

Frequently Asked Questions About FEMA Disaster Assistance

Release Date: Aug 26, 2023

Maui residents who were affected by the wildfires that began Aug. 8 may be wondering about their eligibility for FEMA disaster assistance. Here are answers to some of your frequently asked questions:

Q: If I received help from the American Red Cross or another voluntary agency after the wildfires, am I eligible for FEMA assistance?

A: If your home was destroyed or sustained significant structural damage from the wildfires, you are encouraged to apply to FEMA. Even if you received help from the American Red Cross or other voluntary agencies, you will need to complete a FEMA application to be considered for federal disaster assistance.

Q: I applied with FEMA and was told I was not eligible for assistance. Does that mean I can't expect any help from FEMA?

A: No. There are many types of assistance you could qualify for. If you're unsure why you were found ineligible for a type of FEMA assistance, speak with a specialist at the **FEMA Helpline at 800-621-3362**. Before writing your letter asking FEMA to reconsider its determination, you might also visit any open Disaster Recovery Center. Specialists there can also help you upload documents to your account. To find a center near you, visit [fema.gov/drc](https://www.fema.gov/drc).

Q: My insurance settlement did not meet all my needs to help me recover from the disaster. Can I apply for additional assistance from FEMA?

A: Yes, you can apply to FEMA for additional assistance. If you received the maximum settlement from your insurance company and still have unmet disaster-related needs, write to FEMA and explain your needs. Also include the settlement documents from your insurance company.



Q: Can multiple people in my household file for FEMA assistance separately?

A: Yes. Typically, only one application may be submitted for each household. However, in Hawaii, where many generations of families live under one roof and several unrelated people may reside in a single-family home, applicants are encouraged to write to FEMA to explain their living situation if FEMA has sent them an early ineligibility determination. You can explain that the damaged home was your primary residence (where you lived more than six months of the year) but this is a separate household from another applicant using the same address. Call the **FEMA Helpline at 800-621-3362** to learn what supporting documents you'll need to submit.

Q: I lost relatives in the Maui wildfires. Can FEMA help with burial expenses?

A: Losing a loved one is an unimaginable tragedy. FEMA is reviewing its policy to make sure we are doing all we can to help. Eligible funeral expenses may include the cost of a casket or urn, funeral services and transportation of the deceased and/or up to two family members into the area to identify your loved one, if that is required by state/local authorities. To request funeral assistance, you must first apply to FEMA. For more information, speak to a FEMA specialist at any open Disaster Recovery Center. (Find one here: [fema.gov/drc](https://www.fema.gov/drc)) You may also call the **FEMA Helpline at 800-621-3362**.

Q: If I am not a U.S. citizen, can someone else in my household apply for FEMA assistance?

A: Yes. To qualify for assistance from FEMA's Individuals and Households Program, you or a member of your household must be a U.S. citizen, non-U.S. citizen national or qualified alien. However, undocumented families with diverse immigration status need only one family member with a Social Security number to apply. That family member could be a minor child who is a U.S. citizen, a non-U.S. citizen national, or a qualified alien.

- The minor child must live with the parent or guardian applying on their behalf. The parent or guardian will not have to provide any information on their own immigration status or sign any documents regarding their own status.



- A qualified alien is a legal term whose definitions include a legal permanent resident or “green card” holder; a person admitted as a refugee; a person granted asylum; a person whose deportation has been withheld; someone holding a “T” or “U” visa; or people granted status as Cuban and Haitian entrants.
- All of our disaster recovery centers are a safe place for everyone get help, regardless of your immigration status.

Q: Why is FEMA directing me to the U.S. Small Business Administration for a loan?

A: FEMA may refer you to the SBA even if you do not own a business or home. SBA loans are the largest source of federal disaster funding for people impacted by disasters. Low-interest disaster loans may be available to cover losses not fully compensated by insurance or other sources. Completing an SBA loan is an important part of the process. If SBA cannot approve your loan application, SBA can refer you to FEMA’s Other Needs Assistance program for possible additional assistance. Not returning the application may disqualify you from other assistance FEMA offers for disaster-related car repairs, essential household items and necessary disaster-related expenses.

Q: Will FEMA disaster assistance affect my Social Security payments or other government benefits?

A: No. FEMA assistance is tax-free and does not affect Social Security, Medicare or Medicaid. FEMA aid does not affect Supplemental Nutrition Assistance Program, or SNAP, benefits; or other federal welfare and entitlement programs.

Q: How do I qualify for the \$700 payment FEMA is offering wildfire survivors?

A: FEMA may provide financial assistance under the Other Needs Assistance program to applicants who have immediate or critical needs. Critical Needs Assistance is limited to a one-time \$700 payment per household. Maybe you were displaced from your primary residence or you need help to move from your pre-disaster primary residence to temporarily shelter elsewhere. Immediate or critical needs are life-saving and life-sustaining and include, but is not limited to: water, food, first aid, prescriptions, infant formula, diapers, consumable medical supplies,



durable medical equipment, personal hygiene items, and fuel for transportation.

Q: I'm a renter. Can I get help from FEMA?

A: Yes. Renters whose homes and property were damaged by the wildfires can apply for federal assistance. FEMA funding can help pay for temporary housing. Renters may also qualify for funding to replace or repair necessary personal property such as a vehicle, furniture, appliances, clothing, disaster caused medical/dental needs, textbooks or school supplies.

Q: English is not my native language. Is there someone at FEMA who speaks my language?

A: Yes. The **FEMA Helpline** at **800-621-3362** is staffed 24 hours a day, seven days a week, with specialists who speak many languages. If you use video relay service, captioned telephone service or others, give FEMA your number for that service. FEMA also offers free services to help survivors communicate with FEMA personnel on the phone or at Disaster Recovery Centers. In-person sign language interpreting is also available by request at the recovery centers. To locate a recovery center, go to [fema.gov/drc](https://www.fema.gov/drc).

- To speak to a Spanish operator on the **FEMA Helpline**, press 2. For an interpreter who speaks your language, press 3.

For the latest information on the Maui wildfire recovery efforts, visit [mauicounty.gov](https://www.mauicounty.gov) and [fema.gov/disaster/4724](https://www.fema.gov/disaster/4724). Follow [@FEMARegion9](https://twitter.com/FEMARegion9) on Twitter and at [facebook.com/fema](https://www.facebook.com/fema).

