

# Understanding FEMA Assistance for Individuals, Households

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SACRAMENTO, Calif.— Eligible survivors of California wildfires covered in the Aug. 22 federal disaster declaration may apply for aid covering a variety of expenses.

The first step is to register with FEMA [online at disasterassistance.gov](https://www.fema.gov/disasterassistance), with the FEMA app downloaded to your smartphone or tablet, or by calling the FEMA Helpline at 800-621-3362 (TTY 800-462-7585). The deadline to register is Nov. 23.

The scope of FEMA monetary awards is set by law. They are not a substitute for insurance and cannot make up for all losses caused by a disaster. They are intended to help survivors get a start on the road to recovery. These awards, unlike loans, do not need to be repaid and are intended to help disaster survivors who have uninsured or underinsured necessary expenses and serious needs.

FEMA evaluates each application for assistance individually as no survivor's situation is the same.

FEMA's Individual Assistance Program, which issues the awards, has two parts: Housing Assistance and Other Needs Assistance.

## Housing Assistance

Whether you are a homeowner or renter, wildfire survivors should save receipts for recovery expenses to submit for reimbursement by FEMA.

**Homeowners.** To assure a survivor's home is returned to a safe, sanitary and functional condition, FEMA may provide awards to eligible homeowners to repair uninsured damage to their homes. FEMA can also provide funds to help with uninsured costs to replace a destroyed home, as well as utilities. Only homeowners occupying a home as a primary residence at the time of the disaster



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are eligible for these awards. FEMA cannot offer them for repair of second homes.

When wildfire survivors register with FEMA, survivors can report major home damage that has made the home uninhabitable. This may include smoke that makes the home unsafe for occupancy. A habitable home has plumbing, electricity, windows, a roof, doors and walls to secure it and make it safe from the elements. FEMA inspects all properties with major damage before making awards.

Applicants whose homes are still useable may request an inspection later if they find more damage than they previously indicated.

To keep survivors and FEMA staff safe in the COVID-19 environment, all initial damage inspections are being done by phone. In an interview, inspectors ask applicants questions to record the extent of damage; they play no role in determining FEMA grants. Approved FEMA inspectors will supply part of a survivor's registration number at the start of a call. Survivors who don't have their number may call the FEMA Helpline for assistance. FEMA may follow up after the initial inspector's interview with an exterior verification inspection to confirm the level of damage.

**Renters.** Tenants may also be eligible for help from FEMA, such as with rent payments when they move due to damage to their homes or with replacement of essential personal property that was damaged or destroyed.

**Survivors with insurance.** FEMA may be able to fill the gap where a survivor's insurance doesn't provide coverage for some disaster-related costs, such as those for renting an alternative place to live while a home is rebuilt or repaired, or when coverage has been exhausted and there is still an unmet need. It is important to note that FEMA cannot pay insurance deductibles. FEMA encourages survivors with insurance to register for assistance by Nov. 23 even if they don't know whether they will be eligible. FEMA can determine their eligibility once their insurance claim is settled.

**SBA disaster loans.** U.S. Small Business Administration disaster loans are available to homeowners, renters, businesses of all sizes, and private nonprofit organizations. When disaster survivors need to borrow to repair damage, the low-



interest rates and long terms (up to 30 years) available from SBA make recovery affordable. In some cases, refinancing of prior liens is also available. A disaster loss is unexpected. For most disaster survivors, it is beyond their means to pay for disaster damages with their own resources without hardship.

## **Other Needs Assistance**

Disasters can cause serious financial burdens other than for housing needs. For eligible applicants, FEMA and state grants may help pay for such non-housing costs as:

- Disaster-related funeral and medical or dental costs
- Necessary educational materials (computers, schoolbooks, supplies)
- Disaster-destroyed tools necessary for the survivor to make a living
- Childcare
- Other necessary expenses or serious needs
- Repair or replacement of a disaster-damaged vehicle\*
- Moving and storage expenses related to the disaster\*
- Personal property: replacement of clothing, furniture and appliances\*

\*Applicants who are not referred to the SBA -- or are referred but not approved for an SBA loan -- may be eligible for the following types of help: personal property assistance; transportation assistance to repair or replace an eligible vehicle damaged by a disaster and other transportation-related costs; or assistance with moving and storage expenses. Survivors who want FEMA's help with these types of losses must first complete an SBA loan application. No one is ever required to accept a loan. If you have registered with FEMA and the SBA determines you are not eligible for a loan, it will automatically refer you to FEMA's Individuals and Households program and your file will be reviewed to determine if you qualify for additional assistance.

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