

FEMA Disaster Assistance Provides for Basic Needs

Rhode Island residents affected by the severe storms and flooding that took place **December 17-19, 2023** and **January 9-13** in **Kent, Providence and Washington counties** should keep in mind that FEMA can only provide funding to make homes safe, accessible and functional.

- FEMA's Individual and Households Program (IHP) may provide grants for temporary housing assistance, which may include hotel costs or rental housing for homeowners and renters unable to live in their homes because of disaster damage. Grants may also be available for repair or replacement of owner-occupied primary homes. Funding may include repairs for privately owned access routes, such as driveways, roads or bridges.
- Assistance may also be provided for disaster-related expenses, such as repair or replacement of personal property and vehicles, funds for moving and storage, medical, dental, childcare and other miscellaneous costs incurred as a result of the disaster.
- FEMA repair grants are eligible only for damaged primary residences. A primary home is where you live for more than six months of the year.
- FEMA assistance is not a substitute for insurance. By law, FEMA cannot duplicate benefits. Federal assistance may provide funding for uninsured property. Insured applicants may also receive assistance for items not typically covered by insurance. Homeowners and renters are required to submit copies of insurance documentation, such as denial and/or settlements.
- FEMA often refers disaster survivors to the U.S. Small Business Administration (SBA) to apply for a low-interest disaster loan. If you are referred, you must complete an application. If your SBA application is approved, you are not obligated to accept the loan, but if you do not accept it, you may be prevented from receiving other types of financial assistance from FEMA. Some types of FEMA assistance may only be provided if you receive a denial for an SBA loan.
- Your FEMA assistance may be different from your neighbor's even if you had similar damage, as each individual situation is different. FEMA assistance is determined on a case-by-case basis, in compliance with the law/rules and regulations/policies and procedures. Any repair expense that exceeds the conditions to make a home safe, accessible, and functional may not be eligible for funding.
- Affected residents may apply to FEMA in one of the following ways:



FEMA

- Call **1-800-621-3362**. Phone lines operate from **7 a.m. to 1 a.m.** seven days a week, with language translation services available.
 - Download the [FEMA Mobile App](#)
 - Online at [DisasterAssistance.gov](#). If you use video relay service (VRS), captioned telephone service or others, give FEMA your number for that service.
- The deadline to apply for federal assistance is **May 20, 2024**.

For the latest information visit [4765 | FEMA.gov](#) and [4766 | FEMA.gov](#). Follow the FEMA Region 1 account at Twitter [twitter.com/FEMARegion1](#) or the Facebook page at [facebook.com/FEMA](#).

For updates on the Rhode Island response and recovery, follow the Rhode Island Emergency Management Agency on Twitter at [twitter.com/RhodeIslandEMA](#), on Facebook at [www.facebook.com/RhodeIslandEMA](#), or visit [www.riema.ri.gov](#).

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FEMA's mission is helping people before, during, and after disasters.

All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), sexual orientation, religion, national origin, age, disability, limited English proficiency, economic status. If you believe your civil rights are being violated, you can call the Civil Rights Resource line at 833-285-7448.