

# How FEMA Helps People Make Accessibility Improvements



**Name:** Amina  
**Age:** 65  
**Location:** Tennessee  
**Disaster:** Tornado  
**Job:** Retired  
**Family:** Married  
**Home:** Owner  
**Home Insurance:** No  
**Flood Insurance:** No

People with disabilities often suffer disproportionately from disasters, making the recovery process especially burdensome.

FEMA may help people with disabilities improve their living conditions by making their disaster-damaged homes even more accessible than they were before.

## AMINA'S STORY:

### The Scenario

Amina uses a wheelchair but needs help to access her home because she has a gravel driveway.

### The Process

When Amina visited a Disaster Recovery Center to see what type of FEMA assistance could help repair her tornado-damaged home, she learned that she might be able to receive additional funds to make her home more accessible.

### The Result

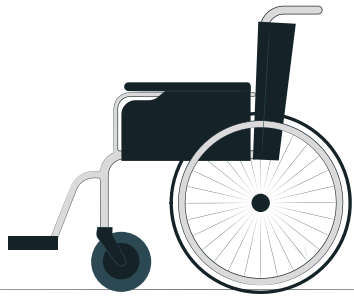
In addition to funds Amina received to repair her home, FEMA deemed her eligible to cover the cost of paving her driveway to make it more accessible. Now, Amina can independently enter and leave her home, improving her accessibility and quality of life.

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To learn more about FEMA's disaster assistance programs, please visit: [fema.gov/ia](https://fema.gov/ia)



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# How to Get Help for Computing Devices

FEMA understands that access to technology is an essential part of many peoples' lives, especially for people who are trying to start their recoveries and stay connected to loved ones.

FEMA assistance can provide households with funding towards the repair or replacement of disaster-damaged computers including one personal or family computer, and any computers required for work, school, or access and functional needs.

## LENN'S STORY:



**Name:** Lenn

**Age:** 41

**Location:** Michigan

**Disaster:** Severe storm and flooding

**Job:** Business Developer

**Family:** Single parent, one child

**Home:** Renter

**Renter Insurance:** No

**Flood Insurance:** No

### The Scenario

Lenn is a single parent and she uses her personal computer to stay connected with friends and family overseas. Her son has a school-issued laptop. **Both her computer and her son's school laptop were completely waterlogged from a severe storm that flooded the first-floor apartment she was renting.**

### The Process

Because Lenn isn't a homeowner, she wasn't sure if FEMA could help with any of her losses. **However, a friend encouraged her to still apply, noting that renters could still be eligible for certain types of assistance.**

### The Result

**FEMA determined that Lenn was eligible for several different types of assistance, including money towards replacing her personal computer.** A letter from her son's school confirmed that her son's laptop was an essential educational tool making it eligible for replacement assistance as well.

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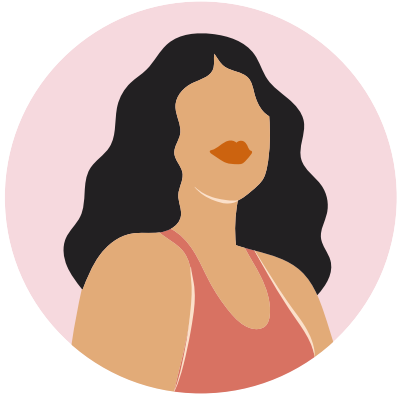
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**FEMA**



# How to Appeal a Decision from FEMA



**Name:** Malva  
**Age:** 27  
**Location:** Washington  
**Disaster:** Flooding  
**Job:** College Professor  
**Family:** Single  
**Home:** Renter  
**Renter Insurance:** Yes  
**Flood Insurance:** No



Sometimes, FEMA may not immediately approve applications for a number of reasons, such as lack of documentation, misspelled names, or wrong identification numbers, which may require people to submit an appeal.

