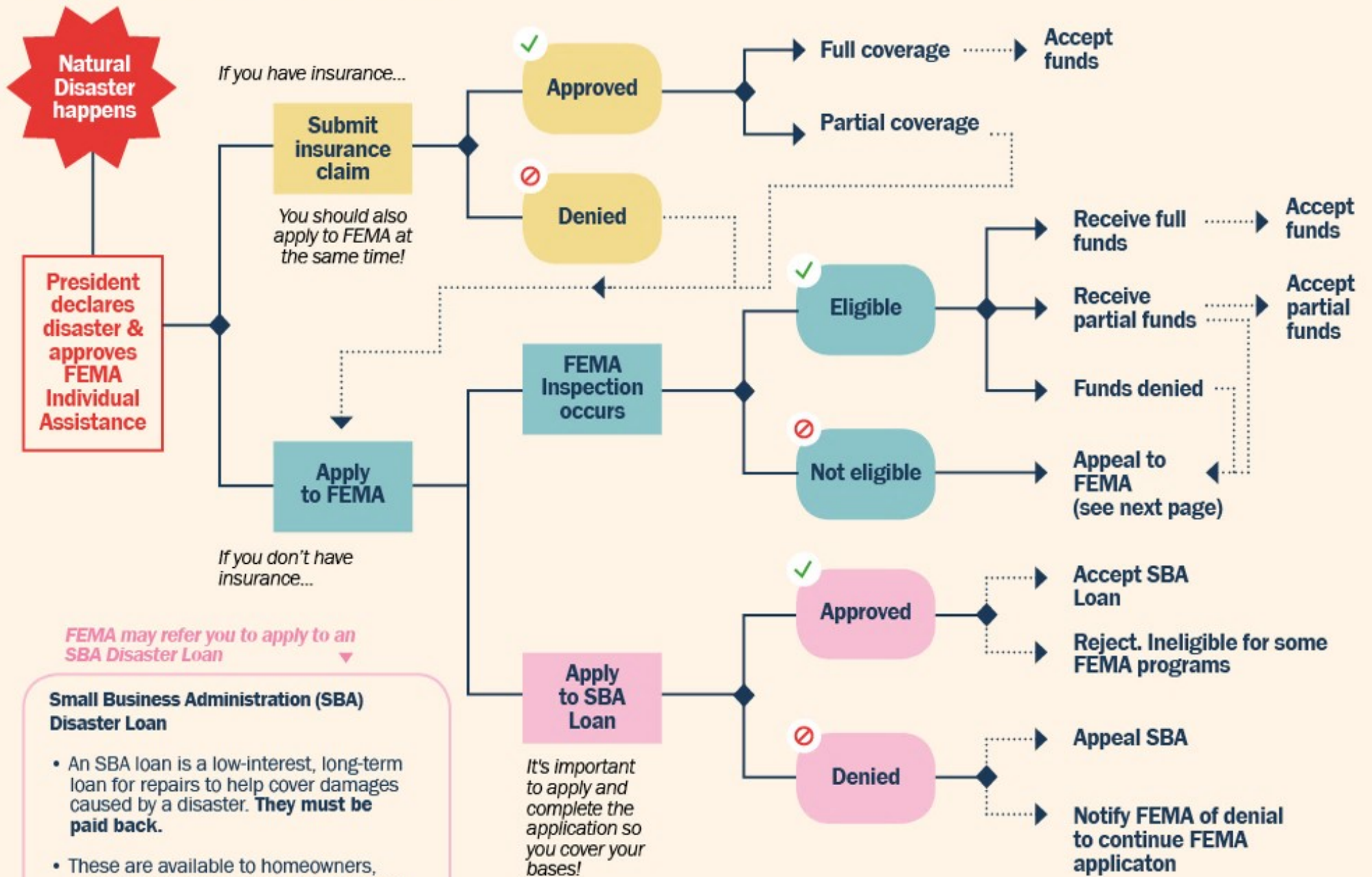


# How does it work?



**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.

 **Check [fema.gov/disasters](https://www.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:



OR



**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

February 2, 2019  
FEMA Application # \_\_\_\_\_  
Disaster Number # \_\_\_\_\_  
Last 4 digits of SSN \_\_\_\_\_  
I am appealing because \_\_\_\_\_  
My current address is \_\_\_\_\_

*Janice Jones*  
Janice Jones  
Janice Jones - jjones@me.com

### 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

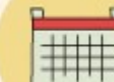
After they receive your appeal, FEMA has **90 days** to notify you in writing of their decision. **If FEMA needs more information, they can:**



**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](https://femappeals.org) to learn more.

