

# What to Expect When Applying for FEMA Assistance

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FEMA assistance is not a replacement for insurance but can assist with basic needs to help start your recovery. This includes assistance to make essential home repairs, find a temporary place to stay and repair or replace certain household items.

## Home Repairs

- Survivors whose homes suffered Hurricane Ida-related damage and are uninsured or underinsured may be eligible for help from FEMA to restore their homes to a livable condition.
- Federal assistance from FEMA provides only the basic needs for a home — including toilets, a roof, critical utilities, windows and doors. Examples of ineligible items may include non-essential cabinets and garage doors.
- A home inspection is required to calculate and verify the loss.
- Livable homes meet the following conditions:
  - The exterior is structurally sound, including the doors, roof and windows.
  - The electricity, gas, heat, plumbing, and sewer and septic systems work properly.
  - The interior areas are structurally sound, including ceiling and floors.
  - The home is capable of being used for its intended purpose.
  - There is safe access to and from the home.

## Examples

- Appliances: FEMA may assist in the replacement or repair of disaster-damaged hot-water heaters and furnaces. Non-essential items like dishwashers and home entertainment equipment will not be considered.
- Ceiling and Roof Damage: FEMA may assist to repair disaster-caused leaks in a roof that damaged ceilings and electrical components like overhead lights. The cost to fix minor stains from roof leaks is not reimbursable.
- Floors: FEMA may assist to repair subfloors in occupied parts of the home that were damaged due to the disaster.



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- Windows: FEMA may assist with disaster-related broken windows, but not blinds and drapes.
- FEMA calculations to verify loss vary because every applicant's situation is different, so awards vary among survivors.

### Somewhere to Stay

- Homeowners or renters may receive temporary financial help for another place to live if a home is unlivable because of Hurricane Ida and a survivor has no insurance coverage for temporary housing.

### Other Kinds of Help

Financial assistance is available for necessary expenses and serious needs directly caused by the disaster, including:

- Child-care expenses
- Medical and dental expenses
- Funeral and burial expenses
- Damage to essential household items:
  - Room furnishings
  - Appliances
  - Clothing
  - Specialized tools, and protective clothing and equipment required for a job
  - Necessary educational materials like computers, schoolbooks and supplies
- Damage to an essential vehicle
- Moving and storage expenses caused by the disaster
- Miscellaneous items purchased as a result of the disaster such as a generator, chainsaw or dehumidifier.

For the latest information on Hurricane Ida visit [fema.gov/disaster/4611](https://www.fema.gov/disaster/4611). Follow us on Twitter at [twitter.com/FEMARegion6](https://twitter.com/FEMARegion6) and like us on Facebook at [facebook.com/FEMARegion6/](https://facebook.com/FEMARegion6/)

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