

Guide to Applying for FEMA Disaster Assistance

What is FEMA?

The Federal Emergency Management Agency (FEMA) is the government agency that coordinates financial assistance programs after a federally declared natural disaster. Individuals, families, and business owners can receive assistance if they live, work, or own a business in a county declared a major disaster area.

This guide focuses on FEMA’s Individual and Households Program (IHP) which consists of Housing Assistance (HA) and Other Needs Assistance (ONA) programs, including Serious Needs Assistance (SNA) and Displacement Assistance (DA). These programs cannot replace everything you lost, but they can help with both long-term recovery expenses and immediate needs, like food or supplies. Other FEMA programs not covered in this guide include Home Repair Assistance, Small Business Administration Disaster loans, Farm Service Agency loans, and Cora Brown Fund grants.

No matter what type of assistance you are applying for, you will begin with the same FEMA application. Before you apply, you will need to **register with FEMA**. Do this as soon as possible.

What can Housing Assistance cover?

FEMA Housing Assistance helps disaster survivors make repairs to their homes and pay for temporary housing. FEMA awards Housing Assistance if they determine that the survivors’ home is “uninhabitable,” or unfit to live in because it is not safe or sanitary.

For FEMA purposes:

- Uninhabitable = a home that is not safe or sanitary
- Safe = secure from hazards or threats to the residents
- Sanitary = free of health risks

Housing Assistance can cover:

- **Rental Assistance:** Money to help you rent housing if you are displaced by the disaster
- **Lodging Expense Reimbursement:** Money to reimburse you for emergency housing expenses caused by displacement (such as hotels, motels, Airbnb)
- **Home Repair or Replacement:** Money to help you repair or replace your home that was damaged by the disaster

- **Accessibility Needs:** Money to help survivors with disabilities make specific repairs to ensure their homes are accessible
- **Temporary Housing Unit:** Short-term housing provided by FEMA when there is not enough housing available to use rental assistance

The maximum Housing Assistance payment for 2025 is \$43,600.

What can Other Needs Assistance cover?

FEMA divides Other Needs Assistance into two types:

1. **Serious Needs Assistance:** Money for essential items, including food and water. This is an upfront, flexible, one-time emergency payment for immediate needs, including:
 - a. Food and water
 - b. Baby formula and breastfeeding supplies
 - c. Medication

The maximum Serious Needs Assistance payment for 2025 is \$770.

2. **Displacement Assistance:** Money for immediate housing needs. If you receive Displacement Assistance, **you cannot receive Lodging Expense Reimbursement** under the Housing Assistance program.

The maximum Other Needs Assistance payment for 2025 is \$43,600.

Other Needs Assistance can cover costs related to:

- **Displacement:** Money to help pay for housing if you cannot return home because of the disaster
- **Childcare:** Money to help pay for childcare or increased childcare expenses caused by the disaster
- **Cleaning and Sanitizing:** Money to help pay for minor damage caused by the disaster to prevent more damage and health or safety issues
- **Funerals:** Money to help you pay for funeral or reburial expenses caused by the disaster
- **Medical/Dental:** Money to help pay expenses related to injuries or illnesses caused by the disaster
- **Personal Property:** Money to help repair or replace appliances, furniture, and a personal or family computer damaged by the disaster
- **Transportation:** Money to help repair or replace a vehicle damaged by the disaster, if you don't have another vehicle you can use

Who can receive assistance from FEMA?

To receive FEMA assistance, disaster survivors must show:

1. **Disaster-Caused Damage:** That your expenses were caused by the disaster
2. **Eligible Immigration Status:** That someone in your household is a U.S. citizen *or* a qualified immigrant*

3. **Unmet Needs:** That money from your insurance or other assistance is not enough to meet your needs
4. **Applicants' Identity:** The names and Social Security Numbers (SSNs) of everyone who lived in your home at the time of the disaster
5. **Occupancy or Ownership:** That you owned or lived in the home that was damaged

* “Qualified immigrants” who can receive FEMA assistance include:

- Lawful Permanent Residents (green card holders)
- Refugees and asylees
- People granted withholding of deportation, withholding of removal, or humanitarian parole into the U.S. (if parole is expected to last at least one year)
- Cuban or Haitian entrants under the Refugee Education Assistance Act of 1980
- Survivors of domestic violence (spouses or children) with pending or approved petitions for relief
- Trafficking survivors

NOTE: A mixed-status household can apply under the name of a minor child who is a U.S. citizen, even if their parent is undocumented. The undocumented parent must register as a co-applicant. If the child does not have a government-issued ID, a copy of the child’s birth certificate and Social Security card can be provided instead.

