



## **FEMA Application Guide: Pisgah Legal Services**

FEMA has declared Individual and Household Assistance for Hurricane Helene. This means that you can apply for disaster assistance from FEMA to help offset some of your disaster-related expenses. The deadline to apply for FEMA assistance for Hurricane Helene in North Carolina is November 27.

This document is a general guide of what FEMA could cover, and how to apply. This document should not be considered legal advice.

### **Who is Eligible for FEMA Assistance?**

If you were in Western North Carolina during Hurricane Helene and you had or have immediate needs for food and water; if you have had to buy additional food, water, fuel for transportation, medical equipment, *etc.* because of the impacts of Helene; if you experienced any damage to your home or personal property; if you needed to relocate because your place of residence was not habitable; or if you have any other expenses that you wouldn't normally have because of the hurricane, you may be eligible for FEMA assistance.

There are restrictions based on immigration status. In general, FEMA is available to United States citizens, permanent residents with green cards, asylees, refugees, and several other qualified categories – but undocumented individuals and even some people with certain legal statuses are not eligible. Parents who do not have a qualified immigration status may still be able to apply for FEMA if they have children who are citizens or legal residents who live in their home. If this is your situation, you can apply for FEMA assistance over the phone using your child's name and Social Security Number, and then a parent can include themselves as a co-applicant. See this fact sheet for more information about who is eligible for FEMA assistance: [https://www.ncjustice.org/wp-content/uploads/2024/10/FACT-SHEET-FEMA-benefits-Immigrants-Tenants\\_ENG-2.pdf](https://www.ncjustice.org/wp-content/uploads/2024/10/FACT-SHEET-FEMA-benefits-Immigrants-Tenants_ENG-2.pdf). Please call Pisgah Legal Services for assistance applying if this applies to you.

Only one person per household may apply for FEMA assistance online – this includes family as well as roommates. If you live with other individuals, if someone else with your same address applies for FEMA assistance, you will not be able to submit your own



application online – after you put in your address, it will inform you that it is a duplicate application. However, you can call FEMA and they will evaluate your situation on a case-by-case basis and it is possible they may allow multiple households with a common address to receive assistance.

Not everyone who applies for assistance will receive what they need, but if you think there's a chance you are eligible, it is worth applying.

### **What Might FEMA Cover?**

FEMA has many different categories of Individual and Household Assistance. When you fill out the application, FEMA will determine what categories you are eligible for. Even if you're not sure if you qualify, it is worth filling out the application. The most common categories of assistance for Hurricane Helene expenses are:

- Critical Needs Assistance: money to help you pay for immediate needs such as water, food, first aid, prescriptions, infant formula, breastfeeding equipment, diapers, personal hygiene items, and fuel for transportation. **If you have had to buy any of these things because of the hurricane – for example, if your food has spoiled and you needed to buy more – you may be eligible for this assistance. If you had to pay for bottled water or gas to travel to a water or food distribution site, you may also be eligible.** This is a \$750 one-time payment per household.
- Home Repair/Replacement Assistance: if you are a homeowner and your home was your primary residence at the time of the disaster, this is money to repair your disaster damaged primary residence, utilities, and residential infrastructure, or to help replace your primary residence when the residence is destroyed. The money can also help with fixing areas of your home damaged by the disaster even if there was a pre-existing condition in that part of the home.
  - Note: if you have home insurance, you must file a claim with your home insurance and FEMA will only cover what your home insurance will not cover.
- Lodging Expense Reimbursement: money to reimburse for hotels, motels, or other short-term lodging if you are temporarily displaced by the disaster.



- Rental Assistance: money to rent alternate housing accommodations if you are displaced from your home because of the disaster.
- Personal Property Assistance: money to help you repair or replace appliances, room furnishings, and a computer damaged by the disaster. This can also include money for books, uniforms, tools, additional computers and other items required for school or work, including self-employment.
- Moving and Storage Expenses: money to help you move and store personal property from your home to prevent additional damage, typically used while you are making repairs to your home or moving to a new place due to the disaster.
- Assistance for Miscellaneous Items: money for certain eligible items (such as a generator, dehumidifier, chainsaw, etc.) you purchased or rented after the disaster to assist with recovery.
- Medical and Dental Assistance: money to help you pay for expenses because the disaster caused an injury or illness. This money can also be used to help replace medical/dental equipment, breastfeeding equipment, damaged or lost prescribed medicine, or loss/injury of a service animal.
- Visit <https://www.fema.gov/node/what-assistance-does-fema-provide> for a complete list of all categories of assistance.

