

FEMA's Individual Assistance Program

On February 19th, President Biden approved a Major Disaster Declaration for the State of Texas authorizing FEMA to provide Individual Assistance to 77 counties.

Eligible Expenses

FEMA's Individual Assistance (IA) program provides financial assistance and to eligible individuals and households who have uninsured and underinsured necessary expenses and serious needs for their primary residence.

The program is not a substitute for insurance and cannot pay for all losses caused by a disaster. You can, however, apply for assistance after having filed an insurance claim if you have unmet needs that FEMA may find to be eligible.

Disaster assistance may include grants to help pay for:

- Emergency home repairs for disaster-related damage to the primary residence.
- Uninsured and underinsured personal property losses.
- Lodging expenses reimbursement, for individuals whose home was inaccessible or uninhabitable during the disaster, if not covered by insurance or any other program.
- Medical expenses incurred from the disaster.
- Other serious disaster-related expenses.

It is important to note that FEMA does not provide assistance for energy price spikes or to address utility bills. FEMA also cannot reimburse for food lost due to a power failure. Voluntary organizations in your communities may be able to assist. Residents are encouraged to call 211 for assistance.

Applying for Individual Assistance

FEMA recommends that survivors contact their insurance company to file a claim before applying for FEMA assistance. By law, FEMA cannot duplicate benefits for losses covered by insurance. FEMA does not cover insurance deductibles.

The quickest and easiest way to apply for Individual Assistance is by visiting www.disasterassistance.gov or by downloading the [FEMA App](#).

If it is not possible to register online, call 800-621-3362 (TTY: 800-462-7585).

What you need to apply:

- Proof of occupancy or ownership;
- Proof of identification;

- Insurance determination letter; and
- Description of damage, including photos if possible

Survivors who registered with FEMA IA and were ineligible or have received no decision, will receive notification explaining the eligibility and the reason for that decision. Some common reasons for a no decision or ineligible determination include:

- The survivor is insured and needs to provide an insurance settlement or denial to be considered for assistance.
- Additional information is needed from the survivor.
- The home is safe to occupy, and/or property had minimum or no damage.
- There were multiple registrations using the same address.

Many of these issues can be resolved by uploading necessary or missing information to disasterassistance.gov or by contacting the FEMA helpline at 800-621-3362 (TTY: 800-462-7585).

What's Next?

Once you have registered for assistance, you can check on the status of your application, or add new information to your application such as change of email, home address, phone number, insurance settlement, additional damage that have been discovered, by visiting the disaster assistance website or calling the toll free number listed above.

PLEASE ADVISE: The U.S. Small Business Administration (SBA) is now accepting applicants. Homeowners, renters, and businesses in the 77 designated IA counties are eligible for low-interest disaster loans from the U.S. Small Business Administration (SBA).

The SBA can be contacted at 1-800-659-2955 or by visiting www.sba.gov/services/disasterassistance.

Avoiding Scams

Scam attempts can be made over the phone, by mail or email, or in person. It is important to remain alert, ask questions and always ask for identification when someone claims to represent FEMA or another government agency. The most common types of post-disaster fraud include phony housing inspectors, fraudulent building contractors, pleas for disaster donations, and offers of municipal or federal aid in exchange for a fee.

Please share with your constituents that they should report suspected fraud to local law enforcement agencies. They can also contact the [Texas Office of the Attorney General](https://www.texasattorneygeneral.gov) by calling 800-621-0508 or call the free FEMA Disaster Fraud Hotline at 866-720-5721 available 24-hours a day.

Undesignated Counties

No county has been denied for Individual Assistance as of now. FEMA considers a combination of factors when evaluating major disaster declarations and the determinations on the initial 77 counties was made using the best available data at the time. Each of the 177 counties that were not included under the initial declaration remain under active review.

The State of Texas has a website (www.tdem.texas.gov/warm) for residents to self-report damages to their homes from the storm. Texans living in an undesignated county can utilize this survey to assist the State in quantifying damages in their community.

Local elected officials should continue to coordinate with their city/county emergency management department to facilitate requests to TDEM. Road conditions improved yesterday and will continue to improve over the next few days allowing for equipment to move across the state more quickly.

Texans living in an undesignated county should also document all damage related to the winter storm and keep receipts for all expenses related to repairs.

Contact Us

If you have any questions, please contact your FEMA Region 6 Congressional and Intergovernmental Affairs Liaison, Juan Ayala, at (202) 704-2980.

FEMA Mission

Helping people before, during, and after disasters.

