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**FAQ – FEMA Individual Assistance**

**I reported my damage to the county. Does that automatically sign me up for FEMA?**

Unfortunately, no. You still need to call (800-621-3362) or go online ([www.disasterassistance.gov](http://www.disasterassistance.gov)) to apply for FEMA assistance. The deadline is July 2, so don’t wait!  
  
**Can I use the money FEMA gave me to pay for elevation or relocation of my home?**

Yes, but FEMA does not provide funding to meet the increased cost of compliance, like insurance might. If you use FEMA funds to elevate or relocate your home, you would not be eligible for additional home repair assistance. You may, however, be eligible for an SBA loan to cover additional mitigation measures.

**Will FEMA pay for damage to my land, fences or outbuildings?**Housing assistance from FEMA is for temporary lodging, rental of temporary housing or to repair your home. Exterior home repair assistance only includes well and septic systems**,** or privately-owned roads or bridges that are the only access to the home. In some circumstances, the Small Business Administration (SBA) provides low-interest loans for landscaping, fences and outbuildings.

**Do I need to wait and see what FEMA can help me with before I apply to SBA?**

No. If you were referred to SBA, apply before the deadline; some types of FEMA personal property assistance are contingent on an SBA decision. If you wait too long you may lose eligibility.

**If I am approved for an SBA loan, am I required to accept it?**

No, you are not required to accept any loan proceeds and you have 60 days to decide.

**I’m not a business, why was I referred to the Small Business Administration?**

The SBA isn’t just for businesses. It’s for homeowners and renters too. Low-interest SBA disaster loans may cover any repair or rebuilding costs not covered by private insurance or disaster-related damage costs that exceed initial estimates.

**If I get assistance from FEMA, will that affect my Unemployment, Social Security or Medicaid?**

No. FEMA grants do not have to be reported and are not counted as income in determining eligibility for income assistance or any income-tested benefit programs funded by the Federal government. **Do I have to report my FEMA assistance as income when I file my taxes?**

No. Financial assistance from FEMA is not considered income by the IRS.

**My home wasn’t damaged, but I had to replace my septic system, should I apply to FEMA?**

Yes, that is an eligible expense. You will have to submit the receipts or estimates for the work.

**If I’ve already made repairs to my home, am I still eligible for FEMA assistance?**

Absolutely! Home repair assistance is based on the damage at the time of the event. Save any receipts or invoices from the work already done to provide documentation.