## **How to Apply**

You can apply online at <https://www.disasterassistance.gov> , by telephone at (800) 621-3362, or you can download the FEMA weather app from Google PlayStore or the Apple Store and you can apply for assistance on the app. You can also call Pisgah Legal Services at 828-210-3404 for a list of upcoming walk-in FEMA clinics.

## **What Information Do I Need to Apply?**

Before you begin the application process, make sure you have the following:

- For an online application, access to your email account: you will be emailed a link to create your account.



- For an online application, access to your phone: you will be texted a code to verify your phone number.
- Your social security number, and your spouse’s social security number.
  - If you do not have a social security number but you have children who are US citizens, you may still apply on behalf of your children, using their name and social security number as the applicant information. You may need to call FEMA in order to complete your application, or you can call Pisgah Legal Services at 828-210-3404 for assistance.
- The first and last names of other people in your family living with you and their age. You also need the names and ages of other people who share your address.
- An estimate of your 2024 household income, which should include everyone in your family.
- Very basic information about the losses you are applying to be covered.
  - For example, if you are including the loss of a vehicle, you must know the make, model, and year of your vehicle.
  - At this point, you do *not* need to have receipts, itemizations of what was damaged, estimates of costs, or any other details. But you should keep all receipts, documentation, and photos of damage together in a secure place as FEMA may request them later.
- Bank account information (if you want funds directly deposited; you can also be mailed a check, but this typically takes longer and is less secure).

### **Steps for Going Through the Online Application**

It is important to be honest and thorough in your application. This is not a first-come-first-serve pot of money, so you are not taking anything away from your neighbors by filing an accurate account of what damage and expenses you sustained.

Below are the steps to go through your online application:

- Go to [www.disasterassistance.gov](http://www.disasterassistance.gov), and click “Let’s Get Started”
- Go through the first few pages: check the box that you’re not a robot, enter your zip code (or your state and city), mark “Tropical Storm Helene,” and select your county.
- There are 3 different sections of aid that you can indicate needs for:



- Property Damage
  - Home damage: check this box if you have had damage to your home, even if it was minimal, or if you were renting. **This can include cleaning supplies needed after a flood or loss of power.** This will prompt additional questions about the type of damage, and may result in FEMA reaching out to schedule a home inspection.
    - Note: if you have homeowners insurance, FEMA will require that you submit a claim to have home insurance cover the damage first. FEMA may be able to cover what home insurance does not cover.
  - Vehicle damage: check this box if any of your vehicles have sustained any damage. This will prompt additional questions about your vehicles, and may result in FEMA reaching out to ask for additional documentation of the vehicle damage. Note that if you have one drivable vehicle in your household, you likely will not be eligible for FEMA assistance for your vehicle.
  - Personal Property Damage: check this box if any personal items were damaged in the disaster. FEMA may follow up to request itemization or photos.
- Emergency Needs
  - Food, clothing, shelter, gas, medication, or medical equipment: check this box if during your evacuation or since staying at home during the disaster, you've had expenses for gas, medication, food (meals, water, had no power and everything spoils), shelter (you are staying with friends, family or in a hotel), clothing, infant formula, diapers, or durable medical equipment (oxygen, walkers, cane, glasses, all major equipment, etc.). **Most people will be eligible to check this box.** This may result in receiving Critical Needs Assistance, which is a \$750 one-time payment that is not a loan or taxable income and does not have to be offset against insurance recovery.
  - Essential utilities: check this box if you did not have access to power or water. You can check this box even if you *currently* have your power



and water back, but if you went several days without it. **Most people in Western North Carolina will be eligible to check this box.**

