

FACT SHEET: Assistance from Other Sources Will Affect FEMA Grant Amount

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Disaster assistance from all sources—including insurance and charities—may be considered when determining the amount of assistance given by FEMA to those affected by Hurricane Florence. This avoids a “duplication of benefits.” In other words, FEMA cannot give you the same goods or services you get from other sources.

Applicants eligible for disaster assistance may receive financial assistance from FEMA by check or direct deposit. Within a day or two of deposit, the applicant will get a letter explaining the type and amount of assistance and its intended use. Regulations cap the total amount of financial assistance that one household may receive from FEMA.

Limited state and federal assistance for uninsured homeowners and renters may include:

- Rental assistance grants—to help pay for a temporary place to stay while your home gets repaired. The amount varies based on the fair market rent for a house or apartment to accommodate the size and needs of your household, including any access and functional needs for those with disabilities. Each year, the U.S. Department of Housing and Urban Development (HUD) determines the fair market rent for all metropolitan areas.
- Home repair grants—to help pay for basic home repairs, but only enough to restore your home to a safe, sanitary and functional condition. Specific examples include:
 - Ceiling and roof damage: FEMA grants may cover the repair of disaster-caused leaks in a roof that damage ceilings and threaten electrical components like overhead lights. The cost to fix minor stains from roof leaks



is not reimbursable.

- Appliances: FEMA may assist in the replacement or repair of disaster-damaged furnaces and hot-water heaters. Non-essential items like dishwashers and home entertainment equipment will not be covered.
- Floors: FEMA may assist to repair subfloors in occupied parts of the home that were damaged due to the disaster.
- Windows: FEMA may assist with disaster-related broken windows, but not blinds and drapes.
- Personal property assistance grants—to help pay for the repair or replacement of items damaged by the disaster. Regulations limit replacement costs to items of average quality, size and capacity.
- Other Needs Assistance (ONA) grants—to help pay for serious disaster-related needs not covered by insurance or other sources. Expenses may include medical, dental, funeral, group flood insurance policy (when applicable), transportation, and moving and storage fees. For example, an ONA grant may go toward the increased cost of childcare expenses due to Hurricane Florence.

If applicants spend their financial assistance on anything other than the purpose for which it is directed, they may be denied assistance the next time a federal disaster strikes. In some cases, FEMA will ask that the money be returned.

Some survivors are offered low-interest disaster loans from the U.S. Small Business Administration (SBA). While no one is required to take the loan (or any portion of that loan), the full amount offered may be considered a benefit—that cannot be duplicated—whether the loan is accepted or not.

Other disaster-related funding providers—such as HUD and long-term recovery committees—may consider the total amount of approved FEMA grants and SBA loans before awarding any monies to a household. This is also to prevent duplicating benefits.



Those receiving assistance are urged to keep receipts of their disaster spending for three years to document the money was used to meet disaster-related needs. If you receive an insurance settlement to cover the same expenses, you must reimburse FEMA. Random audits are conducted to confirm funds were spent properly.

If you have questions, call the disaster assistance helpline at 800-621-3362 (voice, 711 or VRS) or 800-462-7585 (TTY).

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