Hurricane Isaias: FEMA Individual Assistance Award Packages

Upon receipt of a federal disaster declaration with Individual Assistance, FEMA's Individuals and Households Program (IHP) provides financial assistance and direct services to eligible applicants who have disaster-related necessary expenses and serious needs that are not covered by insurance or provided by any other source.

For Hurricane Isaias, FEMA is providing a combined award package to assist eligible applicants to support a faster recovery process. FEMA will deliver assistance through a combined award package to eligible households based on the level of disaster damage to their home. FEMA Individual Assistance is declared in Bay, Escambia, Gulf, Holmes, Okaloosa, Santa Rosa, Walton, and Washington Counties.

Application Deadline	The FEMA disaster assistance application deadline is **December 26, 2026.**
What Award Packages Include	Award packages are based on the level of damage the disaster caused to an applicant's home. The packages may include money for home damage, personal property damage, temporary housing costs, moving and storage assistance, and assistance for certain disability-related accessibility items.
Benefits of the New FEMA Award Package	The combined award package will assist eligible homeowners across all housing types – helping households recover faster by reducing documentation requests.
Who May Qualify	Applicants may be eligible for an award package from FEMA if: ▪ Applicant or co-applicant is a U.S. citizen, non-citizen national, or a qualified alien; ▪ FEMA can confirm their identity; ▪ Damaged home is in a declared disaster area for Hurricane Isaias; ▪ Applicant is a homeowner ***and*** their disaster-damaged primary residence is a single-family home, townhome, apartment, condominium, manufactured home, travel trailer, or houseboat. ▪ A FEMA inspector confirms home was damaged by the disaster; ▪ Applicant does not have insurance, or enough insurance, that covers the disaster-caused damage to their home.
Where and How to Apply	▪ Apply online at DisasterAssistance.gov. ▪ Downloading the FEMA app on any mobile device ▪ Call 1-800-621-3362 ▪ In-person at a Multi-Agency Resource Center (MARC), if available. Use the MARC Locator to find open locations.
How FEMA Award Package Decisions are Made	FEMA decides eligibility for award packages based on disaster-caused damage verified through a home inspection and information provided at the time of application. NOTE: FEMA inspectors may call from an unfamiliar number; please be prepared to answer their call to schedule an inspection.

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Levels of Award Packages

Award Packages	Disaster-Caused Damages	Included in Package
Level 1: Clean and Sanitize	Small impacts that did not make applicant's home unsafe to live in, but need to be cleaned up	Money to help pay to clean up applicant's home after the disaster
Level 2: Minor Repair	Minor wind and flood damage when repair is reasonable and safe	Money to help repair applicant's home and personal property, and for temporary housing costs
Level 3: Moderate Repair	Moderate wind and flood damage with no structural impacts, a short-term move away from applicant's home may be needed for repairs	Money to help repair applicant's home and personal property, for temporary housing costs, and moving and storage costs
Level 4: Major Repair	Major wind and flood damage with some structural impacts, a long-term move away from applicant's home may be needed while repairs are made	Money to help repair home and personal property, for temporary housing costs, and moving and storage costs
Level 5: Destroyed	For severe damage when repair is unlikely and replacement is warranted	Money to help replace an applicant's home and personal property, for temporary housing costs, and moving and storage costs

How to Use FEMA Assistance

After a home inspection, FEMA will review the applicant's file and home inspection results. If approved, eligible applicants will receive FEMA assistance based on selected preferred payment method selected during the application process.

If approved for FEMA assistance, a FEMA decision letter will explain the type and amount of assistance the applicant will receive and what the assistance can be used for. Applicants should use money from FEMA to help pay for cleanup, temporary housing, repair or replacement of a damaged home and personal property, or other expenses to recover from the disaster.

Other Needs Assistance

Applicants may still be eligible for other types of FEMA assistance not covered in this award package. This may include other needs assistance such as Medical, Dental, Childcare, Transportation, Funeral, and Serious Needs Assistance. FEMA will confirm expenses for these categories separately from the award package.

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Appeal Information

All applicants have the right to appeal FEMA's decision and/or award amount within 60 days of receiving their decision letter. The most common reason for ineligibility is lack of documentation related to things like insurance coverage, proof of homeownership, and provision of contractor quotes and estimates for repair activities. FEMA may adjust award amounts, re-inspect homes, and provide additional support, as needed.

Applicants may use the optional Appeal Request form, which is included in the decision letter sent by FEMA. Applicants may also choose to send an appeal letter and supporting documents to help FEMA understand why additional assistance is needed. For more information on understanding an applicant's decision letter, please visit FEMA.gov/letter.

Supporting Documents

Applicants may send supporting documents to FEMA by:

- Uploading to disaster assistance account at DisasterAssistance.gov.
- Mailing to FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055.
- Faxing documents to 1-800-827-8112.
- Visiting a Multi-Agency Resource Center (MARC) in-person, if available. Use the MARC Locator to find open locations.