

# Navigating Recovery for Texans After Severe Winter Storms

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FEMA's Individual Assistance Program (IA) provides financial assistance and direct services to eligible individuals and households who have uninsured and underinsured necessary expenses and serious needs.

- The IA program is not a substitute for insurance and cannot pay for all losses caused by a disaster. By law, FEMA cannot duplicate benefits.
- IA is intended to meet basic needs and help survivors get back on their feet. FEMA is not empowered to make you whole.

## Homeowner's Insurance

- Insurance is designed to protect your major investments and your home. It is one of your most significant investments.
- Fortunately, insurance provides you more financial security than disaster assistance grants.
- Following the storms, many homeowners and renters experienced power outages, extreme temperatures and damage that occurred from burst pipes in their homes.
  - Typically, homeowner's insurance covers repairs and damage associated with burst pipes.

## After Applying to FEMA for Assistance

- When applicants apply to FEMA for assistance, they are asked if they are insured.
- Insurance is then taken into consideration as their application is processed if they indicated they had insurance.
  - By law, FEMA cannot reimburse for losses covered by insurance, so their applications will require documentation of their insurance settlement or denial.



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## FEMA Determination

- Applicants will receive a letter or notification indicating the status of their application.
- For many applicants with insurance, the letter will indicate “No Decision.” This is NOT a denial. It is stating that additional information is required to continue processing the claim, which is often a copy of their insurance settlement or denial.
- Some applicants may receive notification that they are “Ineligible” for FEMA assistance. In this disaster, some of the reasons for this determination is the need to provide proof of ownership or occupancy. Examples of documentation to prove ownership can include:
  - Deed
  - Mortgage Statement
  - Property Tax Receipt or Bill

Examples of documentation to prove occupancy can include:

- Utility Bills
- Lease/Housing Agreement
- Rent Receipts
- That is why FEMA asks applicants to read the letter carefully to identify if any documents may be missing.

## How to Respond if Documents are Missing

- Applicants can upload additional documents from their insurance provider to meet the requirements identified in the determination letter by following a few simple steps.
- Additional documentation can be uploaded to [DisasterAssistance.gov](https://DisasterAssistance.gov) or by calling the FEMA helpline at 800-621-3362.
  - The best, and fastest, way to send disaster documents to FEMA is to upload your documents online. It takes just six easy steps:

Step 1: Visit [DisasterAssistance.gov](https://DisasterAssistance.gov)

Step 2: Select check status



Step 3: Login or create your online account

Step 4: Select the correspondence tab

Step 5: Select upload center

Step 6: Follow the online instructions

## **Virtual Home Inspections**

- Because of the nature of these storms, the damage to homes is likely on the inside of the dwelling and not the outside.
- Inspections are issued when a disaster-related need is initially identified based on the registration questions. Fortunately, most homeowner's, mobile home and renter/owner's content insurance may cover damage incurred by ice and snow.
- FEMA has adapted the home-inspection process to include virtual inspections, allowing the homeowners to use a smartphone to show inspectors the damage to their homes through a video call.
- Applicants may be contacted by a FEMA inspector to schedule the virtual inspection.
  
- During the inspection applicants will be asked questions about the type and extent of damage sustained.
- During the video streaming, the applicant will have the opportunity to show the inspector their areas of concern such as roof, windows, floor, ceiling, basements, access points, habitability, rooms, furniture, appliances, Americans with Disabilities Act items (such as ramps and grab bars), etc.
- A video assessment can be combined with an exterior-only inspection, when necessary.

For more information about last month's winter storms in Texas, visit [www.fema.gov/disaster/4586](http://www.fema.gov/disaster/4586).



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