

How FEMA Can Help

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Survivors who have uninsured or underinsured losses may be eligible for FEMA help to make their homes livable. Hurricane Zeta survivors who have not already done so are advised to contact their insurance company and file a claim for disaster-caused damage.

Understand What Losses FEMA May Cover

FEMA assistance differs from insurance. Assistance only provides the basic needs to make a home safe, sanitary and functional. FEMA assistance does not make you whole again, but it can give you a helping hand to recover. FEMA disaster assistance covers basic needs only and will not normally compensate you for your entire loss.

Home damage must be related to Hurricane Zeta. FEMA inspectors may contact survivors who registered for help to conduct a remote inspection and calculate losses.

Examples of Safe, Sanitary and Functional Repairs to Make a Home Fit to Live in:

- **Property:** FEMA may assist with the replacement of or repairs to disaster-damaged heating, ventilating, and air-conditioning systems as well as refrigerators and stoves. Other possible repairs that may be covered are utilities such as electrical, plumbing and gas systems. Non-essential items like dishwashers and home-theater equipment are not covered.
- **Ceiling and roof damage:** FEMA may assist to repair disaster-related leaks in a roof that damage ceilings and threaten electrical components, like overhead lights, but not simple stains from roof leaks.
- **Floors:** FEMA may assist to repair a disaster-damaged subfloor in occupied parts of the home, but not floor covering like tile or carpet.
- **Windows:** FEMA may assist with disaster-related broken windows, but not blinds or drapes.

Other FEMA help may include temporary expenses to pay for lodging if a survivor's home is uninhabitable, or assistance replacing essential household items.

As every survivor's situation is different, FEMA calculations on what it may cover vary.



Expenses for repairs that exceed the conditions to make a home safe, sanitary and functional are ineligible. Assistance depends on a host of factors like insurance coverage and in some respects the ability to pay.

Spend Grants Wisely

Disaster grants should not be used for travel, entertainment, regular living expenses or any discretionary expenses not related to the disaster. Survivors should keep receipts for three years to show how they spent FEMA grants.

If grant money is not used as outlined in the letter, you may have to repay FEMA and you could lose eligibility for further federal assistance that could become available later for your Hurricane Zeta recovery.

If Assistance Is Not Enough to Repair your Home to its Original Condition:

After you apply for disaster assistance, you may be referred to the U.S. Small Business Administration. The SBA may contact survivors to offer them a low-interest disaster loan. Homeowners and renters who receive an application for an SBA loan should complete the application even if they decide not to take it.

- For businesses of any size and certain nonprofits: up to \$2 million for property damage.
- For small businesses, small businesses engaged in aquaculture and most nonprofits: up to \$2 million for working capital needs even if they had no property damage, with a \$2 million maximum loan for any combination of property damage and working capital needs.
- For homeowners: up to \$200,000 to repair or replace their primary residence.
- For homeowners and renters: up to \$40,000 to replace personal property, including vehicles.

Businesses and residents can apply online at www.sba.gov/funding-programs/disaster-assistance. For questions and assistance completing an application, call 800-659-2955 or email FOCWAssistance@sba.gov.

Visit DisasterAssistance.gov for more information about other available assistance. For the latest information on Hurricane Zeta, visit [Hurricane Zeta \(DR-4577-LA\) | FEMA.gov](http://HurricaneZeta(DR-4577-LA)|FEMA.gov)



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