

Help with Home Repair

FEMA provides help for homeowners who had damage to their homes before the disaster.

What is changing?

Based on feedback received from disaster survivors, impacted communities, and stakeholders, FEMA made changes to Individual Assistance to cut red tape and expand eligibility to reach more people and help them build back stronger. These changes apply to disasters declared on or after March 22, 2024.

The following information explains how FEMA is providing Home Repair Assistance and Home Replacement Assistance.

Who can get help with home repair?

You can get help with home repair from FEMA if:

- You or someone in your home is a U.S. citizen, non-citizen national or a qualified non-citizen,
- FEMA can confirm your identity,
- Your home is in a declared disaster area,
- You own your home,
- You live in your home most of the year,
- A FEMA inspection confirms your home was damaged by the disaster and isn't safe to live in, and
- You don't have insurance that covers the damage to your home from the disaster.



What kind of repairs can FEMA help with?

FEMA can help pay for repairs that are needed to make your home safe to live after it's been damaged by a disaster. FEMA can also help you pay for repairs to parts of your home that weren't working before the disaster and the disaster made them worse. Examples include:

- Damaged roof or foundation.
- Mold.
- Heating, ventilation, and air conditioning (HVAC) system.
- Electrical wiring.
- Wells, septic systems, and sewer backup.
- Private roads when there is only one way to access your home.



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How much money can I get to repair my home?

It depends. FEMA can give money up to a maximum amount to eligible homeowners to repair or replace your home. For Fiscal Year 2024, the maximum amount is \$42,500. Your eligible award amount is based on the damage observed during the FEMA inspection. Money from FEMA to repair or install grab bars, an exterior ramp, or paved pathway to the home entrance for eligible survivors with a disability doesn't count towards this maximum amount.

What happens during an inspection?

After you apply for disaster assistance, a FEMA inspector may contact you to schedule a time to meet to see the damage to your home. They may call from an unknown or restricted phone number. If you miss the call, they will leave a voicemail message and make multiple attempts to reach you. If you can't be there during the inspection, you may choose another adult who has access to your home to meet with the inspector for you.

A home inspection shows FEMA all the disaster damage to your home and personal property like furniture, appliances, vehicles, and any essential items for your daily household needs. The inspector will not physically go into areas where it may be unsafe for them to access (like attics or crawlspaces). The inspector should **not** need to view repair receipts or pictures of the damage. But if you begin cleaning up before the inspection, FEMA suggests you take pictures, make a list of your losses, and keep receipts for all of your disaster-caused expenses.

The FEMA inspector does **not** make any decisions about your application for any FEMA assistance. They won't be able to share the results of your inspection or talk about any money you might get. They will never ask you for money.

I don't agree with FEMA's decision. How can I appeal?

If you don't agree with FEMA's decision, you can appeal by showing why you need FEMA assistance. The decision letter you get from FEMA will have more information about the types of documents you should send.

You may use an optional Appeal Request form, which is included in the decision letter you receive from FEMA. You can also choose to write and sign a letter to send with your documents to help FEMA understand why you need help.

How can I send documents?

You can send supporting documents to FEMA by:

- Uploading to your disaster assistance account at DisasterAssistance.gov.
- Mailing to FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055.
- Faxing to 1-800-827-8112.
- Visiting a Disaster Recovery Center, if available.