

# Hurricanes Helene & Milton

## Frequently Asked Questions (FAQs)

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If you live in a county included in the disaster declarations for Hurricanes Helene and/or Milton, you may have questions about the assistance available to help with disaster recovery.

### What does Individual Assistance cover?

FEMA's Individual Assistance may include financial assistance for displacement, serious needs, temporary lodging, basic home repairs, personal property losses and other uninsured or underinsured disaster-related expenses. This assistance cannot duplicate the benefits provided by other sources, such as insurance, and may not pay for all losses caused by a disaster.

### What does a FEMA inspector look for?

After you apply for disaster assistance, FEMA may schedule a home inspection. The inspector checks structural soundness, functionality of electrical, plumbing, and heating systems, and whether the home is safe to live in.

The inspector doesn't decide your eligibility but verifies your information (name, address, etc.) and notes any disaster-caused damage. Inspectors never ask for bank details or charge a fee. Sometimes, homes have damage but are still safe to live in. For more information on FEMA home inspections, visit [Home Inspections | FEMA.gov](#).

### FEMA says I'm "not approved." What can I do?

You may need to provide additional information. Common reasons for a "not approved" status include missing:

- Proof of insurance (Declaration Page) or Insurance Settlement
- Proof of identity (passport, military ID, Social Security card with federal/state ID)
- Proof of occupancy (lease, rent receipts, utility bills)
- Proof of Ownership (Deed, Title, Mortgage Statement,

If you have questions about FEMA's decision, visit a Disaster Recovery Center, call 800-621-3362, or check [Common Reasons FEMA May Find You Ineligible for Assistance – and How to Address Them](#).



# FEMA

## Is my vacation home covered?

No, FEMA can provide disaster assistance only for a primary residence. Second homes, vacation homes or homes used as vacation rentals (AirBnB/VRBO) do not qualify for FEMA assistance.

## Do I have to wait for an insurance denial before filing for FEMA assistance?

You do not have to wait for an insurance claim denial before applying with FEMA. Homeowners and renters affected by a disaster are encouraged to file their insurance claim and apply for FEMA assistance. When you apply to FEMA, you'll be asked if you have insurance, and this information will be considered during the processing of your application. If you haven't received your settlement or denial letter, you can upload it to your FEMA application when you receive it.

In many cases, disasters can cause power outages or lead to damage from extreme temperatures. Homeowner's and renter's insurance often covers repairs for these types of damage. However, if your policy doesn't cover it, FEMA might be able to provide additional help.

## What home repairs are covered?

Financial assistance may be available to homeowners to repair disaster-caused damage to their primary residence that is not covered by insurance. FEMA assistance is not meant to return a home to its condition before the disaster. It can help make essential repairs to critical structural items and others like water wells, septic tanks, furnaces, AC/HVAC systems, among others.

## How does FEMA define a "household"?

FEMA's Individual Assistance program defines a "household" as a group of people who live together and share financial support. This usually includes:

1. **Primary Applicant:** The person who applies for help.
2. **Spouse/Partner:** The husband, wife, or partner of the applicant.
3. **Dependents:** Children or others, like older family members, who live with and depend on the applicant for support.

## I'm self-employed and work from home. Do I qualify for FEMA assistance?

Yes, FEMA can help replace tools and equipment required for self-employment, or not provided by an employer but required for employment. Eligible items may include:

- Computers
- Uniforms

- Occupational Tools: Essential tools and equipment not provided or supplied by an employer and required by an employer as a condition of employment.

## **I'm a renter. Can I apply for FEMA assistance?**

Yes, renters affected by a disaster may qualify for federal assistance to cover temporary housing and to replace or repair personal items like furniture, appliances, clothing, or tools for work.

## **Will I have to pay back any FEMA disaster assistance I receive?**

No, FEMA grants do not need to be repaid, aren't taxable, and won't affect eligibility for federal benefits like Social Security, Medicaid, or other programs.

## **How can I apply for FEMA assistance?**

To apply, homeowners and renters can:

- Go online to [DisasterAssistance.gov](https://DisasterAssistance.gov).
- Download the [FEMA App](#) for mobile devices.
- Call the FEMA helpline at **800-621-3362**. Help is available in most languages. If you use a relay service, such as Video Relay Service (VRS), captioned telephone or other service, give FEMA your number for that service.
- Visit any Disaster Recovery Center. For locations and hours, go online to [fema.gov/drc](https://fema.gov/drc).

Documents and information you will need when applying include:

- A current phone number where you can be contacted.
- Your address at the time of the disaster and the address where you are now staying.
- Your Social Security numbers.
- A general list of damage and losses and cause of damage.
- Banking information if you choose direct deposit.
- If insured, the policy number, type of coverage and/or the company name.

For the latest information about Hurricane Milton recovery, visit [fema.gov/disaster/4834](https://fema.gov/disaster/4834). For Hurricane Helene, visit [fema.gov/disaster/4828](https://fema.gov/disaster/4828). For Hurricane Debby, visit [fema.gov/disaster/4806](https://fema.gov/disaster/4806). Follow FEMA on X at [x.com/femaregion4](https://x.com/femaregion4) or on Facebook at [facebook.com/fema](https://facebook.com/fema).