How does it work?

Natural Disaster happens

President declares disaster & approves FEMA Individual Assistance

If you have insurance...

Submit insurance claim

- You should also apply to FEMA at the same time!

Approved → Full coverage → Accept funds

Denied → Partial coverage

Apply to FEMA

If you don’t have insurance...

FEMA Inspection occurs

- FEMA may refer you to apply to an SBA Disaster Loan

- Small Business Administration (SBA) Disaster Loan
  - An SBA loan is a low-interest, long-term loan for repairs to help cover damages caused by a disaster. They must be paid back.
  - These are available to homeowners, renters and business owners. Owning a business is not a requirement.
  - An SBA loan can affect your eligibility for other FEMA programs.

- It’s important to apply and complete the application so you cover your bases!

Not eligible → Appeal to FEMA (see next page)

Eligible

- Receive full funds → Accept funds
- Receive partial funds

Funds denied → Accept partial funds

Approved

- Accept SBA Loan
- Reject, ineligible for some FEMA programs

Denied

- Appeal SBA
- Notify FEMA of denial to continue FEMA application

Check fema.gov/disasters to see if you are in a disaster area and when it was declared. Deadlines to apply may be extended!
Who can apply?
You or someone in your household must be a:

- U.S. citizen or a U.S. national (from American Samoa or Swains Island)
- A permanent resident/green card holder or other qualified immigrant, like a refugee or asylee

Know your rights!
For example, you have the right to:

- Equal treatment! FEMA cannot discriminate against applicants based on race, color, religion, nationality, sex, age, disability, English proficiency, or economic status
- Access to reasonable accommodations, if you have any disabilities
- Interpretation in your language or if you’re deaf or hard of hearing
- Appeal FEMA’s decision

How to apply

- DisasterAssistance.gov
- 1-800-621-3362 If you experience hearing loss and use a TTY, call 1-800-427-5593.
- Disaster Recovery Centers if they have been set up in your area

You will need:
- Address of your damaged home (if different from where you live now)
- Proof you are the homeowner or tenant
- Description of your disaster damages
- Insurance information, if you’re insured
- Social security number
- Phone number and current address
- Total household annual income pre-disaster

TIP: Take photos of the damages before any repairs are made! Keep copies of everything you submit and make a note of all communication with FEMA.

Note: Only one person from your household can apply.
After you apply

You will get a 9-digit number for your registration. You’ll need this number whenever you contact FEMA. Write it down and keep it in a safe place.

A FEMA inspector will come to your home and inspect the damage caused by the disaster.

This inspection can affect the outcome of your FEMA application.

If you move after applying, let FEMA know your new address.

Beware of scams!

During a FEMA inspection make sure you:

- Ask for the inspector’s identification. Federal employees will have a government badge to identify themselves.
- Do not give your FEMA registration number, as inspectors will have it in their records.
- Never pay for the inspection.

When working with contractors:

- Always use licensed or verified contractors.
- Get everything in writing and have them list their services.
- Never pay more than a third of the costs in advance. Get receipts for any payments made.

If you think someone is scamming you, call the National Center for Disaster Fraud Hotline at 866-720-5721.

How to appeal

You have the right to appeal FEMA’s decision if you’re denied or need more assistance.

An appeal is a written letter to FEMA asking them to review your application again.

You don’t need a lawyer to appeal, but it’s helpful. If you can’t afford one, go to disasterlegalaid.org to find free legal help.

TIP: Request a copy of your file from FEMA in writing to know how the decision was made. Keep copies of everything you submit in the appeal.

Go to femaappeals.org to create an appeal and learn more.

Don’t give up! You should appeal. You have 60 calendar days from the date on the decision letter you get from FEMA.
What to include in your appeal

1. A letter to FEMA that has:
   - Date of appeal letter
   - FEMA application number and disaster number
   - Last 4 digits of your Social Security Number (SSN)
   - A sentence saying “I am appealing” and details about why
   - Address where you lived when the disaster happened and where you live now (if different)
   - Your signature
   - Full name and contact info on every page and document submitted

2. Copy of the decision letter from FEMA

3. Supporting documents, such as:
   - Contractor or repair estimates
   - Documents to show you own your home
   - Inspection reports, photographs, or other proof that your home is uninhabitable

After you appeal

After they receive your appeal, FEMA has 90 days to notify you in writing of their decision. If FEMA needs more information, they can:

- Call and send you a letter to ask for more information. You have 30 days to respond.
- Contact another person, like a contractor or an insurance company to verify your information.
- Schedule a re-inspection.

If your appeal is denied and you can show that your situation has changed, you can appeal again. You’ll need to submit documents to prove that.

Visit femappeals.org to learn more.