Can FEMA Help My Family Return to our Home? Understand What Losses FEMA May Cover

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Hurricane Laura survivors who have uninsured or underinsured losses may be eligible for FEMA help to make their homes livable.

FEMA assistance is not the same as insurance. Assistance only provides the basic needs for a home to be safe, sanitary and functional.

Home damage must be related to Hurricane Laura. FEMA inspectors may contact survivors who registered for help to conduct a remote inspection and calculate losses.

Examples of Safe, Sanitary and Functional Repairs to Make a Home Livable

Property: FEMA may assist with the replacement of or repairs to disaster-damaged heating, ventilating, and air-conditioning systems as well as refrigerators and stoves. Other possible repairs that may be covered are utilities such as electrical, plumbing and gas systems. Non-essential items like dishwashers and home theater equipment are not covered.

Ceiling and roof damage: FEMA may assist to repair disaster-related leaks in a roof that damage ceilings and threaten electrical components, like overhead lights, but not stains from roof leaks.

Floors: FEMA may assist to repair a disaster-damaged subfloor in occupied parts of the home but not floor covering like tile or carpet.

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

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

FEMA calculations on what it may cover vary because every survivor's situation is different. FEMA assistance may not make you whole – it is only to make basic home repairs. Expenses for repairs that exceed the conditions to make a home safe, sanitary and functional are ineligible.

Spend Grants Wisely

Disaster grants should not be used for travel, entertainment, regular living expenses or any discretionary expenses not related to the disaster. Survivors should keep receipts for three years to show how they spent FEMA grants.

If grant money is not used as outlined in the letter, you may have to repay FEMA and you could lose eligibility for further federal assistance that could become available later for your Hurricane Laura recovery.

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. Survivors may be contacted by the SBA to offer them a low-interest disaster loan.

Low-interest disaster loans from the U.S. Small Business Administration are available to homeowners, renters and businesses. Disaster loans up to $200,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible for up to $40,000 to repair or replace damaged or destroyed personal property.

Applicants may apply online, receive additional disaster assistance information and download applications at disasterloanassistance.sba.gov. Applicants may also call SBA's Customer Service Center at 800-659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance.

Individuals who are deaf or hard of hearing may call 800-877-8339. Completed applications should be mailed to U.S. Small Business Administration, Processing

FEMA

and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

In consideration of the public health concerns due to the Coronavirus pandemic, SBA has established a Virtual Business Recovery Center to provide personalized assistance to business owners. In addition, SBA has also opened a Virtual Disaster Loan Outreach Center to help homeowners and renters. Email FOCWAssistance@sba.gov or call 800-659-659-2955. Lines are open daily from 8 a.m. to 8 p.m. EST.

Visit DisasterAssitance.gov for more information about other available assistance.

For the latest information on Hurricane Laura, visit www.fema.gov/disaster/4559 or follow the FEMA Region 6 Twitter account at twitter.com/FEMARegion6.

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