



FAQs on FEMA Financial Assistance

1. I am an LA County resident and am a wildfire disaster survivor. How can I receive financial assistance from FEMA?

The Federal Emergency Management Agency (FEMA) offers [assistance](#) to disaster survivors. You can go [online \(www.disasterassistance.gov\)](#), use the FEMA mobile app, or call the FEMA Helpline at 1-800-621-3362 to apply for assistance. You may also apply in person at a FEMA Disaster Recovery Center. FEMA will need the names of everyone living in your home when the fires began as well as your Social Security number, household income, contact information, and a list of your damaged property and emergency needs.

If approved, FEMA will send aid in the form of [direct deposit or check](#). FEMA will not provide assistance that duplicates any benefits or aid that you may have received from insurance or other emergency-relief sources (also known as “duplication of benefits”).

2. What does “Duplication of Benefits” mean?

FEMA can only provide financial assistance for disaster-related expenses [not covered](#) by another source. For example, if you received financial assistance from insurance for home repairs, FEMA will not also provide home repair assistance if insurance money covered the cost of your repairs in full. Receiving financial assistance from FEMA after insurance has covered your home repairs would be considered a [duplication of benefits](#). Anyone applying for FEMA aid must [report](#) financial assistance received from sources like insurance or donations. See below for more information on crowdfunding such as GoFundMe. All survivors are encouraged to apply as FEMA reviews eligibility on a case-by-case basis.

3. Other than FEMA and insurance, what are some other possible sources of financial assistance for disaster survivors?

Crowdfunding e.g. GoFundMe

GoFundMe and other crowdfunding sites can provide helpful assistance to disaster survivors. How you set up your [GoFundMe](#) campaign is important if you are also applying for FEMA aid. FEMA will not provide money for a disaster-related cost that has already been covered by another source, as it would be considered a “duplication of benefits.”

The simplest way to avoid a duplication of benefits issue is to ensure that your GoFundMe campaign is for general disaster recovery rather than a specific need that would otherwise be eligible for FEMA funding. For example, instead of a GoFundMe request for rental assistance, communicate that all GoFundMe proceeds will help cover needs not met by other sources of aid. However, even if the purpose of your GoFundMe and FEMA funds overlap, it may not be a duplication of benefits if the funds you received from one source did not meet your need. Because

you may need to prove that the money received from GoFundMe was not sufficient to cover your needs, we recommend that you keep good records of the money that you received, how it was spent and on what, as well as back up documentation such as receipts.

Small Business Association Loans

FEMA works with other agencies, like the U.S. Small Business Association (SBA), to help survivors of disasters. As long as you own or rent a home, you can apply for a low-interest disaster loan from the SBA. Owning a business is not necessary. Survivors may use [SBA loans](#) for property losses or expenses if FEMA assistance has not met those needs. In contrast to money received from FEMA, funds from SBA loans must be repaid.

Homeowners can apply for [disaster loans](#) of up to \$500,000 for home repairs or replacement. Renters and homeowners may be eligible for an additional \$100,000 for damaged or destroyed personal property. The SBA also offers loans for businesses for up to \$2 million.

Types of SBA loans offered:

Home Disaster Loans

If you own a home or rent, these loans can fund repairs to damaged or destroyed real estate and personal property. **March 10, 2025, is the deadline** to submit loan applications for physical property damage. Click [here](#) for additional information.

Business Physical Disaster Loans

Business owners can seek assistance to repair or replace damaged or destroyed inventory, supplies, equipment, machines, and real estate. Both businesses and private non-profit organizations are eligible for these loans. **March 10, 2025, is the deadline** to submit loan applications for physical property damage. Click [here](#) for additional information.

Economic Injury Disaster Loans

Small businesses and nonprofits of all sizes are eligible for loans that cover routine financial responsibilities that cannot be fulfilled due to the wildfire. **October 8, 2025, is the deadline** to submit EIDL applications. Click [here](#) for additional information.

For Additional Assistance

To [apply](#) for an SBA disaster loan, you can apply online at lending.sba.gov/search-disaster, call 1-800-659-2955 or schedule an in-person appointment.

[Disaster Loan Outreach Centers](#) are located in Los Angeles or Ventura to help small businesses, private nonprofits, and California wildfire survivors.

4. How long will it take to receive money from FEMA after applying?

You should receive financial assistance from FEMA within about 30 days. [Ten days](#) after applying, a FEMA inspector will call to ask about your wildfire damages. Within ten days of that call, you should be sent a decision letter that explains what aid FEMA will provide if you are eligible for assistance or if more information is needed. Eligible survivors should be paid in the form of a check or direct deposit a [few days](#) after receiving the letter. This timeline is not guaranteed, and applicants

should continue to check the status of their accounts at DisasterAssistance.gov or call the Helpline at 1-800-621-3362 with any questions.

5. What does it mean if my letter says I was “not approved” for assistance?

You have not necessarily been denied. It is important to read the entire letter because FEMA may simply ask that you provide additional information or documentation to your application. FEMA encourages survivors to contact the Helpline with any questions at 1-800-621-3362.

6. How should FEMA money be spent?

Once approved for FEMA assistance, you should receive a letter describing the amount of aid provided and how it must be used. Any money that you receive from FEMA must be spent for the specific purposes listed in the letter. In case FEMA would like to review the financial assistance you received from the agency or other sources, survivors should keep all receipts for wildfire-related expenses for at least three years.

7. Will I need to pay taxes on the money I receive from FEMA or Crowdfunding (e.g. GoFundMe)?

FEMA financial assistance is not taxed. Accepting FEMA money will not impact any federal benefits you may receive (e.g., Social Security, Medicare, Medicaid, Supplemental Nutritional Assistance Program, etc.).

Whether donations from crowdfunding (e.g., GoFundMe) may be taxed depends on the circumstances. Financial assistance you receive from a personal fundraising campaign or a campaign set up on your behalf likely will not be taxed as it is considered a gift rather than income. Donations are gifts so long as the person donating does not receive any tangible benefit in return. If your employer donates to your crowdfunding campaign, these contributions may be taxed. It is important to keep complete and correct records of any fundraising activities and financial assistance you receive from crowdfunding campaigns for at least three years. A tax specialist can answer additional questions you may have.

8. Is there a limit on the amount of money FEMA will give each household?

FEMA assistance may not cover all losses from the wildfire. Currently, FEMA is offering wildfire survivors an immediate \$770 payment for essential items such as temporary housing, food, or medications. Once applications are processed, eligible survivors may receive additional financial assistance. It is possible that FEMA may approve larger amounts of aid after applications are reviewed.

9. Helpful Resources

[How to Apply for FEMA Aid](#)

[Eligibility Criteria for FEMA Aid](#)

[FEMA’s California Wildfire Assistance Resource](#)

[Types of Assistance FEMA Provides](#)

[DisasterAssistance.gov Frequently Asked Questions](#)

FEMA Advisory on Duplication of Benefits

This document provides general guidance only and should not be construed as legal advice. The information in this document may change over time. If your small business or nonprofit needs legal assistance, or if you have further questions about these topics, please contact Public Counsel's Community Development Project at (213) 385-2977, ext. 200. The Community Development Project provides free legal assistance to qualifying low-income entrepreneurs and qualifying nonprofit organizations that share our mission of serving low-income communities and addressing issues of poverty within Los Angeles County.