

# What to Expect When You Apply for FEMA Assistance

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Release Date: Jan 25, 2023

FEMA assistance is not a replacement for insurance but can assist with basic needs to help start your recovery from the severe storms and flooding. This includes assistance to make essential home repairs, find a temporary place to stay, and repair or replace certain household items.

## Home Repairs

- If your home had storm-related damage and you are uninsured or underinsured, you may be eligible for help from FEMA to restore your homes to a livable condition.
- Federal assistance from FEMA provides only the basic needs for a home to be habitable—including toilets, a roof, critical utilities, windows and doors. Examples of ineligible items may include non-essential cabinets and garage doors.
- A home inspection is required to calculate and verify your losses.
- Livable homes meet the following conditions:
  - The exterior is structurally sound, including the doors, roof and windows.
  - The electricity, gas, heat, plumbing, and sewer and septic systems function properly.
  - The interior's habitable areas are structurally sound, including ceiling and floors.
  - The home is capable of being used for its intended purpose.
  - There is safe access to and from the home.

## Examples

- **Appliances:** FEMA may assist in the replacement or repair of disaster-damaged hot-water heaters and furnaces, essential items that make your home safe, accessible and functional.



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- **Ceiling and Roof Damage:** FEMA may assist to repair disaster-caused leaks in a roof that damaged ceilings and threatened electrical components like overhead lights. The cost to fix minor stains from roof leaks is not reimbursable.
- **Floors:** FEMA may assist to repair subfloors in occupied parts of the home that were damaged due to the storms.
- **Windows:** FEMA may assist with disaster-related broken windows, but not blinds and drapes.
- FEMA calculations to verify loss vary because every applicant's situation is different, so awards vary among survivors.
- Mitigation is an effort to reduce the loss of life and property damage by lessening the impact of a disaster. FEMA mitigation specialists can answer questions and share home-improvement tips and other proven building methods to prevent or lessen damage from future disasters. The free information geared to do-it-yourselfers and general contractors, and specialists can share techniques for rebuilding hazard-resistant homes.

## Examples

- Elevate your furnace, electrical systems and other utilities.
- Replace carpet in flood-prone areas with tiles.
- Install a sump pump.
- Plant trees 10 feet from your sewer lines.

## Somewhere to Stay

- Homeowners or renters may receive temporary financial help to rent a place to live if a home is unlivable because of the storms, and a survivor has no insurance coverage for temporary housing.

## Other Kinds of Help

Under FEMA's Other Needs Assistance program, financial assistance is available for necessary expenses and serious needs directly caused by the disaster, including:



- Child-care expenses
- Medical and dental expenses
- Funeral and burial expenses
- Damage to essential household items:
  - Room furnishings
    - Appliances
    - Specialized tools and equipment required for a job
    - Necessary educational materials like computers, schoolbooks and supplies
- Fuel for the primary heat source
- Clean-up items like wet/dry vacuums and dehumidifiers
- Damage to an essential vehicle
- Moving and storage expenses caused by the disaster



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