FEMA Disaster Assistance Provides for Basic Needs

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Maine residents affected by the severe storms and flooding that took place **January 9–13** should keep in mind that FEMA can only provide funding to make homes safe, accessible and functional. Survivors in the following counties are eligible to apply: **Cumberland, Hancock, Knox, Lincoln, Sagadahoc, Waldo, Washington and York.**

- FEMA's Individual and Households Program (IHP) may provide grants for temporary housing assistance, which may include hotel costs, for homeowners and renters unable to live in their homes because of disaster damage. Grants may also be available for repair or replacement of owner-occupied primary homes. Funding may include repairs for privately owned access routes, such as driveways, roads or bridges.
- Assistance maybe also be provided for disaster-related expenses, such as repair or replacement of personal property and vehicles, funds for moving and storage, medical, dental, childcare and other miscellaneous costs incurred as a result of the disaster.
- FEMA repair grants are eligible only for damaged primary residences.
- FEMA can only provide disaster recovery assistance for a survivor's primary residence. Second homes, vacation homes or homes used as vacation rentals (AirBnB/VRBO...) do not qualify for FEMA assistance. A primary home is where you live for more than six months of the year.
- FEMA assistance is not a substitute for insurance. By law, FEMA cannot duplicate benefits. Federal assistance may provide funding for uninsured property. Insured applicants may also receive assistance for items not typically covered by insurance. Homeowners and renters are required to submit copies of insurance documentation, such as denial and/or settlements.
- Your FEMA assistance may be different from your neighbor's even if you had similar damage as each individual situation is different. FEMA assistance is determined on a case-by-case basis, in compliance with the law/rules and regulations/policies and procedures. Any repair expense that exceeds the conditions to make a home safe, accessible, and functional may not be eligible



for funding.

- Affected residents may apply to FEMA in one of the following ways:
 - Call **1-800-621-3362**. Phone lines operate from **7 a.m. to 1 a.m.** seven days a week, with language translation services available.
 - Download the FEMA Mobile App
 - Online at <u>DisasterAssistance.gov</u>, If you use video relay service (VRS), captioned telephone service or others, give FEMA your number for that service.
- The deadline to apply for federal assistance is May 20, 2024

