

# Fact: FEMA Does Not Take Private Property

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## FEMA's Role

Since you've likely never been through this, here's what to expect from FEMA: It doesn't matter if you are uninsured or underinsured, FEMA can assist eligible residents with basic needs to make a home safe, sanitary and livable. This likely won't restore your property to its pre-disaster condition, but it should get you back on your feet. At that point, federal and state partners, nonprofit organizations including churches, volunteers, and the community-at-large will play a vital role. This Whole Community concept ensures a population is able to withstand and recover from difficult circumstances.

## Examples of Safe, Sanitary and Livable Repairs

**Primary Residence:** FEMA may assist with home repair or replacement due to damage caused by fire, ash, or straight-line winds. FEMA will not pay for damage to a secondary property, like a vacation home. This assistance may include repair of disaster-damaged heating, ventilation, and air conditioning systems along with repair or replacement of privately owned and maintained septic systems, wells, and road/bridges.

**Personal Property:** FEMA may assist with the replacement or repair of disaster-damaged personal property such, as refrigerators and stoves. FEMA will not repair or replace non-essential items like dishwashers and home-theater equipment.

**Windows:** FEMA may assist with disaster-related broken windows, but not blinds or drapes.

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



**Transportation Assistance:** Funds for primary vehicles damaged by the disaster, including damage from fire, fallen trees, power lines or vehicle accidents caused by unsafe driving conditions.

As every resident'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 livable are ineligible. Assistance depends on a host of factors like insurance coverage.

**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. However, if you choose not to submit an application, you may be missing out on potential additional resources from FEMA to help with your recovery. To better understand what an SBA loan application entails, click here to go to [fema.gov/fact-sheet/true-or-false-setting-record-straight-sba-loans-and-fema-assistance-0](https://fema.gov/fact-sheet/true-or-false-setting-record-straight-sba-loans-and-fema-assistance-0). If you have any questions about SBA Disaster Loans, call (800) 659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).
- The U.S. Department of Agriculture also offers a variety of assistance to farmers, ranchers, communities, and businesses that have been hard hit by natural disaster events. To learn which program would be benefit your needs, go to [farmers.gov/protection-recovery/disaster-tool](https://farmers.gov/protection-recovery/disaster-tool).

For the latest information visit [fema.gov/disaster/4652](https://fema.gov/disaster/4652). Follow the FEMA Region 6 Twitter account at [twitter.com/FEMARegion6](https://twitter.com/FEMARegion6) or on Facebook at [facebook.com/FEMARegion6/](https://facebook.com/FEMARegion6/).



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