

Understanding “Duplication of Benefits” and Your FEMA Individual Assistance

What Is “Duplication of Benefits”?

Federal law requires FEMA to make sure that no one is paid twice for the same disaster loss. This is called “duplication of benefits.”

- If insurance, another federal or state program, or another source has already paid you for a specific loss, FEMA cannot pay for that same loss again.
- FEMA can help with unmet needs and losses that are not covered or not fully covered by other sources.

This rule protects taxpayer dollars and helps ensure assistance is available to as many survivors as possible.

Common Sources of Assistance Considered in Duplication of Benefits

When reviewing your application, FEMA looks at help you may receive from:

- **Insurance**
 - Homeowners, renters, condo, mobile home, and flood insurance.
 - Private insurance or policies through the National Flood Insurance Program (NFIP).
- **U.S. Small Business Administration (SBA) Disaster Loans**
 - Loans to homeowners, renters, businesses, and nonprofits for repairs or replacement of real estate and personal property. Applying for an SBA loan does not generally decrease your eligibility for FEMA assistance.
- **Other Federal, State, or Local**
 - Grants or programs that pay for the same damage or expenses.
- **Other Assistance**
 - Some types of help from charities or organizations if they are paying for the exact same item or loss.

FEMA does not count all help as duplication. For example, food, clothing, and immediate relief supplies from voluntary organizations generally do not impact FEMA grants.

What You Should Tell FEMA

To avoid duplication of benefits and delays:

- Report all insurance coverage when you apply.
 - Company name, policy numbers, and what type of coverage you have.
- File your insurance claims as soon as possible.
 - Keep your claim number and copies of any letters or emails from the insurance company.
- Send FEMA your insurance decision when you receive it.
 - Settlement letter showing what will be paid.
 - Denial letter if your claim is denied.
 - Any document showing what is not covered or underpaid.
- Update FEMA if you receive additional money later for the same damage that FEMA helped you with.

Honest, complete information helps FEMA determine what unmet needs you still have and can prevent delays and errors.

How to Avoid Duplication

Do:

- File insurance claims quickly and keep records of all communication.
- Apply for FEMA assistance even if your insurance claim is pending.
- Submit your insurance settlement or denial to FEMA as soon as you receive it.
- Use FEMA funds only for the disaster-related purpose described in your award letter.
- Ask FEMA questions if you are unsure how to use the grant.

Don't:

- Don't use FEMA funds for expenses already fully paid by insurance or other programs.
- Don't ignore new payments from insurance or other sources that cover losses FEMA already paid for.
- Don't be afraid to contact FEMA if you think you might have a duplication issue, asking early can prevent bigger problems later.

Does Duplication of Benefits Mean I Shouldn't Apply to FEMA?

No. Survivors should still apply for FEMA and:

- Tell FEMA what coverage you have.
- Send FEMA your insurance results when you get them.
- Let FEMA identify any gaps of assistance and to see if FEMA can assist with any unmet needs.

Remember: FEMA grants are not insurance. They are limited, need-based assistance designed to help make your home safe, sanitary, and functional and address disaster-related expenses.

Questions or Need Help Applying?

If you have questions about FEMA Assistance:

- Visit [DisasterAssistance.gov](https://www.disasterassistance.gov)
- Talk with FEMA staff at local recovery centers listed on [ready.hawaii.gov](https://www.ready.hawaii.gov)
- Call the FEMA Helpline at **1-800-621-3362 (1-800-621-FEMA)**
 - If you use a relay service (such as video relay or captioned telephone), please provide FEMA the number for that service.