

Duplication of Benefits: What It Means

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When determining the amount of federal disaster assistance an applicant may be eligible for, FEMA will verify there are no “duplication of benefits,” sometimes called double-dipping.

- By law, FEMA cannot provide financial assistance when any other source, such as insurance, has provided assistance for the same disaster-caused need or when such assistance is available from another source. For example, FEMA cannot pay for home repairs if the homeowner already is receiving sufficient funds from his or her insurance company for the same repairs.

- FEMA’s Individuals and Households Program provides financial assistance and direct services to eligible individuals and households that have uninsured or underinsured necessary expenses and serious needs.
 - The assistance is not a substitute for insurance and cannot compensate for all losses caused by Hurricane Ida. Financial assistance from FEMA is intended to meet basic needs and supplement an applicant’s disaster recovery needs.

- FEMA may not provide Individuals and Households Program assistance when any other source has already provided assistance or when assistance is available from another program, insurance, or any other source.

- The order in which FEMA and its partner agencies provide assistance to disaster survivors is established to help avoid payments for the same service from other sources, including:



- emergency aid from voluntary agencies;
 - insurance payouts on claims;
 - if the applicant is eligible, grants from FEMA's Individuals and Households Program including Housing Assistance and/or FEMA's Other Needs Assistance program;
 - if the applicant qualifies, a low-interest disaster home loan from the U.S. Small Business Administration.
- This order of services – which FEMA calls the “sequence of delivery” – is intended to prevent a duplication of benefits, or double-dipping; it is intended to maximize available resources and coordinate efforts to help disaster survivors navigate the recovery process.
- An example of a duplication of benefits is a renter who receives rental or housing assistance from the American Red Cross or the state of New York and also applies for FEMA rental or housing assistance for the same time period. FEMA cannot provide a benefit that is already being provided to the survivor.
 - Funds received from a flood insurance claim would likely not be designated for temporary housing or rental assistance. Therefore, applying for FEMA rental or housing assistance would NOT be a duplication of benefits.
- Insured applicants must provide documentation to FEMA that identifies their insurance settlements or benefits before FEMA will consider their eligibility for categories of assistance that may be covered by insurance.



- While FEMA cannot provide assistance for disaster-caused needs covered by insurance benefits, FEMA may provide assistance to help meet an applicant's immediate needs when their insurance benefits are delayed for 30 days or more through no fault of their own. If so, an applicant may be considered for initial rental assistance.
- Applicants eligible for federal financial assistance receive their funds by check or direct deposit. A letter explaining the type and amount of assistance, and what it must be used for, arrives soon after eligible financial assistance is either deposited into the applicant's bank account via direct deposit or after the check is mailed, depending on the applicant's preference.
- Applicants referred to the Small Business Administration must complete the SBA loan application process first. If the home loan application is declined, SBA will refer the applicant to FEMA for further FEMA assistance. The SBA is the primary source of federal funding for long-term disaster recovery not covered by insurance. While applicants are not required to accept all or any part of the SBA loan, they should not think that by turning down the disaster loan they will qualify for a grant. FEMA and various voluntary agencies may determine the eligible loan amount a benefit that cannot be duplicated.
- Other disaster-related funding providers such as the U.S. Department of Housing and Urban Development may look at the amount of assistance a survivor receives from FEMA and its intended uses. This is also to prevent duplicating benefits.
- Those receiving assistance are urged to keep receipts of their disaster spending for three years to document the money was used to meet disaster-related needs. If a recipient receives an insurance settlement to cover the same expenses, he or she must reimburse FEMA. Applicants' cases may be reviewed to confirm funds were spent properly.



- To be considered for federal disaster assistance for Hurricane Ida, New Yorkers must have been affected by the **Sept. 1-3** storm and live in the **Bronx, Brooklyn (Kings County), Queens, Staten Island (Richmond County), Dutchess, Nassau, Orange, Rockland, Suffolk or Westchester County.**
- To apply for FEMA assistance, visit DisasterAssistance.gov, use the FEMA mobile app or call the **FEMA Helpline at 800-621-3362**. If you use video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. Helpline operators are available from 7 a.m. to 11 p.m. daily. Press 2 for Spanish. Press 3 for an interpreter who speaks your language.
- Applying for an SBA loan assures that all available disaster assistance options remain open to you. If you are not eligible for an SBA home loan, this may open the door to additional assistance from FEMA. Applicants may apply online using SBA's secure website at DisasterLoanAssistance.sba.gov or call **SBA's Customer Service Center at 800-659-2955**. Individuals who are deaf or hard-of-hearing may call **800-877-8339**. For more information, email DisasterCustomerService@SBA.gov.
- The deadline to apply to FEMA and the SBA is **Tuesday, Jan. 4.**
- For the latest on New York's Hurricane Ida recovery efforts, visit fema.gov/disaster/4615. Follow FEMA on Twitter at twitter.com/femaregion2 and at facebook.com/fema.



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