

Frequently Asked Questions About FEMA Assistance

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Arkansas homeowners and renters with losses after the March and April severe storms, tornadoes and flooding may want more information about their eligibility for FEMA disaster assistance. Here are answers to your frequently asked questions.

What kind of help can FEMA provide?

FEMA may provide Home Repair Assistance, Rental Assistance, Displacement Assistance, Personal Property Assistance, Transportation Assistance, Medical and Dental Assistance and other help to eligible applicants.

Can I apply for FEMA assistance if I have insurance?

Yes. You may qualify for FEMA disaster assistance even if you have insurance, so don't wait to apply. However, you will need to file a claim with your insurance carrier and submit the insurance settlement or denial letter to FEMA. By law, FEMA cannot pay for losses covered by your insurance.

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

Every applicant has the right to appeal a FEMA decision. The appeal must be submitted within 60 days of the date of the FEMA determination letter.

The letter from FEMA will provide information on the types of documents or information that you must send to FEMA when you appeal their decision. Your appeal may be submitted to FEMA in person at a [site providing survivor assistance](#), by mail, fax or online if you have a FEMA account. To set up a FEMA account, visit DisasterAssistance.gov, click on "**Apply Online**" and follow the directions.

- **Mail:** FEMA, P.O. Box 10055, Hyattsville, MD 20782-7055



FEMA

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- Fax: 800-827-8112

What if I can't rebuild my house to what it looked like before?

If you disagree with the amount of assistance provided, you can appeal FEMA's decision and provide more information. FEMA doesn't provide replacement-value amounts for damaged items or assistance for non-essential items. FEMA provides only grants for repairs to make a home safe, accessible and functional.

If I already started cleaning up, can I still get help to cover those expenses?

Yes. Keep repair receipts and document or photograph the damage whenever possible. FEMA inspectors are trained to recognize damage caused by a disaster and will discuss that damage with you.

As a renter, what types of FEMA assistance could I be eligible for?

Financial assistance for renters may cover short-term lodging expenses, funds to rent temporary housing, funds to replace or repair necessary personal property, including a vehicle, and uninsured medical, dental, childcare, moving and storage expenses.

Do I need a home inspection to get FEMA assistance?

A FEMA inspection may be required to determine whether a home is safe, accessible and functional. In most cases, FEMA staff and inspectors may call from an unknown phone number and make several attempts to reach you. An inspection can only be completed if the applicant, co-applicant, a household member over age 18 or someone the applicant authorizes to speak on their behalf is present.

What does a FEMA inspector look for?

- The structural soundness of the home, both inside and outside.
- Whether the electrical, gas, heat, plumbing and sewer/septic systems are all in working order.
- Whether the home is safe to live in and can be entered and exited safely.



The inspector does not decide whether you qualify for assistance. The 45-minute inspection is only one of several criteria used to make a decision. The inspector will have the applicant's FEMA application number and will verify your name, address, contact information, occupancy and ownership status, and insurance coverage. The inspector will walk through the home and note disaster damage to the structure and to personal property. The inspector will never ask for bank information or charge a fee.

What is a U.S. Small Business Administration disaster loan?

The Small Business Administration provides affordable, low-interest, long-term disaster loans to homeowners and renters who have suffered losses that have not been fully covered by insurance and other sources. SBA disaster loans are the largest source of federal recovery funds for homeowners, renters, nonprofit organizations and businesses of all sizes. To learn more or apply, visit sba.gov/disaster or call **800-659-2955**. To find an Arkansas location for in-person assistance, visit appointment.sba.gov/schedule/. No appointment is needed.

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

Each case is different, and every applicant has unique needs. Several factors go into each decision including insurance status and the extent and type of damage documented.

If I received help from a nonprofit or community group, am I still eligible for FEMA assistance?

By law, FEMA cannot provide financial assistance when any other source such as insurance or charities has helped with the same need. For example, FEMA cannot pay for home repairs if you already received funds from another source for the same repairs. If you received funds from other sources, send FEMA documentation showing how you used the money.

For the latest information about Arkansas' recovery, visit fema.gov/disaster/4865 or fema.gov/disaster/4873. Follow FEMA Region 6 on social media at x.com/FEMARegion6 and at facebook.com/FEMARegion6/

