

Duplication of Benefits

When determining the amount of federal disaster assistance an applicant may be eligible for, FEMA must check for and avoid any “Duplication of Benefits.” By law, FEMA cannot provide financial assistance when any other source – such as Insurance - has already provided such assistance or when such assistance is available from any other 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. 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 for their entire household. The amount received is based on local fair market rates determined by the U.S. Department of Housing and Urban Development.
- **Home Repair Assistance** helps with essential repairs to ensure the home is safe, sanitary and functional. The amount provided is based on disaster-related damage and the estimated cost of repairs, or the program’s maximum.
- **Replacement Assistance** provides financial assistance to homeowners whose primary residences were destroyed as a result of the disaster and may be applied toward purchasing a new permanent 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.



Sequence of Delivery

The sequence of delivery establishes the order in which disaster relief agencies and organizations provide assistance to disaster survivors. This is intended to prevent duplication of benefits, maximize available resources, and coordinate efforts to help disaster survivors navigate the recovery process. The below shows the sequence of delivery.

Voluntary Agencies and Mass Care

Emergency Food, Shelter, Clothing, Medical Needs

Insurance

Homeowner, Renter, Flood, etc.

Federal assistance may be available for uninsured or underinsured needs, or when insurance benefits are significantly delayed.*

FEMA Housing Assistance

Financial: Lodging Expense Reimbursement (LER), Rental, Repair, and Replacement Assistance

Direct: Multi-Family Lease and Repair (MLR), Transportable Temporary Housing Unit (TTHU), Direct Lease, Permanent Housing Construction (PHC)



FEMA/State/Territorial/Tribal Government ONA

Non-SBA-Dependent Items

(Funeral, Medical, Dental, Child Care, Critical Needs Assistance, Clean and Removal, Other)

SBA Income Evaluation (Repayment Capability)

To determine if the applicant can qualify for a low-interest SBA loan. The applicant must complete the SBA loan application and be denied for a loan to be eligible for further FEMA assistance.

SBA Referral

For SBA-Dependent items and those applicants who qualify for a low-interest loan.

- Real Property (owners) loans up to \$200,000.
- Personal Property (owners & renters) loans up to \$40,000.

FEMA/State ONA

SBA-Dependent Items

For those applicants who do not qualify for an SBA loan.

Personal property, transportation, moving and storage, group flood insurance policy.



Unmet Needs - Voluntary Agencies

To determine if the applicant can qualify for a low-interest SBA loan. FEMA will coordinate with whole community partners to address remaining unmet needs once an applicant has received all federal assistance for which they are eligible.

FEMA disaster assistance must be spent as intended

If an applicant spends their federal disaster assistance on anything other than its intended use, he or she may be denied disaster assistance in the future. In some cases, FEMA will ask that the money be returned.

Some survivors are offered low-interest disaster loans from the U.S. Small Business Administration. While no one is required to take the loan (or any portion of that loan), the full amount offered may be considered a benefit—that cannot be duplicated—whether accepted or not.

Other disaster-related funding providers—such as HUD and other long-term sources—may look at the amount of aid a survivor receives from FEMA and its intended uses. They will also look at the amount offered by the SBA. 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. Random audits are conducted to confirm funds were spent properly.

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

