

# Fact Sheet: FEMA assistance is a supplement to private recovery efforts — not a substitute

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AUSTIN, Texas — More than 373,000 Texas individuals or households have received financial assistance from FEMA since Hurricane Harvey, helping them meet essential needs and return to safe, sanitary homes. FEMA, however, cannot compensate survivors for all their losses or attempt to return their homes and property to their pre-disaster state. For that, survivors must rely on insurance and their own resources.

To protect yourself and your property, consider purchasing homeowners, renters, flood, and wind insurance. Each type of insurance covers different things, and they are the only way you can expect to be made whole after a disaster. For more on these insurance types, visit <https://go.usa.gov/xQ7px>.

FEMA has provided over \$1.2 billion in housing assistance to more than 172,000 Texas individuals or households since Harvey. Financial assistance was provided to rent temporary housing and to repair homes' foundations, floors, walls, utilities, heating and air-conditioning systems, and other essential elements.

The amount of assistance FEMA's Individuals and Households Program (IHP) can provide a survivor or household as a result of Hurricane Harvey is limited to \$33,300. Home repair assistance, to repair an owner-occupied primary residence, is intended to make the damaged home safe, sanitary and functional. FEMA will not pay to return a survivor's home to its pre-disaster condition.



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Homeowners who need additional assistance can apply to the U.S. Small Business Administration for a low-interest disaster loan. Those loans account for the majority of federal disaster assistance.

FEMA and the state of Texas also have distributed over \$404 million to more than 308,000 survivors for disaster-related injuries, hardships and adverse conditions. That paid for medical and dental services, child care, funerals and burials, moving and storage, vehicles damaged by the disaster, clean-up items like wet/dry vacuums and air purifiers, and essential household items. FEMA, however, does not replace personal items or pay to return them to their pre-disaster state.

FEMA may provide up to two months of initial rental assistance to eligible survivors displaced from their primary residence. If survivors have a continued need, they may request additional rental assistance by calling FEMA's Helpline at 800-621-3362. If they meet the conditions of eligibility, FEMA may provide continued assistance up to the IHP maximum, until the end of the period of assistance, or for 18 months, whichever comes first.

For additional information on Hurricane Harvey and Texas recovery, visit the Hurricane Harvey disaster web page at [www.fema.gov/disaster/4332](http://www.fema.gov/disaster/4332), Facebook at [www.facebook.com/FEMAharvey](https://www.facebook.com/FEMAharvey), the FEMA Region 6 Twitter account at [www.twitter.com/FEMARegion6](https://www.twitter.com/FEMARegion6) or the Texas Division of Emergency Management website at <https://www.dps.texas.gov/dem/>.

