

Navigating FEMA

What is FEMA?

The Federal Emergency Management Agency (FEMA) is a US government agency that is responsible for coordinating responses and support to local governments, businesses, and even individuals in times of natural disaster and emergency.



FEMA Applications



If you have been affected by a federally declared disaster, you may qualify for disaster assistance through FEMA's Individuals and Households Program. You should apply to FEMA as soon after the disaster as possible, and generally, you must apply within 60 days of the disaster.

FEMA can provide money for home repairs; temporary rental assistance; medical, dental and funeral expenses; vehicle repair or replacement; repair or replacement of essential household items; and other essential expenses related to the disaster.

To apply for FEMA assistance, you can:



Go to
www.DisasterAssistance.gov



Call 1-800-621-3362
or TTY 1-800-462-7585



Apply in person at a
FEMA Disaster Recovery Center

FEMA will send you a letter either approving or denying your request. If you are approved, FEMA will send you a letter explaining the purpose of the money. It is important that you only use FEMA money for its intended purpose. For instance, if FEMA's letter explains that funding is intended for home repair, you should not spend it on rent or food. FEMA may provide you with money for more than one purpose at the same time.

You should save receipts showing how you spent the money for at least three years after you receive it. FEMA may ask you for proof that the money was spent as intended. If you receive money for home repair, but it is not enough to complete all repairs on your home, you should keep your receipts until all repairs are completed so that you can show proof of how you spent the FEMA money to any other organizations assisting you.

If you are unable to use the funding for the intended purpose, you should return it to FEMA. If you spend the money for another purpose, you may be required to repay FEMA in the future.

If FEMA approves you for rental assistance, you will receive two months' rent upfront, which you may also use to pay a security deposit and your first month's rent. If you need continuing rental assistance after that, you will need to turn in additional documentation to FEMA, including information about your income and expenses.



FEMA Home Repair Assistance



If your home was damaged by a major disaster, you may be eligible for repair assistance from FEMA. FEMA repair assistance is only intended to help you with basic repairs to make it safe to return to your home. FEMA is not intended to assist with all repairs or result in your home returning to its pre-disaster condition.

FEMA also expects that you will soon return to your home and take steps to prevent further damage. For instance, if you have a hole in your roof, FEMA expects that you will place a tarp over it to prevent interior damage to your home.

You may be eligible for home repair assistance if:

- You or a household member is a U.S. citizen, non-citizen national, or qualified alien
- Your home is in a declared disaster area
- You own your home
- Your home is uninhabitable or inaccessible due to the disaster
- Your home is not covered by insurance, or your insurance does not cover all your damage
- You were occupying your home as your primary residence at the time of the disaster

You may NOT be eligible if:

- You have other, adequate, rent-free housing available
- You refused assistance from your insurance
- You were required to maintain flood insurance after a previous disaster, but did not do so

Common issues that can cause FEMA to deny a homeowner's claim include proving ownership and proving that the disaster has caused so much damage to the home that it is not currently habitable.



Please note:

If FEMA denies your application for assistance or does not grant you enough money for your needs, you have 60 days to appeal. You can appeal on your own, or Legal Aid NC or another attorney can help you with your appeal.



FEMA and Flood Insurance



If any owner of a property receives FEMA assistance for a home that is located in a floodplain, FEMA will inform the homeowner that in the future, all owners of the home are required to keep flood insurance on the home. This requirement lasts as long as the home is still in a floodplain, and it applies to future owners as well. If the owner does not keep flood insurance on the home, and the home is damaged in another disaster, FEMA will deny assistance. This is true even if the current owner does not know about the flood insurance requirement.

FEMA and Duplication of Benefits



FEMA and other federally-funded programs are barred by law from providing money or assistance to people who have already been helped, unless the assistance they have received so far is not enough. For example, if your HVAC system is damaged in a flood and will cost \$6000 to replace and your insurance company provides you with \$6000 for the work, FEMA cannot give you any additional money for your HVAC. However, if your insurance company pays you \$3000, then you may get additional assistance from FEMA.

If any organization—insurance company, FEMA, local government, nonprofit, etc.—gives you money to help you with disaster recovery, you should use the money as stated by that organization and keep receipts to prove how you spent that money. You may need to prove that you spent it appropriately, either to the organization that originally provided the funds, or to other organizations if you need more assistance afterwards.



