Fact Sheet

FEMA Assistance for Fire Damaged Septic Systems and Wells

SACRAMENTO, Calif.—Residents of counties designated for federal assistance to individuals and households due to 2020 wildfires may be eligible for a FEMA award for household repairs not usually covered by insurance. This includes repair or replacement of septic systems and wells damaged by wildfires.

Settlement of a homeowners insurance policy is the primary source of money to pay for home repairs following a major disaster. FEMA assistance cannot duplicate insurance coverage. However, households that don’t have insurance or have received an insurance settlement less than the cost to repair serious damage may apply to FEMA for help with costs that are necessary to have a functioning home, including for repair or replacement of private wells and septic systems.

This applies to wildfire survivors who have registered for assistance in federally designated disasters in the counties of Butte, Fresno, Lake, Lassen, Los Angeles, Madera, Mendocino, Monterey, Napa, San Bernardino, San Diego, San Mateo, Santa Clara, Santa Cruz, Siskiyou, Solano, Sonoma, Trinity, Tulare and Yolo.

Survivors who reported they had major home damage at the time they registered with FEMA will receive a call from a FEMA inspector to conduct a remote inspection by telephone. At that time they should tell the inspector about damage to their private well or septic system.

If you have not already reported your well or septic system wildfire damage to FEMA, you should do it now by calling the FEMA helpline at 800-621-3362 or by using your personal online disaster assistance account.

To create an account:

1. Click the green Check Status button at bottom of disasterassistance.gov.
2. Click the blue Create Account button at bottom of page.
3. Enter your date of birth and Social Security number, which you provided previously when registering for assistance.
4. Answer four security questions that are generated from public record data to verify your identity.
5. Create a user ID and password.
6. Enter an email address. FEMA will send a temporary PIN to it within 24 hours. Follow the instructions in the email to finish creating your account.

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