

Q&A: FEMA Individual Assistance

FEMA Individual Assistance helps Texans with disaster recovery by providing funds for basic, critical needs. FEMA assistance is not a substitute for insurance. Nor can it duplicate other sources of help.

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, and Funeral Assistance for eligible applicants.

FEMA says I'm "not approved." What can I do?

You may need to submit additional information to resume the application process. Many times, an application is determined to be "not approved" because of a missing document. Examples include:

- Proof of insurance coverage (Declaration Page)
- Copy of your insurance settlement pertaining to damage caused by the storms.
- Proof of identity (U.S. passport, military I.D., motor vehicle registration, Social Security card along with a federal or state I.D., a payroll stub that shows all or part of your Social Security number.)
- Proof of occupancy (lease or rental agreement, rent receipts, utility bills, motor vehicle registration, etc. FEMA has provided [more ways to meet this requirement](#).
- Proof of ownership (deed or title, mortgage documentation, homeowner's insurance policy, property tax bill or receipt, manufactured home certificate or title and home purchase contracts. FEMA has provided [more ways to meet this requirement](#).
- Proof the damaged property was your primary residence when the disaster occurred.

If you have questions about FEMA's decision letter, you can visit a [Disaster Recovery Center](#) or call the Disaster Assistance Helpline at 800-621-3362, open seven days a week from 6 a.m. to 10 p.m. CT.

What does a FEMA inspector look for?

After you apply for disaster assistance, FEMA may need to verify your disaster-caused damage through a home inspection. The inspector looks for these things, among others:

- Is the exterior of the home structurally sound, including the doors, roof and windows?
- Does the electricity, gas, heat, plumbing, sewer and septic systems function properly?

- Is the inside of the house habitable and structurally sound, including the ceiling and floors?
- Is the home capable of being used for its intended purpose?
- Is there a safe access to and from the home?

The inspector does not decide whether you qualify for assistance. The inspection is only one of several criteria used to make a decision. The inspector will verify your name, address, contact information, occupancy and ownership status, and insurance coverage. 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.

In many cases, disaster-related damage may exist, yet the residents can still safely live in their home.

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

Each case different and every survivor has unique needs. There are several factors involved, including insurance status and the extent and type of damage documented.

FEMA did not give me enough money. 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.

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

Renters whose property was destroyed or damaged by the disaster may be eligible to apply for federal assistance. FEMA grants can help pay for temporary housing. Renters may also qualify for grants to replace or repair necessary personal property, such as furniture, appliances, clothing, textbooks or school supplies; a personal or family computer; replacement or repair of tools and other job-related equipment required by the self-employed; primary vehicles; uninsured or out-of-pocket medical, dental, childcare, moving and storage expenses.

Can my household apply for FEMA assistance if I am not a U.S. citizen?

To qualify for FEMA assistance, you or a member of your household must be U.S. citizen, non-citizen national or qualified non-citizen. However, undocumented families with diverse immigration status only need one family member (including a minor child under 18) who is a United States citizen, non-citizen national or qualified non-citizen and has a Social Security number to apply. A qualified non-citizen includes the following:

- Legal permanent resident ("green card" holder)
- An asylee, refugee, or a non-citizen whose deportation is being withheld
- Non-citizen paroled into the U.S. for at least one year

- Non-citizen granted conditional entry (per law in effect prior to April 1, 1980)
- Cuban/Haitian entrant
- Certain non-citizens subjected to extreme cruelty or who have been a victim of a severe form of human trafficking, including people with a “T” or “U” visa
- Legal residents in accordance with the Compacts of Free Association with the Federated States of Micronesia, Republic of the Marshall Islands, and the Republic of Palau

Adults who don’t qualify under one of the categories above, including the undocumented, can apply on behalf of a minor child who does qualify and has a Social Security number. A minor child must live with the parent or guardian at the time of the disaster applying on their behalf. The parent or guardian will not have to provide any information on their own immigration status or sign any documents regarding their status.

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 decision letter.

The decision letter from FEMA will provide information on the types of documents or information that must be provided in an appeal. You are not required to send a signed appeal letter with your documentation for the appeal. However, with your decision letter, FEMA will provide an Appeal Request Form that may be used to provide additional information.

Your appeal may be submitted to FEMA in person at a [Disaster Recovery Center](#), by mail or fax, or online if you have a FEMA online account. To set up a FEMA online account, visit [DisasterAssistance.gov](#), click on “Apply Online” and follow the directions.

- By mail: FEMA National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-7055
- By fax: 800-827-8112, Attention: FEMA

FEMA cannot duplicate assistance provided to you by another source, such as insurance settlements or another program. However, if you are underinsured you may receive further assistance for unmet needs after insurance claims have been settled by submitting a copy of the insurance settlement or denial documents to FEMA.

How can I apply for FEMA assistance?

To apply, homeowners and renters can:

- Go online to [DisasterAssistance.gov](#).
- Download the [FEMA App](#) for mobile devices.
- Call the FEMA helpline at 800-621-3362 between 6 a.m. and 10 p.m. Help is available in most languages. If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA your number for that service.

- Visit any Disaster Recovery Center. For locations and hours, go online to [fema.gov/drc](https://www.fema.gov/drc).