



FEMA

Individuals and Households Program

Eligibility Criteria for FEMA Assistance

English [Español](#) [简体中文](#) [Kreyòl ayisyen](#) [한국인](#) [Tiếng Việt](#)

Before an applicant is determined eligible to receive [Individuals and Households Program](#) assistance, FEMA reviews applications to ensure general conditions are met.

When applying for FEMA assistance, an applicant must declare, under penalty of perjury, that the information provided is true. The application is a legal document. [Learn more about FEMA's legal requirements.](#)

Download the [Individuals and Households Program fact sheet](#) regarding eligibility and requirements.

Conditions to Receive Individuals and Households Program Assistance


Each type of assistance within the program requires verification of the specific unmet need and that it is caused by a disaster declared for Individual Assistance. However, these general conditions must be met for an applicant to receive any assistance within the Individuals and Households Program.

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3 steps FEMA takes to make sure people get assistance, while guarding against fraud:

- ✓ Verify identity
- ✓ Examine insurance
- ✓ Verify ownership and/or occupancy

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- FEMA typically verifies an applicant's identity at the time of application through an automated public records search and through a series of questions associated with the applicant's credit file or public records.
- When FEMA is unable to verify an applicant's identity through these methods, applicants may be asked to submit documentation to verify identity.



Review the [types of documents you can provide](#) to verify your identity.

Ownership/Occupancy Verification

FEMA must be able to verify the applicants occupancy and/or ownership.

- Applicants must be able to prove the disaster-damaged home was their primary residence.
- Pre-disaster homeowners must also prove ownership of their disaster-damaged home.
- FEMA verifies occupancy and ownership at the time of application through an automated public records search. When FEMA is unable to verify an applicant's occupancy or ownership, the applicant may provide FEMA with documentation for verification.



Review the types of documents you can provide to [verify home occupancy and/or ownership](#).

Unmet Need After Insurance

When you apply for FEMA Individuals and Households Program assistance, it must be after your insurance, or other forms of disaster assistance services, were not sufficient to cover the expenses and serious needs directly caused by a declared disaster.

- Applicants are required to inform FEMA of all insurance coverage that may be available to them to meet their disaster-caused needs.
- Insured applicants must provide documentation that identifies their insurance settlements or benefits, for disaster-caused damage covered by a policy, before FEMA will consider their eligibility for assistance.



Find a [document drop-off center](#) near you.

Apply for Assistance

If you meet the above eligibility criteria, you can complete an application for FEMA Individuals and Households Program assistance at [DisasterAssistance.gov](https://www.disasterassistance.gov).

You can also [apply in person or by phone](#).

FEMA's Legal Requirements

FEMA must ensure that the assistance provided does not duplicate assistance from another source, was spent appropriately on disaster-caused necessary expenses and serious needs and was not obtained through fraudulent means.

Federal agencies are required to take action to identify and recover improper payments obtained by fraud, per the following federal laws:

- Debt Collection Improvement Act of 1996
- Improper Payments and Information Act of 2002
- Improper Payments Elimination and Recovery Act of 2010
- Improper Payments Elimination and Recovery Improvement Act of 2012

When applying for FEMA assistance, an applicant must declare, under penalty of perjury that the information provided is true. The application is a legal document. FEMA may use external sources to verify the accuracy of the information entered. If the applicant intentionally makes false statements or hides information to try to get assistance, it is a violation of federal and state laws.

FEMA staff are required to report suspected fraud to the Department of Homeland Security Office of Inspector General (OIG). The OIG investigates potential fraud cases and, when appropriate, refers them to the Department of Justice for appropriate legal action. FEMA will also initiate collection of a potential debt, regardless of debt value, when it is necessary to aggressively pursue recoupment of any assistance obtained through fraudulent means.

[Return to top](#)

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Grants

Floods & Maps

Emergency Management

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