

FEMA Assistance

What can FEMA help me with?

FEMA's Individuals and Households Program (IHP) provides two kinds of aid:

- 1. Housing Needs Assistance (HNA)** can
 - pay for temporary housing, or
 - pay you back for hotel/motel expenses, repairs to your home, or housing construction
- 2. Other Needs Assistance (ONA)** can pay for disaster-related expenses and damages, such as:
 - child care, medical/dental, moving/storage costs
 - heating oil or gas for basic heating or cooling
 - household items, like basic furniture, appliances, clothes
 - needed clean-up items, like vacuums, dehumidifiers, a car for needed transportation, and others

What are the requirements?

To qualify for FEMA IHP assistance, you must:

- be (or live with) a U.S. citizen, U.S. national, or green card holder;
- be able to verify your identity with a valid Social Security Number; and
- have necessary expenses and serious needs directly caused by a declared disaster that your insurance or other disaster aid will not cover.

To qualify for some forms of HNA or ONA, you must also prove that you *owned* and *lived in* the disaster-damaged home.

Make sure you are eligible before you apply for FEMA assistance! If you're not sure, speak with a FEMA representative or an advocate before you apply.

How do I apply for FEMA assistance?

Call **1-800-621-3362** or visit fema.gov/apply-assistance.

You can also look for a Disaster Recovery Center here: asd.fema.gov/inter/locator/home.htm.

What should I do if I apply and am denied?

You can appeal in writing. You must do this within **60 days** of the date on your denial letter.

- Make sure you understand *why* you are being denied. Then you should explain why FEMA's decision is not correct and you are actually eligible.
- Attach as much documentation as you can to support your claim.
- Label all pages with your name, the disaster number, your FEMA application number, your pre- and post-disaster addresses, your telephone number, and your date and place of birth.

I received FEMA assistance. But now they say I must pay it back. Can FEMA do that?

Yes. That's called a "recoupment." You can choose to:

- Pay back the full amount (within **30 days** to avoid extra charges); OR
- Ask FEMA for a *payment plan* or *debt reduction*. If you cannot afford to pay the money back, call FEMA within **90 days**: **1-800-816-1122**. They will send you a packet asking for more information about your financial situation. You will have 30 days to fill it out; OR
- Send an appeal within **60 days** if you think you were eligible.

You can still appeal even if you've paid or asked for a payment plan or debt reduction. If you win the appeal, you'll get back any money you paid.

Do not ignore FEMA's letter. After 120 days, FEMA may send your case to the U.S. Department of the Treasury for collections.

Contact us for legal help with storm-related problems:

- Call
- Or visit:

This flyer gives you legal *information*, not legal *advice*. To know how the law applies to you, talk to a lawyer.