

Frequently Asked Questions: FEMA Housing Assistance

FEMA's Individuals Assistance helps Hoosiers with disaster recovery by providing funds for basic or critical needs. FEMA assistance is not a substitute for insurance, and it cannot duplicate other sources of help.

What kind of help can FEMA provide?

- FEMA may provide money and other services to help you recover from uninsured losses caused by the August 2026 storms and flooding, such as damage to your home, car, and other personal items.
- This could include money for renting a house or temporarily staying in a hotel or motel if you are displaced from your home because of the disaster.

Who is eligible for temporary housing assistance from FEMA?

- Homeowners, renters and students may be eligible if you are from one of the [designated counties](#) in Indiana. Report your housing needs to FEMA when you apply, and our staff will work with you to determine your eligibility and the type of assistance that meets your housing needs.

What is Displacement Assistance?

- Displacement Assistance is money to help with immediate housing needs if you cannot live in your home after the August storms and flooding. This money can be used to stay in a hotel, with family and friends or for other options while you look for temporary housing.
- Displacement Assistance is a one-time payment. If you have used your Displacement Assistance and you still have housing needs, you can ask for Rental Assistance from FEMA by calling FEMA at **800-621-3362** or visiting an [in-person support site](#).

What if I paid for a hotel immediately after the storm?

- You may be eligible for Lodging Expense Reimbursement for money spent on a hotel or motel if you were displaced from your home immediately after the August 2026 storms. This money is only available if you do **not** receive money for Displacement Assistance.

How long can I get Rental Assistance?

- Rental Assistance can help homeowners and renters pay for somewhere to live while repairs are being made or until a more permanent housing solution is identified.
- The initial award for Rental Assistance may cover up to two months of rent. After the initial award and if assistance is still necessary, applicants can request Continued Rental Assistance. The continued need must be documented, and the applicant must continue to work toward obtaining permanent housing to remain eligible for assistance.



FEMA



- Pre-disaster renters who have been displaced are expected to use their Rental Assistance to obtain permanent housing.

What if I already received assistance for temporary housing or other serious disaster-related needs from the state or another source?

- By law, FEMA cannot duplicate benefits you receive from another source. However, there are many different types of assistance available through FEMA and we will review each application to ensure you receive the aid you are eligible for.
- We encourage those who apply for disaster assistance to tell FEMA about any items or repairs for which they already received assistance to avoid potential future recovery of any duplicated benefits they would receive from FEMA.

Can FEMA help me with repairs to my home?

- FEMA Home Repair Assistance can help you fix disaster-related damage to your primary residence. The assistance is meant to help make your home safe, sanitary and functional to live in after a disaster. This may include addressing mold caused by the disaster, money to repair or replace damaged wells, septic systems or privately owned roads and bridges.

How do I receive FEMA assistance?

- First file with your insurance company, then call FEMA at 800-621-3362. FEMA will ask for your insurance company's determination and what assistance, if any, they were able to provide you. FEMA will not duplicate any other benefits you receive.
- If you still have unmet needs, like temporary housing, tell FEMA your situation. FEMA may ask you for documentation or receipts. Make sure you save all receipts.
 - The fastest way to apply is online at DisasterAssistance.gov or the Spanish language DisasterAssistance.gov/es or by calling the FEMA helpline at 800-621-3362.
 - If you can't apply online or by phone or you need in-person help submitting documents, visit one of the open [in-person support sites](#) in your area.

FEMA did not give me enough money. What are my options to get more help?

- FEMA assistance is meant to return a home to a safe, sanitary and functional residence and cannot pay for all disaster losses. However, if you disagree with FEMA's decision, you may appeal within 60 days of the date of the decision letter. To meet the needs of disaster survivors more fully, FEMA also partners with other governmental and non-governmental agencies. For example, the SBA offers low-interest disaster loans to homeowners, renters and business owners in a declared disaster area. SBA disaster loans cover losses not fully compensated by insurance, FEMA grants or other resources. Learn more at www.sba.gov/disaster.
- Additional assistance may be found here on.in.gov/August2026Disaster under General Resources.