

'It turned ugly quick': North Carolina mayor says daughter was denied \$750 FEMA aid promised by Kamala Harris after Hurricane Helene 'wiped out' her home — here's how relief assistance works

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Before Hurricane Milton crashed in Florida this week, Hurricane Helene hit the Southeastern U.S. hard, leaving widespread destruction in its wake.

Derek Roberts, the mayor of Newland, North Carolina, experienced the devastation up close.

The 'myth' behind the \$750 payment

During her visit to Augusta, Georgia, to survey the damage from Helene and meet with those impacted, Vice-President Kamala Harris discussed the federal relief efforts.

"The federal relief and assistance that we have been providing has included FEMA providing \$750 for folks who need immediate needs being met, such as food, baby formula, and the like. And you can apply now," she stated.

While some have criticized the \$750 amount as insufficient in the wake of such a large-scale disaster, it's important to understand the full context. FEMA addressed this on its factsheet page, debunking the "myth" that "FEMA will only provide \$750 to disaster survivors to support their recovery." *

The agency explained that the \$750 is just "an upfront, flexible payment" provided quickly to meet urgent needs while FEMA assesses survivors' eligibility for additional assistance. As the application is processed, survivors may qualify for further support, including temporary housing, personal property and home repair costs.

The White House also clarified that the \$750 is "what is immediately available to eligible survivors," but it is only a starting point in the broader aid package FEMA offers.

FEMA assistance

A common question people have is whether FEMA aid has to be repaid. FEMA has clarified that "in most cases, FEMA grants do NOT have to be paid back." *

However, there are exceptions. If a survivor receives duplicate benefits, such as insurance payouts or grants from other sources, they "may have to repay FEMA."

For instance, if your insurance covers temporary housing costs but you request an advance from FEMA while waiting for your settlement, you will need to repay FEMA once your insurance comes through.

How much does FEMA actually pay out?

According to the agency, the average FEMA disaster assistance grant between 2016 and 2022 was \$3,000. However, for those with a National Flood Insurance Program (NFIP) policy, the payout is significantly higher — the average claim payout during that period exceeded \$66,000.

FEMA offers three ways to apply for assistance: you can call 1-800-621-3362, apply online at disasterassistance.gov, or use the [FEMA App](#).

For those without power or cell service, FEMA has teams visiting shelters, distribution points, community spaces, and, in some cases, going door-to-door to help survivors apply for assistance on the spot.