People who wish to appeal FEMA's decision do not need to provide a signed, written appeal letter describing the reason for the request. They can simply submit their appeal by submitting the requested documentation to support their claim, or by filling out an Appeal Request Form, which will be provided with FEMA's decision.

## MALVA'S STORY:

### The Scenario

Malva is a legal permanent resident (green card holder) from Greece, and English is not her primary language. Many of her belongings were destroyed during a flooding event.

### The Process

Malva applied for FEMA assistance but was initially denied because she didn't have all the required documentation to prove her permanent residency.

### The Result

Fortunately, FEMA's appeals process didn't require Malva to write her own appeal letter in a language she didn't speak fluently. Malva was able to get the issue quickly resolved by submitting the correct identity information online at [DisasterAssistance.gov](https://DisasterAssistance.gov).

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# How Displacement Assistance Can Help You

Everyone experiences disasters differently, and FEMA assistance is designed to be flexible so people can make the best decision for their immediate housing needs.

FEMA's Displacement Assistance was created for people who cannot return home right after a disaster. This assistance provides eligible people with up-front funds to assist with immediate, short-term housing options of their choice, such as staying with family and friends.

## EMILY'S STORY:



**Name:** Emily  
**Age:** 49  
**Location:** Kansas  
**Disaster:** Tornado  
**Job:** Server  
**Family:** Married with two children and two dogs  
**Home:** Owner  
**Home Insurance:** Yes  
**Flood Insurance:** No

### The Scenario

When Emily's home was left uninhabitable by the tornado, she had to decide what was best for her family, including her two dogs. **Because the dogs weren't allowed in a shelter, she accepted her friend's offer for her family and dogs to stay with them.**

### The Process

She was nervous about not having the cash to cover the additional meals, dog food and extra utilities expenses. **After learning that FEMA may be able to help, Emily applied for assistance, and explained her temporary living situation.**

### The Result

**FEMA determined that Emily's household was eligible for Displacement Assistance, and she received money to help cover the cost of groceries, dog food and increased utilities usage.**



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# How to Get Help for Home Repair Assistance



FEMA's Housing Assistance helps people make basic repairs to their disaster-damaged homes to make them safe and clean. This can include coverage for making repairs to a disaster-damaged area of their home that was not in a safe and clean condition even before the disaster.

## MAYSHAUNT'S STORY:

### The Scenario

Before the severe storm, Mayshaunt's roof had pre-existing water damage. The storm caused even further damage to his roof when a tree branch fell on it.

### The Process

After applying for FEMA Assistance, Mayshaunt was approved for Home Repair Assistance to help fix the pre-existing water damage and the damage caused by the tree branch falling on his roof.

### The Result

Because FEMA will pay for repairs to help people improve the safety and cleanliness of their homes in areas where there may have been pre-existing issues, Mayshaunt was able to repair both the pre-existing damage and disaster-caused damage returning his roof to a fully functional state.

**Name:** Mayshaunt  
**Age:** 59  
**Location:** Texas  
**Disaster:** Tornado  
**Job:** Retired  
**Family:** Single  
**Home:** Owner  
**Home Insurance:** No  
**Flood insurance:** No



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# How to Request a Late Application for FEMA Assistance

Typically, survivors have 60 days to apply for FEMA assistance, however there are many reasonable circumstances that would keep someone from being able to apply in that time frame.

FEMA offers a simple process to justify a late application, ensuring eligible people receive the help they need, even if it takes them longer to apply. A late application can be requested in person at a Disaster Recovery Center, in writing, or over the phone by calling 800-621-3362.

## FRANK'S STORY:



**Name:** Frank  
**Age:** 43  
**Location:** Oklahoma  
**Disaster:** Tornado  
**Job:** Accountant, U.S. Navy reservist  
**Family:** Married, no children  
**Home:** Owner  
**Home Insurance:** No  
**Flood insurance:** No

### The Scenario

While Frank was overseas for military duty, a tree fell on his home during a tornado causing significant damage. Given his military deployment, he was unable to apply for assistance before the deadline. Even though Frank missed the initial deadline, since he was stationed overseas at the time, he has a qualifying reason to request an extension on his application.

