

Q&A: Individual Assistance

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FEMA Individual Assistance may help you to recover from Tropical Storm Helene by providing money and direct services to cover uninsured or underinsured necessary expenses and serious needs. FEMA disaster assistance is not a substitute for insurance, and it cannot help with expenses covered by insurance or other sources.

What kind of help can FEMA provide?

FEMA may provide Serious Needs Assistance, Displacement Assistance, Home Repair Assistance, Rental Assistance, Personal Property Assistance, Transportation Assistance, Medical and Dental Assistance, Funeral Assistance and other miscellaneous expenses for eligible applicants.

Does help from FEMA have to be paid back?

No. However, if you have insurance that covers your temporary housing costs and ask FEMA to advance you money to help pay for those costs because your insurance payment is delayed, you will need to pay that money back to FEMA after you receive your insurance settlement.

Can FEMA disaster assistance be used to repair my private road or bridge?

FEMA assistance is available to help cover repairs to privately owned roads and bridges. To receive help with road or bridge repair, the following conditions must be met:

- A FEMA inspection determines the disaster damaged the road or bridge and repairs are necessary to provide access to your home.
- You are responsible (or shares responsibility with other homeowners) for maintaining the road or bridge.
- The damaged road or bridge is the only way to reach your home.



If I apply for disaster assistance for an ‘unlivable’ home, will FEMA seize my property?

FEMA cannot seize your property. Applying for disaster assistance does not give FEMA or the federal government ownership of your property. When you apply for disaster assistance, a FEMA inspector may be sent to verify the damage on your home and report the kind of damage caused by the disaster. Any assistance you may receive is a grant; it is not a loan.

FEMA says I’m not approved for some types of assistance. What can I do?

If FEMA sends you a letter that explains you are not approved for certain types of assistance, it is important to read your letter carefully. Oftentimes, you may only need to send more information or supporting documents for FEMA to continue reviewing your application.

- The easiest way to send documents to FEMA is by uploading them online through the FEMA App or through an online account at DisasterAssistance.gov.
- You can also mail your documents to FEMA, P.O. Box 10055, Hyattsville, MD 20782;
- Fax them to 1-800-827-8112; or
- Bring them to a Disaster Recovery Center.
 - To find a Disaster Recovery Center near you, visit fema.gov/drc or text “DRC” and your ZIP code to 43362.

If you have questions about any FEMA letter, visit a Disaster Recovery Center near you or call **FEMA’s Helpline** at **1-800-621-3362**.

If you use a video relay service, captioned telephone service or others, give FEMA your number for that service.

If I disagree with FEMA’s decision, how can I appeal?

You can appeal any FEMA decision or award amount by sending documents such as verifiable estimates for repairs, receipts, bills, etc., to show you need more help. Each decision letter you receive from FEMA explains the types of documents that may help you appeal.



FEMA cannot duplicate assistance provided to you by another source, such as insurance settlements. However, if you are underinsured, you may receive FEMA disaster assistance for unmet needs by submitting a copy of your insurance settlement or denial documents to FEMA.

What should I do if FEMA has not contacted me?

FEMA representatives may call from unfamiliar area codes/phone numbers, show on your phone as “spam,” or not show up on caller ID. It is critical to keep FEMA advised of any changes to your situation. Missing or outdated contact information could delay getting help. After you apply for disaster assistance, keep in touch with FEMA to update application details with changes or missing information either online at DisasterAssistance.gov or call **FEMA’s Helpline** at **1-800-621-3362**.

What does a FEMA inspector look for?

After you apply for disaster assistance, FEMA may need to verify the disaster damaged your home or property. A home or property inspection may be requested. The inspector will contact you to schedule an appointment.

A home inspection shows FEMA all the disaster damage to your home and personal property like furniture, appliances, vehicles, and any essential items for your daily household needs. The inspector will not physically go into areas where it may be unsafe for them to access (like attics or crawlspaces).

The inspector does not decide if you qualify for assistance. The inspector will verify your name, address, contact information, insurance coverage and occupancy/ownership status. The inspector will walk through the home and note damage to the structure and to personal property caused by the disaster. The inspector will never ask for bank information or charge a fee.

Why did my neighbor get more money than I received for repairs?

Each disaster survivor’s situation is different, and your unique needs may not be the same as your neighbor’s.

Will I get Direct Temporary Housing Assistance?



FEMA may provide Direct Temporary Housing Assistance when there is a need for additional housing resources. FEMA is contacting eligible applicants to assess their unique needs and provide with temporary housing solutions.

I'm a renter. Do I qualify for FEMA assistance?

Renters whose property was damaged by the disaster may be eligible for disaster assistance. FEMA disaster assistance may help pay for temporary housing, personal property damage (such as household appliances; furniture; personal or family computer; uniforms, books, tools and other items required for school or job-related purposes), as well as expenses for medical, dental, funeral, child care, and moving and storage.

