

# Duplication of Benefits

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When determining the amount of federal disaster assistance an applicant may be eligible for, FEMA will verify there are no “Duplication of Benefits.”

By law, FEMA cannot provide financial assistance when any other source, such as insurance, has provided assistance for the same disaster-caused need or when such assistance is available from another source.

## FEMA assistance helps disaster survivors take the first steps on the road to recovery

Applicants eligible for federal assistance receive their funds by check or direct deposit. A letter explaining the type and amount of assistance, and what it must be used for, arrives within a day or two of the check or direct deposit payment depending on mail delivery in your area. If the applicant has requested E-correspondence, this letter is typically available within 24 hours through their online account with FEMA. Aid from FEMA may include the following:

- **Rental Assistance** is provided to the survivor to temporarily rent housing. The amount received is based on local fair market rates determined by the U.S. Department of Housing and Urban Development (HUD).
- **Home Repair Assistance** helps with essential repairs impeding your ability to remain in your home. The amount provided is based on disaster-related damage and the estimated cost of repairs, or the program’s maximum. These types of damages would include:
  - Structural damage to include disaster caused damages to windows, doors, and roof;
  - Damage to electricity, gas, heat, plumbing, etc. resulting in loss of function;
  - The interior is no longer structurally sound to include floors, walls, and ceilings; and
  - The water supply or well (if applicable) is not functional.
- **Replacement Assistance** provides financial assistance to homeowners whose primary residence was determined by FEMA Inspection to be destroyed as a result of the disaster. This funding may also be applied toward purchasing a new primary residence.
- **Other Needs Assistance** provides funding for necessary expenses and serious needs caused by the disaster. This includes medical, dental, childcare, funeral, critical-needs expenses, personal property, transportation, and moving and storage.



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If you do not believe you are eligible for FEMA assistance, there still may be other assistance available to you to help with your disaster-related impacts:

Additional services through FEMA:

- Disaster Legal Services
- Disaster Unemployment Assistance

## **FEMA disaster assistance should be spent as intended**

If an applicant spends their federal disaster assistance outside of its intended use, he or she may be requested to return the funds or denied assistance on future events.

As part of the FEMA Duplication of Benefits process, some survivors may be required to apply for low-interest disaster home loans offered by the Small Business Administration (SBA). While you are not required to take the entire loan or a portion of the loan, the full amount offered may be considered a benefit that cannot be duplicated.

Other disaster-related funding providers, such as HUD, may look at the amount of aid a survivor receives from FEMA and its intended uses. This is also to prevent duplicating benefits.

Those receiving assistance are urged to keep receipts of their disaster spending for three years to document the money was used to meet disaster-related needs. If a recipient receives an insurance settlement to cover the same expenses, he or she must reimburse FEMA. Applicant's cases may be reviewed to confirm funds were spent properly.

**Questions on FEMA assistance may be answered by calling FEMA's Helpline at 800-621-3362.**