- Home access: check this box if there was debris, tree branches, continued flooding, damage or destruction, or loss of power or water that prevented you from staying there after Helene. This may result in the ability for you to receive assistance to pay for hotels or provide funding to use while you stay with family or friends.
- Other Expenses
  - *Note that these are for expenses already incurred, not for predicting what future expenses you might have. You may be able to amend this later if you buy additional items by calling FEMA to try to update the application.*
  - Funeral or reburial expenses: check this box if the disaster resulted in loss of life for a loved one and you had to pay funeral expenses, or if the disaster made it necessary to spend money on reburying remains. Note that you will be asked to provide the Social Security Number of the deceased person. This may result in FEMA following up to ask for receipts.
  - Lodging expenses: check this box if you had to pay for lodging because your home was uninhabitable due to the hurricane. This may result in FEMA following up to ask for receipts.
  - Medical or dental expenses: check this box if you incurred additional medical expenses because of the hurricane, including loss of medical or dental equipment, expenses for injury or illness that occurred because of the disaster, pre-existing conditions that were made worse by the disaster, replacement of prescribed medications ruined by power outage, or injury of a service animal. This may result in FEMA following up to ask for receipts.
  - New or extra childcare costs: check this box if you needed additional childcare because of the hurricane, if you had to switch to a more expensive provider because of the disaster, **or if your childcare costs are the same but the disaster caused lowered income**. This



may result in FEMA following up to ask for proof of payment or loss of income.

- Home safety item costs: check this box if you had to rent or buy a dehumidifier, chainsaw, smoke detector, a generator to keep medicines cold, or other items that were required to keep your home safe and habitable – this may also include heat sources as the weather gets colder. This may result in FEMA following up to ask for receipts.
- The next few pages will offer additional information on the boxes you checked to make sure you want to apply for coverage for those items. Read through the prompts, and answer those questions.
- The application will default to 9/25/2024 as the “disaster date.” Even if this is not the exact date your losses occurred, you can keep this as the date and check the box to confirm it.
- For “type of damage,” mark the ones applicable to your situation. For most people, this will be “Flood,” “Tornado, Wind,” and “Hurricane, Hail, Rain, Wind-driven Rain.” “Seepage” is also common for basement flooding.
- You will now be directed to create an online account. Review this page for the Privacy Statement, and mark that you or someone in your household is eligible via immigration status. If no one in your household has an eligible immigration status, you will not be eligible for FEMA assistance.
  - Go here for more information on eligible immigration statuses:  
[https://www.ncjustice.org/wp-content/uploads/2024/10/FACT-SHEET-FEMA-benefits-Immigrants-Tenants\\_ENG-2.pdf](https://www.ncjustice.org/wp-content/uploads/2024/10/FACT-SHEET-FEMA-benefits-Immigrants-Tenants_ENG-2.pdf)
- You will be re-routed to secure.login.gov. Click “Create an account,” and enter your email address. You will be sent an email with a link to continue creating your application. You will be prompted to create a password, which must be at least 12 characters long. **Be sure to keep your password somewhere secure, as it will be very helpful to be able to log back into your account.**
- You will be prompted to create a secondary authentication. The easiest to do will likely be to have a code texted to your phone.
- Once you have created an account, you will be rerouted to continue in your application.



- Note: sometimes an error will occur that says that an account was recently created. If this happens, you will need to go back to [disasterassistance.gov](https://disasterassistance.gov) and click “Let’s Get Started” again, go through the first part where you mark the assistance you need again, and then when you are redirected to [secure.login.gov](https://secure.login.gov), sign in with the information that you just created. This should get you through.
- Fill out your personal information and address on the first two screens. If you add a co-applicant (for example, your spouse), you will need that person’s date of birth and Social Security Number.
- After this page, you may experience two different types of error messages:
  - Duplicate Application: if someone else at your address already applied for FEMA assistance, you will not be able to file your own application online. If someone else applied from your address (for example, a roommate), you can call FEMA and attempt to apply over the phone. Or, if you believe this is an error and no one in your household has applied, also call FEMA.
  - Identity Verification: for some people, FEMA will be unable to verify your identity with the information provided. You will need to call FEMA to complete your application.
- If you selected Home Damage, you will be asked the extent of the damage to your home. While it is important to be honest it is also important to be thorough. For example, if you don’t currently have water service, it is fair to answer that you may not be able to live in your home (moderate damage). If you are currently living in your home but are seeking alternative options when they become available, it is fair to answer that you are not able to live in your home (major damage). Read carefully through the descriptions and examples and do not misstate – or underplay – the damage.
- If you selected Critical Needs and Utilities, this includes gas, food, soap, water, supplies. **You likely have critical needs.** You should say yes to the utilities question if any utility (power, water, electric or sewage) was out for more than 2 days.
- Depending on the other assistance you are applying for, you will be asked to provide some additional information – but you do not need receipts or itemizations at this point.





