

Q and A: FEMA Individual Assistance

FEMA Individual Assistance helps disaster survivors begin recovery by providing grants for basic, critical needs. Answers to questions about the federal assistance process can be found below.

If I received federal assistance after the summer disaster and my home was affected by the September 17-18 storms and flooding, could I get help for the new damage?

- Yes! But you need to apply **again** with FEMA to be considered for additional assistance. Apply by going online to [DisasterAssistance.gov](https://www.fema.gov/disaster/assistance), using the [FEMA mobile app](#) or calling the FEMA Helpline at 800-621-3362. If you use a relay service such as video relay service, captioned telephone service or others, give FEMA your number for that service when you apply.

Additionally, if the U.S. Small Business Administration (SBA) sends you a loan application for the September 17 – 18 storms and flooding—even if you already have an SBA loan or your application wasn't approved after the summer disaster—you're encouraged to fill out the new application and return it. Not returning the SBA application may disqualify you from other FEMA assistance for disaster-related car repairs, essential household items and necessary disaster-related expenses from the September event.

What types of assistance could I receive?

- FEMA assistance is designed to jumpstart recovery efforts and ensure your home is livable. The assistance you receive is not likely to cover the full costs of returning your home or property to the condition it may have been in prior to the disaster. To see what types of assistance might be available to you, visit the [Find Assistance](#) page. Note: FEMA does not duplicate benefits, so applicants who are receiving rental assistance to relocate because of damage to their home from the summer disaster will not receive additional rental assistance if they apply to FEMA for the September event.

Can I apply for FEMA assistance if I have insurance?

- Yes. You may qualify for FEMA disaster assistance even if you have insurance, so don't wait to register with FEMA. Be sure to record the correct insurance type for your property when applying to FEMA. It's important to remember, you will need to file a claim with your insurance provider and submit the insurance settlement or denial letter to FEMA to determine your eligibility for some forms of assistance. By law, FEMA cannot duplicate benefits for losses covered by your insurance.

If I am not a U.S. citizen, can someone else in my household apply with FEMA?

- Yes. To qualify for assistance from FEMA, you or a member of your household must be a U.S. citizen, non-U.S. citizen national or qualified non-citizen. Families with diverse immigration status need only one family member with a Social Security number to apply. That family member could be a minor child who is a U.S. citizen, a non-U.S. citizen national, or a qualified non-citizen. Learn more by visiting [Qualifying for FEMA Disaster Assistance: Citizenship and Immigration Status Requirements | FEMA.gov](#).

If I already started the clean-up process, can I still get help to cover those expenses?

- Yes. Don't wait for possible federal assistance to begin your recovery. Keep repair receipts and document damages whenever possible. FEMA inspectors are trained to recognize damage caused by a disaster and will discuss those damages with you when they contact you or come to your home.



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What should I do about mold growth in my home?

- FEMA assistance may be available to repair certain components of your home affected by disaster-caused mold growth. Report this damage when you register. Resources from the [Illinois Department of Public Health](#) and [Centers for Disease Control and Prevention](#) are available to learn about mold cleanup and remediation.

As a renter, what types of FEMA assistance could I be eligible for?

- Financial assistance for pre-disaster renters may cover reimbursement for short-term lodging expenses, funds to rent temporary housing, funds to replace or repair necessary personal property, including a vehicle, and uninsured funeral, medical, dental, childcare, moving and storage expenses.

Will FEMA grants affect my Social Security benefits, taxes, food stamps, or Medicaid?

- No. FEMA assistance is tax-free and does not affect Social Security, Medicare, Medicaid, Supplemental Nutrition Assistance Program (SNAP) benefits or other federal welfare and entitlement programs.

Why is FEMA directing me to the U.S. Small Business Administration for a loan?

- The SBA provides affordable, low-interest, long-term disaster loans to homeowners and renters who have suffered losses that have not been fully covered by insurance and other sources. If SBA cannot approve your loan, they can refer you back to FEMA for possible additional assistance. When applying for FEMA assistance, be sure to report your income. That information is used to help determine whether you should be referred to SBA, and entering a zero or not filling it out completely could delay assistance for personal property losses.

I had damage in my basement. What FEMA help can I get for those losses?

- While assistance for basement damage is limited to losses that affect whether your home can be lived in, critical appliances or structural components in your basement, such as the furnace, water heater or your home's foundation, could be eligible for FEMA assistance. Households with damage in essential living spaces of a basement—such as garden apartments—may also be eligible. You must register with FEMA first, and specialists can work with you to determine your eligibility.

I received a letter saying I am not approved for FEMA assistance at this time. Does that mean I can't expect any help from FEMA?

- Not necessarily. It's important to read your FEMA decision letter carefully. You may just need to provide additional information or documents to keep your application moving. You can always visit a [recovery center](#) or call the FEMA Helpline if you have questions or need help with the process.

I am a landlord and I own an apartment building or home that was damaged in the disaster. Can I get FEMA assistance?

- Home Repair Assistance through FEMA is only available to landlords who permanently live in the damaged home. In apartment buildings, assistance may be available to cover damage-related expenses inside the owner-occupied unit. FEMA assistance will not cover expenses for damage in common areas. However, qualified rental properties may be eligible for assistance under the U.S. Small Business Administration business disaster loan program. To learn more, contact the SBA at 1-800-659-2955.

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Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency, or economic status. Reasonable accommodations, including translation and American Sign Language interpreters via Video Relay Service will be available to ensure effective communication with applicants with limited English proficiency, disabilities, and access and functional needs. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-3362. If you use video relay service, captioned telephone service or others, give FEMA your number for that service.