

# FEMA Individual Assistance does not impact other benefits

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## FEMA Individual Assistance Does Not Impact Other Benefits

FEMA is reminding the residents of West Virginia who were impacted by the February 15 – 18, 2025 winter flooding to apply for Individual Assistance because it will not impact any other benefits that they receive.

Accepting FEMA funds will not affect eligibility for Social Security – including Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) – Medicare, Medicaid, Supplemental Nutrition Assistance Program (SNAP) benefits, or other federal benefit programs.

Disaster funds help survivors pay for temporary housing, essential home repairs, essential personal property replacement, and other serious disaster-related needs not covered by insurance or other sources.

## FEMA ASSISTANCE DOES NOT NEED TO BE REPAYED

FEMA disaster assistance comes in the form of grants, which do not need to be repaid.

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.



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- Replacing damaged medical equipment.

## **FEMA assistance does not impact benefits**

FEMA disaster grants are not considered taxable income. Accepting a FEMA grant will not affect your Social Security benefits, Medicare, Medicaid, Supplemental Nutrition Assistance Program (SNAP) or other federal assistance programs.

## **KEEP TRACK OF YOUR DISASTER EXPENSES**

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

## **SUBMIT AN INSURANCE CLAIM**

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

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.

Residents, both homeowners and renters, who sustained losses can apply for assistance in several ways:



- Visiting [DisasterAssistance.gov](https://www.DisasterAssistance.gov).
- Downloading the [FEMA App](#).
- Calling the FEMA Helpline at **800-621-3362**.
  - Phone lines are open every day and help is available in most languages. If you use a relay service such as video relay service (VRS) or captioned telephone service, please provide FEMA your number for that service.
- Speaking with someone in person.
  - Disaster Survivor Assistance (DSA) teams will be on the ground in impacted communities, walking door-to-door to share information and help residents apply for FEMA assistance.
  - In coordination with the West Virginia Emergency Management Division (WVEMD) and officials in impacted counties, FEMA has opened a [Disaster Recovery Centers](#) (DRCs) in Logan, Mercer, McDowell, Mingo, and Wyoming Counties. At a Disaster Recovery Center, you can get help applying for federal assistance, update your application, and learn about other resources available.

Logan County Disaster Recovery Center	Mercer County Disaster Recovery Center
<p data-bbox="217 919 716 989">Southern WV Community &amp; Technical College</p> <p data-bbox="217 1020 456 1052">100 College Drive</p> <p data-bbox="217 1087 456 1119">Logan, WV 25601</p> <p data-bbox="217 1220 472 1251">Hours of operation:</p> <p data-bbox="217 1287 662 1318">Monday to Friday: 9 a.m. – 6 p.m.</p> <p data-bbox="217 1354 565 1386">Saturdays: 9 a.m. – 3 p.m.</p> <p data-bbox="217 1421 435 1453">Closed Sundays</p>	<p data-bbox="828 919 1260 951">Lifeline Princeton Church of God</p> <p data-bbox="828 987 1076 1018">250 Oakvale Road</p> <p data-bbox="828 1054 1110 1085">Princeton, WV 24740</p> <p data-bbox="828 1186 1081 1218">Hours of operation:</p> <p data-bbox="828 1253 1268 1285">Monday to Friday: 9 a.m. - 5 p.m.</p> <p data-bbox="828 1320 1195 1352">Saturdays: 10 a.m. – 2 p.m.</p> <p data-bbox="828 1388 1045 1419">Closed Sundays</p> <p data-bbox="828 1455 1032 1486">Closed April 26</p>



<p>McDowell County (Welch) Disaster Recovery Center</p>	<p>McDowell County Disaster (Bradshaw) Recovery Center</p>
<p>Board of Education Office  900 Mount View High School Road  Welch, WV 24801</p> <p>Hours of operation:  Monday through Friday: 8 a.m. to 6 p.m.  Saturday March 29: 9 a.m. to 1 p.m.,  weather dependent  Closed on Sundays</p>	<p>Bradshaw Town Hall  10002 Marshall Hwy  Bradshaw, WV 24817</p> <p>Hours of operation:  Monday to Saturday: 8 a.m. to 6 p.m.  Closed Sundays</p>
<p>Mingo County Disaster Recovery Center</p>	<p>Wyoming County Disaster Recovery Center</p>
<p>Williamson Campus  1601 Armory Drive  Williamson, WV 25661</p> <p>Hours of operation:  Monday through Friday: 8 a.m. to 6 p.m.  Saturdays: 9 a.m. to 3 p.m.  Closed on Sundays</p>	<p>Wyoming Court House  24 Main Ave  Pineville, WV 24874</p> <p>Hours of operation:  Monday through Friday: 8 a.m. to 6 p.m.  Saturdays: 9 a.m. to 3 p.m.  Closed on Sundays</p>



DRCs are open to all, including survivors with mobility issues, impaired vision, and those who are who are Deaf or Hard of Hearing.

For more information on West Virginia's disaster recovery, visit [emd.wv.gov](http://emd.wv.gov), [West Virginia Emergency Management Division Facebook page](#), [www.fema.gov/disaster/4851](http://www.fema.gov/disaster/4851) and [www.facebook.com/FEMA](http://www.facebook.com/FEMA).

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*FEMA's mission is helping people before, during and after disasters.*

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For preparedness information follow the Ready Campaign on X at [@Ready.gov](#), on Instagram [@Ready.gov](#) or on the [Ready Facebook](#) page.