If I have insurance, should I still apply for FEMA assistance?

Yes! FEMA assistance is available whether you are uninsured, your insurance doesn’t cover all your losses, or your insurance claim is denied. Keep in mind that **FEMA cannot cover losses that are already covered by insurance or any other source.**

If you have insurance, file a claim with your insurance company right away. For most insurance companies, claims are assigned on a first-come, first-served basis, so file a claim as soon as possible.

You should also register and apply for FEMA assistance.

- If you have an insurance claim pending, FEMA may deny your application for assistance until after your claim is settled. **You may still be able to receive FEMA assistance if your insurance claim is denied or if it doesn’t meet all your needs.**
- If FEMA denies you assistance and then your insurance claim is denied, you can [appeal FEMA’s decision](#).

NOTE: If your insurance company takes a long time to make a decision on your claim, FEMA may award you assistance in the meantime. However, if you later receive an insurance settlement for the same expenses, you must inform FEMA right away, and you will need to pay back any duplicate funds you received.

If I receive donations from GoFundMe or another fundraiser, will I be denied FEMA assistance?

Maybe. If you receive money from GoFundMe or another fundraising site for **specific** disaster-related expenses, like home repairs, funeral expenses, or other emergency needs, you may not be able to receive FEMA aid for the same expenses. Instead, it's recommended to ask for general help on your GoFundMe campaign, such as help "getting back on your feet". **Remember: FEMA cannot duplicate the aid you receive from another source.**

Even if you receive funds from GoFundMe or another source, you should still apply for FEMA aid. Be sure **not** to request help with any expenses you have already paid using your GoFundMe donations. **Keep a record of where your funds come from and what you spend them on.**

How do I register with FEMA and start my application?

1. Gather necessary information

To register with FEMA and apply for assistance, you will need:

- a. Your SSN or the SSN of a minor child in your household who is a citizen, a non-citizen national, or "qualified immigrant." See "*Who can receive assistance*" above.
- b. Your current address and pre-wildfire address
- c. Your current telephone number
- d. Your insurance information (company name and type of coverage)
- e. Total annual income of your **whole household**
- f. Your bank account information (account number and routing number)
- g. A description of the losses caused by the disaster

2. Register and apply

- a. To register and apply in person, visit your nearest Local Disaster Resource Center. These centers are open 7 days a week, 9:00 am - 8:00 pm:
 - i. **Westside Location**
UCLA Research Park West
10850 West Pico Blvd.
Los Angeles, CA 90064
 - ii. **Eastside Location**
Pasadena City College Community Education Center
3035 E. Foothill Blvd.
Pasadena, CA 91107
- b. To register and apply by phone, call **1-800-621-3362**
- c. To register and apply online, visit disasterassistance.gov
- d. To register and apply using an app, [download the FEMA app](#)

NOTE: After you apply, you will receive an application number. You can use that number to create an account where you can track your application status, upload documents, view messages from FEMA, and update your personal information.

What is the deadline to submit my FEMA application?

The current deadline to submit a completed application is **MONDAY, MARCH 10, 2025**.

Can I submit my application after the deadline?

Maybe. FEMA can accept late registration for up to **60 days** after the standard deadline. If you apply late, you will have to provide documentation of the reason for your delay. Note that waiting for a decision on a claim from your insurance company is **not** an accepted reason for a late application.

If you do not apply with FEMA by the deadline, you may not be able to receive assistance.

What happens after I submit my application?

To determine what assistance you may receive, FEMA will inspect your damaged property. A FEMA inspector will contact you to set up an appointment.

SCAM ALERT: A FEMA inspector will never ask for any sensitive personal information like your SSN, banking information, or application number over the phone.

