



# FEMA

## FEMA Individual Assistance Overview

### 1. WHAT IS FEMA INDIVIDUAL ASSISTANCE?

FEMA's Individual Assistance (IA) program helps eligible survivors with basic, necessary expenses and serious needs that are not covered by insurance or other sources. IA is **not** a replacement for insurance however it can help jump-start recovery for impacted families.

### 2. BASIC ELIGIBILITY REQUIREMENTS

To be considered for FEMA IA under the Individuals and Households Program you must:

- Reside in Maui, Hawai'i, or Honolulu County
- Have **disaster-related losses** related to primary residence or personal property.
- **File insurance claims** and report insurance coverage if you have it.
- Reside in the damaged home as your **primary residence** at the time of the disaster.
- Be a **U.S. citizen, non-citizen national, or qualified immigrant**.
- Be able to verify your identity with a **Social Security Card or equivalent documentation**.

### 3. TYPES OF FEMA INDIVIDUAL ASSISTANCE

#### A. Housing Assistance

Depending on your situation and the type of disaster declaration, FEMA may provide:

- **Temporary Housing Assistance**
  - Financial help to rent a safe, sanitary, and functional place to live while you are displaced.
- **Home Repair Assistance for Homeowners**
  - Funds to help repair disaster-related damage to your **primary residence** to make it safe, sanitary, and functional.

## **B. Other Needs Assistance (ONA)**

ONA may help with disaster-related expenses not covered by insurance. This may include:

- **Personal property** - Essential household items, furniture, appliances, clothing.
- **Transportation** - Repair of a disaster-damaged primary household vehicle.
- **Medical, dental or childcare** – If expenses were caused or worsened by the disaster.
- **Moving and storage** expenses related to protecting or relocating essential property.
- **Clean-up items** and other limited disaster-related expenses, as authorized.

## **4. WHAT FEMA CANNOT DO**

- Duplicate **insurance payments** or benefits from other sources.
- Cover **business losses** or compensate for income loss. These losses may be eligible for a Small Business Administration low interest disaster loan.
- Pay for damage to **non-primary residences** such as vacation homes.
- Restore your home to its **pre-disaster condition**. The average FEMA grant covers a small percentage of the overall cost of damage.

## **5. REQUIRED DOCUMENTATION**

FEMA understands documents may have been lost in the disaster. Provide what you can as soon as possible; FEMA may work with you and may accept alternative documents.

### **Identity:**

- Social Security Number or equivalent documentation
- Government-issued photo ID (e.g., driver's license, state ID, passport)

### **Proof of Occupancy (at least one):**

- Lease or rental agreement
- Driver's license or state ID showing the damaged address
- Pay stub, utility bill, or medical bill showing the damaged address

### **Proof of Ownership (at least one):**

- Deed, mortgage statement or property tax bill

- Homeowner's or title insurance document

**Insurance Documentation:**

- Insurance policy information (homeowner's, renter's, flood, etc.)
- Settlement or denial letter from your insurer (as soon as available)

**Damage Information:**

- Photos or videos of damage to the home and personal property.
- A brief description of disaster-caused losses, what was damaged or destroyed, approximate dates, and cause.

**6. HOW TO APPLY FOR FEMA ASSISTANCE**

You may apply in any of the following ways: **Online at DisasterAssistance.gov**, by **Phone at 1-800-621-3362** or using the **FEMA Mobile App**.

**7. STEP-BY-STEP APPLICATION PROCESS**

**1. Confirm your home is in a declared area**

The IA program is approved for Maui, Hawai'i and Honolulu Counties.

**2. Apply for FEMA assistance**

Use phone, online, or mobile app.

**3. Provide information about your household and losses**

Be ready to share personal identification and damage information.

**4. FEMA reviews your application**

FEMA may contact you for more information or request additional documents.

**5. Inspection – In some cases**

- FEMA may schedule an inspection of your damaged home.
- Inspections are **free**, and inspectors will show official photo identification.

**6. Receive a decision letter**

- FEMA sends a letter explaining what assistance was approved or why you were found ineligible at this time.
- Read letters carefully, in many cases missing information is the reason for initial ineligibility.

## 7. Receive assistance

- Approved assistance is provided by **check** or **direct deposit** and should only be used for disaster-related expenses described in your letter.

## 8. Appeal if needed

- If you are found ineligible, you may **appeal online or by mail within 60 days**.

## 8. TIPS FOR A SMOOTH PROCESS

- **Document damage and keep receipts:**

- Take photos and videos of all damage, keep lists of damage, and save receipts for repairs, temporary lodging, and other disaster related expenses.

- **File insurance claims immediately:**

- If you have insurance, contact your provider as soon as possible and be prepared to share insurance information with FEMA.

- **Answer your phone:**

- A FEMA inspector may call from an unfamiliar or restricted number.
- If you miss a call, call the FEMA Helpline.

- **Keep FEMA informed:**

- Notify FEMA if your contact information, insurance settlement, or expenses change.

## 9. PROTECT YOURSELF FROM FRAUD AND SCAMS

- **FEMA does not charge fees** to apply for assistance, to inspect your home, or to help complete your application.

- Always ask to see **official photo identification** from anyone claiming to be a FEMA employee or contractor.

- Do **not** share your bank account or Social Security Number with anyone who is not verified as FEMA.

- Report suspected fraud to local law enforcement or through official channels listed in your FEMA correspondence.