

Florida Rural Legal Services FEMA DISASTER RELIEF FREQUENTLY ASKED QUESTIONS

1. What kind of benefits does FEMA provide?

The Federal Emergency Management Agency (FEMA) is an umbrella agency that coordinates state and federal government benefits for disaster victims. FEMA also decides who is eligible for the **Individual and Household Program (IHP)**. IHP has two parts: **Housing Assistance** and **Financial Assistance to Address Other Needs**.

2. How much money can I get from FEMA?

You cannot receive more than \$33,300 altogether from the IHP program, including Disaster Housing Assistance and "Financial Assistance to Meet Other Needs." Most people receive much less. To apply, call FEMA at **1-800-621-FEMA (3362)** (hearing/speech impaired **TTY 1-800-462-7585**). You can also apply on-line at <https://www.fema.gov/apply-assistance>.

3. Do I have to be a U.S. citizen to get FEMA benefits?

No. Qualified aliens are also eligible to apply for FEMA benefits. If you are an immigrant who has not yet become a U.S. citizen, you will qualify if you are a permanent resident with a green card, a refugee, an asylee (an asylum applicant who has been granted asylum), a parolee for at least 1 year, a Cuban/Haitian entrant, a person whose deportation has been withheld, or a victim of domestic violence. If you qualify, you can apply on behalf of your family even if not all family members qualify.

4. Who is eligible for Disaster Housing Assistance (DHA)?

You are eligible if your primary residence has been made unlivable because of the disaster. If you have insurance you must also show that you have made reasonable efforts to obtain insurance benefits and that you have not been successful. You must also agree to repay FEMA if you later get insurance benefits.

5. What kind of Housing Assistance help can I get?

- Disaster Housing Assistance is usually a check to cover the cost of rent for a three month period.
- If you own your home, you can also get money for repairs if the damage is not covered by insurance and the cost of the repairs is minimal. When there is no housing available to rent, FEMA may also give out mobile homes or trailers.

6. Who is eligible for "Financial Assistance to Meet Other Needs"?

"Financial Assistance to Meet Other Needs" is for people who have disaster related necessary expenses or serious needs that are not covered by any other means, including insurance and a disaster loan from the SBA. If FEMA decides that you may qualify for a disaster loan from the SBA, you will have to apply for this and be denied before you can get "Financial Assistance to Meet Other Needs."

7. What kind of help can I get from the “Other Needs” program?

“Financial Assistance to Meet Other Needs” is a check to cover necessary expenses or serious needs for:

- A. Disaster caused medical and dental expenses;
- B. Funeral expenses for disaster related deaths;
- C. Repair or replacement of personal property damaged or destroyed through the disaster;
- D. Repair or replacement of a car that was damaged or destroyed through the disaster, or payment for public transportation;
- E. Other expenses such as disaster-related moving and storage expenses, or the cost of a Group Flood Insurance Policy.

8. Will IHP benefits affect my eligibility for SSI, TANF, Medicaid, or Food Stamps?

No. Individual and Household Program benefits cannot be counted either as income or resources in determining your eligibility for any income-tested programs supported by the federal government.

9. If I owe money, can my IHP benefits be taken by my creditor?

No. IHP benefits are protected by federal law from garnishment, seizure, encumbrance, levy, execution, pledge, attachment, release, or waiver. They also cannot be assigned or transferred away from you to someone else.

10. Who is eligible for Small Business Administration (SBA) disaster loans?

The SBA gives personal loans as well as business loans after a disaster, to people and businesses that were affected by the disaster. To qualify for a low interest loan, you must show that the home you own, your personal property, or your business was damaged by the disaster, and that you have the ability to repay the loan.

Other Important Things You Should Know:

APPLY RIGHT AWAY! FEMA has a 60-day deadline for disaster applications, so someone in your household *must* apply within 60 days after the disaster (unless the deadline has been extended)!

- **MAKE SURE YOU GET A COPY OF YOUR APPLICATION! FEMA should mail you a copy of your application soon after you call to apply. If you *don't* receive this copy, DON'T APPLY AGAIN! Please contact FEMA or your local Legal Services office.**
- **ONLY ONE PERSON FROM YOUR HOUSEHOLD SHOULD APPLY! FEMA benefits are given to *households*, not to *individuals*. If more than one person living at your same address applies for benefits, FEMA will try to get the money back from the person who applied later.**

If you have other questions, please contact your local Legal Services office for more information. To locate the office near you, go to <https://floridalawhelp.org/find-legal-help>.