

HOME

MATTERS



Disaster Assistance Through FEMA

When the damage caused by an unexpected home disaster is not covered by your homeowners insurance policy or exceeds your insurance policy limits, the resulting costs can lead to significant financial difficulties.

For those who find themselves in such a position, the Federal Emergency Management Agency (FEMA) offers assistance in the form of loans and grants that can be used to cover costs incurred as a direct result of a disaster. Keep reading to learn more about disaster assistance through FEMA.

Assistance for Housing Needs

Funds available for housing needs can be used for:

- **Temporary housing** —These funds can help with the cost of rent while your primary residence is uninhabitable.
- **Repairs** —These funds can help cover repair costs for damages to your primary residence that are not covered by your insurance policy.
- **Replacements** — These funds can help with replacement costs that are not covered by your insurance policy if your home was totally destroyed by the disaster.

Assistance for Necessary Expenses

Funds are also available for necessary expenses and serious needs resulting from the disaster. This may include the following:

- Disaster-related medical and dental costs
- Disaster-related funeral and burial costs
- Damaged vehicle costs caused by the disaster
- The cost of clothing, essential household items and any necessary work or educational materials (e.g., a laptop or textbooks)
- The cost of fuels for a primary heat source (e.g., heating oil or gas)
- The cost of vital home cleaning items (e.g., vacuums and dehumidifiers)
- Moving and storage expenses related to the disaster

Check Your Eligibility

Eligibility and restrictions for this assistance can vary, so it is best to review aid options based on your own specific needs. For more information about FEMA assistance, check out [FEMA's website](#) or call 800-621-FEMA. For additional homeowners guidance, contact us today.

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