Eastern Time**. Operators speak most languages; if you use a relay service, captioned telephone or other service, you can give FEMA your number for that service. You may also visit a Disaster Recovery Center. For locations and hours, visit [fema.gov/drc](https://www.fema.gov/drc).

To watch an accessible video on how to apply, visit [FEMA Accessible: Registering for Individual Assistance \(youtube.com\)](https://www.youtube.com/watch?v=...).

You may also apply for a low-interest disaster loan from the U.S. Small Business Administration. SBA disaster loans are the largest source of federal recovery funds for homeowners, renters and businesses of all sizes. To learn more or apply, visit [sba.gov/disaster](https://www.sba.gov/disaster) or call **800-659-2955**.



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