If you receive a call from someone claiming to be a FEMA inspector, do the following:

- Write down the following information:
 - The inspector's name
 - Date of the call
 - Date and time of the appointment
 - Inspector's telephone number
- Call the FEMA Helpline at **1-800-621-3362** to verify the inspector

NOTE: FEMA staff and inspectors may call from an unknown or restricted phone number. They will try to call you several times (usually 3 times) over the course of a few days. If you don't hear from them or can't reach them, call the FEMA Helpline to confirm your contact information.

How do I prepare for my FEMA inspection?

You should attend the inspection and be ready to provide your inspector with as much of the following information as possible:

1. Valid photo ID listing the address of your damaged property
2. Proof that you owned or rented the home, such as:
 - a. A deed or official record listing you as the legal owner
 - b. A tax receipt or property tax bill
 - c. Mortgage documents
 - d. Insurance documents

- e. A utility bill
- f. First-class government mail sent within the last 3 months

You can find many of these documents in your online accounts.

3. Proof of damage to your residence (photos or videos, pre- and post-damage if available)
4. Insurance documents for your home or car (if damaged)
5. A list of people living in your home at the time of the fire
6. Receipts for the expenses you've incurred because you had to leave your home

How long will the inspection take?

Depending on the amount of damage, the inspection can take up to 45 minutes.

What will the inspector be looking for?

The inspector will make notes on damage that may be eligible for assistance. They will:

- Verify your name, address, contact information, occupancy, ownership status, and insurance coverage
- Walk through the property to evaluate the damage
- Take an inventory of damage to your personal property (appliances, furniture, etc.)
- Ask questions about your losses and expenses related to the disaster, including medical expenses, moving or storage expenses, etc.
- Take photos of the inside and outside of your home

SCAM ALERT: FEMA inspectors will **always** have an official badge from the U.S. Department of Homeland Security. If someone shows up without one, or refuses to show it to you, tell them to leave immediately and call the police.

FEMA inspectors will **never** ask you for money or bank account information or charge you a fee for an inspection.

What happens after the inspection?

After the inspection, FEMA will review your application and the inspector's report to answer the following questions:

- Is the exterior of the home structurally sound, including the doors, roof, and windows?
- Do the electricity, gas, heat, plumbing, sewer, and septic systems work properly?
- Is the inside of the home habitable and structurally sound, including the ceiling and floors?
- Is the home capable of being used for its intended purpose?
- Is there a safe way to get in and out of the home?

Typically, FEMA will notify you of their decision by mail within 10 days of your inspection.

If you are approved for immediate help (Serious Needs Assistance), you will receive a direct deposit in your bank account or a check in the mail.

If you have not heard from FEMA for more than 12 days after the inspection, call the FEMA Helpline at **1-800-621-3362**.

I received a letter from FEMA that says I am “not yet approved.” Does this mean my application was denied?

No. If your determination letter says you’re “not yet approved” for assistance, that is **NOT** a final decision. It often means FEMA needs more information to make a decision. **Be sure to read your FEMA determination letter carefully.** It will explain why your application was not yet approved and recommend next steps you can take.

What can I do if FEMA denies my application for assistance?

If you receive a determination letter stating that you have been denied assistance, **you have the right to appeal within 60 days of the date on the decision letter.** Your denial letter will explain why your application was denied and tell you the types of documents or information you will need if you choose to appeal the initial decision.

You may receive multiple letters from FEMA. Be sure to read each one carefully and respond to each one separately.

Where can I get help or find more information?

You can contact FEMA for help with your application or appeal, to check your application status, or to ask other questions about your case.

- Los Angeles County Disaster Resource Centers (open daily 9:00 am - 8:00 pm)
 - **Westside Location**
UCLA Research Park West
10850 West Pico Blvd.
Los Angeles, CA 90064
 - **Eastside Location**
Pasadena City College Community Education Center
3035 E. Foothill Blvd.
Pasadena, CA 91107
- FEMA Helpline: **1-800-621-3362**
- FEMA Website: [disasterassistance.gov](https://www.fema.gov/disasterassistance)