FEMA Coverage for Large Expenses

Release Date: 3? 17, 2025 Release Number: FS-021

Los Angeles County wildfire survivors may be eligible for disaster assistance under FEMA's Individuals and Households Program (IHP). FEMA disaster assistance is intended to meet the basic needs of your household for uninsured or underinsured damages directly caused by the disaster, regardless of how large. Large expenses may include:

Structural Home Repairs

FEMA may provide **Home Repair Assistance** to homeowners to repair the structural parts of your home damaged by the fires. This includes windows, doors, floors, walls, ceilings, cabinets, heating, ventilation, and air-conditioning system (HVAC), utilities (electrical, plumbing and gas systems), and entrance ways.

Wells, Furnaces, and Septic Systems

FEMA may provide **Home Repair Assistance** or reimbursement for the cost of a licensed technician's professional assessment associated with the repair or replacement of wells, furnaces, and septic systems. FEMA may also reimburse for the actual cost to repair or replace your furnace, private well and septic system that was damaged or destroyed by the disaster.

Privately-owned Roads, Bridges, Docks

FEMA may provide assistance to repair fire related damage to privately-owned roads, bridges, or docks, if the only access to your home has been damaged by the disaster.

Vehicles and Transportation

FEMA may provide **Other Needs Assistance** to help you repair or replace a privately-owned vehicle damaged by the disaster if you do not have another vehicle you can use.



To apply with FEMA:

- Go online at DisasterAssistance.gov (fastest option);
- Use the FEMA App (available at the Apple App Store or Google Play);
- Call the FEMA Helpline at 800-621-3362. If you use a relay service, such as Video Relay Service (VRS), captioned telephone, or other service, give FEMA your number for that service;
- Visit a Disaster Recovery Center. For locations: DRC Locator

Disaster Recovery Centers are physically accessible to people with disabilities and others with access and functional needs. They are equipped with assistive technology and other resources to help ensure all applicants can access resources.

FEMA videos and Public Service Announcements about the California wildfires are available for public use and can be found by clicking here.

