

FEMA May Cover Unmet Needs

Insurance

Affected residents should register for FEMA assistance even if they have insurance. FEMA cannot duplicate benefits, which means the agency can't pay for damage covered by another source. However, unmet needs not covered by any other source of recovery assistance could still be addressed by FEMA.

Each survivor's situation is different. It's on a case-by-case basis. You can't go by what your neighbors received or what they didn't receive from FEMA.

Uninsurable Items FEMA Can Cover

FEMA may assist with some items that are not typically covered under a homeowner's insurance policy.

While most homeowners apply for disaster assistance for structurally related damages and home furnishings, there are other parts of a residence not covered by insurance that FEMA program funding might help repair or replace.

- A homeowner's private road and/or bridge leading to your residence,
- retaining walls,
- septic system,
- private well

FEMA disaster assistance may provide reimbursement for the cost of a professional, licensed technician's estimate of the repair or replacement of these items. Additionally, you may receive assistance for the actual cost of repair or replacement of these disaster-damaged items not typically covered by homeowner's insurance. In addition to the items listed above, actual cost may be provided for furnace/HVAC systems.



Additional Living Expenses

- Insurance policies may include Additional Living Expenses (ALE) or Loss of Use (LOU) coverage, which is a benefit that provides supplemental money to cover increased costs, including temporary housing, when you are unable to live in your home due to a loss covered by insurance.
- FEMA may be able to assist with your disaster-related temporary housing, such as rental assistance and lodging expense reimbursement, if you have exhausted ALE or LOU funds from your insurance settlement.
- FEMA may provide some Rental Assistance to help meet your immediate needs if your insurance benefits are delayed. However, two important conditions for receiving this form of assistance are:
 - Your insurance settlement must be delayed 30 days or more from the date a claim was filed through no fault of your own.
 - You must agree to repay the Rental Assistance provided by FEMA after receiving your insurance settlement.

Accessible Items

- FEMA also assists with damaged personal property items required for qualified applicants with disabilities.
- The list includes accessible beds, raised toilet seats, accessible refrigerators, accessible washers, and computers or adaptive technology when utilized as the sole means of communication for a household member with a disability.
- Motorized and non-motorized wheelchairs, shower chairs, visual/vibrating fire signals, and walkers, are also eligible items.
- If an applicant has additional assistive devices not included in the list above, they may request assistance to replace those items under the Medical and Dental Assistance category of Other Needs Assistance.
- If the cost to repair or replace an ADA (American with Disabilities Act) Personal Property item exceeds the award amount, applicants may request assistance for the additional amount by providing the following:
 - A written or signed statement from a medical provider verifying the applicant or household member required the item prior to the disaster; and
 - An itemized bill, receipt, or estimate showing the repair or replacement cost of the item.
 - If the applicant has any type of insurance that might cover the expense, evidence of inadequate or lack of coverage should be provided.
 - ADA items are not subject to Housing Assistance or Other Needs Assistance maximum award. Can be paid with no limits/max.