### The Process

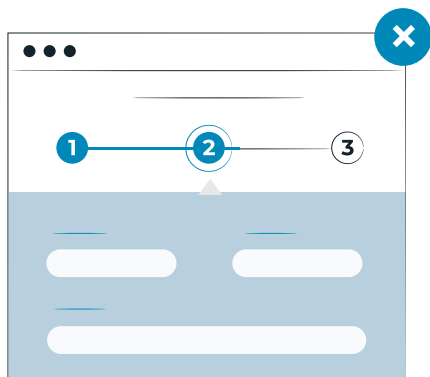
He called the FEMA Disaster Assistance Helpline 800-621-3362 and explained his situation. Thanks to FEMA's simple process, he didn't have to provide multiple documents just to prove he was serving overseas. His extension request was granted, and he submitted his application that day.

### The Result

Once his late application was reviewed, Frank was deemed eligible for assistance, and received money from FEMA to repair his disaster-damaged home.

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# How to Apply for FEMA Assistance and a SBA Loan at the Same Time for Maximized Help



**Name:** Lee  
**Age:** 51  
**Location:** California  
**Disaster:** Wildfire  
**Job:** Software Engineer  
**Family:** Lives alone  
**Home:** Owner  
**Home Insurance:** Yes  
**Flood Insurance:** No

Everyone experiences disasters differently, and FEMA assistance is designed to help people based on their unique circumstance.

In addition to applying for FEMA assistance, people have the option to apply for a low-interest disaster loan from the U.S. Small Business Administration (SBA) at various points in time during their recovery process.

While FEMA doesn't require survivors to apply for an SBA loan before being considered for FEMA assistance, our partners at the SBA can offer vital financial support to individuals and businessowners to aid their recovery.

## LEE'S STORY:

### The Scenario

After Lee lost his home and all his belongings to a wildfire, he filed his insurance claim and applied for FEMA assistance.

### The Process

FEMA determined that Lee was eligible for both **Housing Assistance to cover underinsured losses, and Other Needs Assistance**, including an immediate payment for gas and food, and additional money to replace his computer.

### The Result

After receiving help from FEMA, Lee decided he needed even more support for his recovery. **Lee applied to for an SBA loan, which gave him an additional low-interest loan to further jumpstart his recovery.**

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# How to Get Assistance for Self-Employed People

FEMA recognizes the burden a disaster can have on peoples' ability to return to work right away, especially for those who are self-employed.

During a disaster, people who are self-employed persons may get FEMA funding towards repairing or replacing disaster-damaged tools and equipment required for their job, allowing them to return to work faster.

## ALAQUAH'S STORY:

### The Scenario

Alaquah, who is a citizen of a federally recognized tribe, is **self-employed and makes intricate beaded jewelry and traditional clothing, which is a main source of income for her household.**

### The Process

When she returned home after the flood, she found that all her tools that she uses to make jewelry and clothing were destroyed. **She applied for FEMA assistance and submitted her federal tax forms confirming self-employment.** Then, a FEMA inspector visited her home to record the damage.

### The Result

After FEMA reviewed the tax documentation, insurance payouts and inspection report, the agency **determined that Alaquah was eligible to receive money towards replacing her essential jewelry and traditional clothing making tools.**



**Name:** Alaquah  
**Age:** 25  
**Location:** Oklahoma  
**Disaster:** Flood  
**Job:** Native American Artist  
**Family:** Married with 2 children  
**Home:** Owner  
**Home Insurance:** Yes  
**Flood Insurance:** Yes



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# How to Get Serious Needs Assistance

FEMA can help people get back on their feet by providing flexible, up-front funding immediately following a disaster.

Serious Needs Assistance is a \$750\* direct payment helps eligible households pay for essential items like, food, water, baby formula, medication and other emergency supplies. This payment is in addition to other funding FEMA may provide survivors based on their unique circumstances.

