

What can FEMA do for me?

1. **Can FEMA help me with temporary housing?** Yes. FEMA can help you with your hotel bill. In some cases, FEMA will pay the hotel bill for you. You can check for a list of those hotels at www.femaevachotels.com. If your hotel is not a participating hotel, save your hotel bill to ask for FEMA reimbursement after you check out.
2. **Can FEMA help me with rent?** Yes. FEMA can help you rent a new place if a disaster damaged your home.
3. **Can FEMA help me with rent if I rented my damaged home?** Yes. FEMA can help you with at least one month's rent at a new place.
4. **Can FEMA help me repair my home?** Yes. If you own your home, FEMA can provide homeowners with limited help to make their residences safe, sanitary, and functional. Homeowners with good credit and enough income to pay off a loan may also get a government-backed loan to repair their homes. You may need to clear up ownership of your property if you do not have a deed in your name by the time you register with FEMA.
5. **Can FEMA help me replace my personal belongings?** Yes. FEMA can give you money to replace personal belongings damaged or destroyed during the disaster. FEMA can help you replace vehicles, furniture, appliances, and other important personal property.
6. **Can FEMA help me with other expenses caused by a disaster?** Yes. FEMA can help you with medical expenses, dental expenses, funeral expenses, transportation expenses, and other serious needs caused by the disaster. You will need to show that the disaster caused the expenses, and provide receipts.
7. **Can FEMA help me if I have insurance?** Yes. FEMA can help you with needs not covered by your insurance, or give you money while waiting on insurance money. You may need to give FEMA a copy of your insurance policy. FEMA will not cover your insurance deductible. You will need to pay FEMA back after you receive your insurance money.
8. **How do I ask FEMA to help me?** Call or go online at [1-800-621-FEMA \(3362\)](tel:1-800-621-FEMA) or <http://www.fema.gov> or m.fema.gov for smartphones.

Important:

- Consider filing for FEMA help, even if you don't think you need it at the time. This can help document your damage if you later need FEMA help.
- Keep all papers you get from FEMA.
- Keep receipts showing how you spend the money FEMA gives you. Keep these receipts for three years.
- When FEMA gives you money, they will tell you how to use it. Only use FEMA money for the things FEMA tells you to spend it on.
- Be sure to claim the total value of your damaged house or property, even if it's more than FEMA or insurance limits.
- You can contact Lone Star Legal Aid if you have any problems with FEMA.

Legal Services Corporation, Texas Access to Justice Foundation, and
multiple other grants generously fund Lone Star Legal Aid.