- If you are asked if you have insurance, mark the appropriate box even if it is renter's insurance. If you do not know the name of your insurance company, you can skip it.
- If you are asked if you are willing to relocate, say "yes" if you cannot live in your home due to damage, loss of power, etc. This question asks if you are willing to stay in a hotel or apartment temporarily, and may result in that funding for you. It is not asking if you are willing to move away from your home permanently.
- If you are asked about your vehicle insurance, it will ask if you have "Full coverage insurance." This is pretty rare, and most people only have liability insurance. Note that if you have a drivable car in your household, you likely will not be eligible for assistance with your damaged car.
- You will be asked to add all other household members into your application, and your relationship to them. You will need their full names and their age, but you do not need their date of birth or Social Security Numbers.
- You will need to estimate your average income for your family for 2024. For "Dependents," include yourself and everyone in your family. If you have roommates, you do not need to include their income or include them as dependents.
- When choosing how to receive notifications, remember that it is very important that you respond to FEMA as soon as possible. If you are able to receive text notifications, this is helpful for knowing when you need to log into your account to view your FEMA statements. Email and text is preferable.
- When you are asked about disabilities, look through the different categories and mark any that might apply to you. These do not have to be federally qualified disabilities (in other words, you do not have to be "on" disability).
- Before submitting your application, review it all to make sure that everything is correct. Once you submit your application, you will not be able to make any edits online, you will need to call FEMA to make any corrections.



## **What Happens After I Apply?**

This application is the start of the FEMA process, but FEMA may require additional information from you. If you need assistance uploading documents or faxing information, you can seek assistance from Pisgah Legal Services at 828-210-3404. Here are some things you can expect after you apply:

- Within your application, you will indicate if you would like to be notified of updates via postal mail, email, or text. This is how FEMA will communicate with you, and they may also call you.
  - It's critical to respond to FEMA as soon as you can. If possible, the best way to keep track of your application is to log into your account.
- For some areas of assistance, like Critical Needs Assistance (the \$750 one-time payment), FEMA might not require additional information and you will be notified of your eligibility.
- For other areas of assistance, like Home Damage Assistance, FEMA may require photos of the property damage, to schedule a home inspection, or receipts if you are claiming reimbursement.
- For all monetary assistance you receive from FEMA, you should keep all receipts for how you spent the money for 3 years after you receive the assistance. The one exception to this is that you should not need receipts for the \$750 Critical Needs Assistance, but it is best practice to keep as many receipts as you can just in case. FEMA may require proof that you spent the funds to pay for the particular purpose they were given to you for – and may be able to request the funds back if they were not.
- If you are applying for assistance with home or property damage, if you have insurance, FEMA will only provide funds after you've made a claim and have an insurance settlement. If your insurance does not cover your home repair or building expenses, FEMA may be able to help. You cannot receive funds for the same repairs from both your insurance company and FEMA.
- For more information on what to expect after you submit your application, visit <https://www.fema.gov/assistance/individual/after-applying>.



## **What if I Get Denied or Want to Appeal?**

If you are denied assistance, or want to appeal the amount of assistance you received, you can call Pisgah Legal Services at 828-253-0406 to apply for free legal services.

## **Other Helpful Resources**

- Informational FEMA webpages:
  - For more information on what to expect after you submit your application: <https://www.fema.gov/assistance/individual/after-applying>.
  - Common myths and rumors:
    - <https://www.fema.gov/disaster/recover/rumor-control>
    - <https://www.fema.gov/fact-sheet/myths-vs-facts-regarding-fema-disaster-assistance-3>
- Information about eligibility for immigrants:
  - [https://www.pisgahlegal.org/wp-content/uploads/2024/10/fema\\_undocumented-immigrants-disaster-assistance\\_flyer\\_2023-2.pdf](https://www.pisgahlegal.org/wp-content/uploads/2024/10/fema_undocumented-immigrants-disaster-assistance_flyer_2023-2.pdf)
  - [https://www.ncjustice.org/wp-content/uploads/2024/10/FACT-SHEET-FEMA-benefits-Immigrants-Tenants\\_ENG-2.pdf](https://www.ncjustice.org/wp-content/uploads/2024/10/FACT-SHEET-FEMA-benefits-Immigrants-Tenants_ENG-2.pdf)