## NATHAN'S STORY:

### The Scenario

A tornado forced Nathan and his daughter to evacuate to the community safe room quickly, leaving him no time to pack a long-term supply of insulin for his daughter and other needed medications. He has been staying at a shelter while the mandatory evacuation notice remains active in his area.

### The Process

While at the shelter, Nathan learned about FEMA assistance, and decided to apply – answering questions to explain his situation.

### The Result

FEMA determined that Nathan was eligible for Serious Needs Assistance, resulting in an immediate \$750\* in Nathan's pocket to pay for his daughter's medications and special food for her diet that the shelter didn't have.



**Name:** Nathan

**Age:** 33

**Location:** The Reservation of the Choctaw Nation of Oklahoma

**Disaster:** Tornado

**Job:** Public School Teacher

**Family:** Single with child

**Home:** Renter

**Renter Insurance:** Yes

**Flood Insurance:** Yes



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# How to Extend Your Temporary Housing Assistance Improvements



**Name:** Jackie  
**Age:** 27  
**Location:** Georgia  
**Job:** Restaurant Manager  
**Family:** Single  
**Home:** Renter  
**Disaster:** Hurricane  
**Renter Insurance:** Yes  
**Flood Insurance:** No

FEMA reduced requirements for people who need to extend their stay in FEMA supported temporary housing while they continue to create a long-term housing plan.

Caseworkers will work closely with applicants who request continued assistance to ensure applicants have the support they need throughout their recovery process, build a long-term housing plan and understand when their FEMA rental support will end.

## JACKIE'S STORY:

### The Scenario

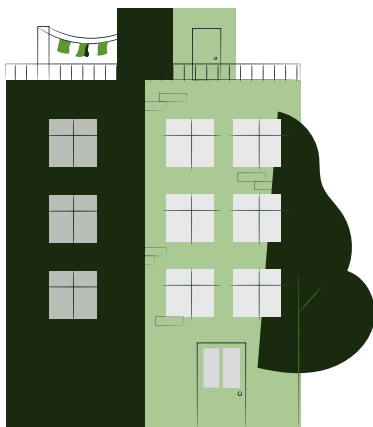
Jackie's hurricane-damaged apartment building is uninhabitable. She is participating in FEMA's temporary housing assistance program, but time is running out and the restaurant she works at still hasn't re-opened since the storm, leaving her with no income.

### The Process

After talking to her FEMA caseworker, she was able to provide the requested documentation explaining her situation to be considered for continued temporary housing assistance.

### The Result

FEMA approved Jackie's request, allowing Jackie peace of mind and more time to come up with a long-term housing plan.



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# Helping Underinsured Survivors

Survivors who receive an insurance payout for damage to their home may still be eligible to receive assistance from FEMA, even if their insurance payment is more than the \$42,500\* cap for federal assistance.

Financial assistance is now available up to the \$42,500\* cap, to cover costs not reimbursed.

## KRISSI'S STORY:



**Name:** Krissi  
**Age:** 36  
**Location:** Florida  
**Disaster:** Hurricane  
**Job:** School Teacher  
**Family:** Single  
**Home:** Owner  
**Homeowners Insurance:** Yes  
**Flood insurance:** No



### The Scenario

Krissi's front porch suffered significant damage from strong, hurricane-force winds. **Because Krissi has a homeowners insurance policy, she submitted a claim and then also applied for FEMA assistance.**

### The Process

After submitting her insurance coverage documentation, a FEMA inspector came to Krissi's home to record disaster-caused damage. **While Krissi's insurance company provided her with money, it wasn't enough to help her fix all the damages.**

### The Result

**FEMA reviewed the federal inspection report along with Krissi's insurance documentation and determined that Krissi was eligible for additional assistance from FEMA. FEMA gave Krissi additional funds for repairs needed to make her home safe and livable again.**

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