

Working with the Federal Emergency Management Agency (FEMA)

- ◆ FEMA may provide emergency assistance if your area has been declared a federal disaster area and if you are approved for Individual Assistance.
- ◆ FEMA assistance under the Individuals and Households Program (IHP) is money or other assistance to help with critical expenses that can't be provided in other ways. **Assistance is not provided for losses that are covered by insurance.**
- ◆ To apply for help from FEMA:
 - Complete the application form (call 1-800-621-3362 or apply online at www.fema.gov). FEMA does not accept applications by mail or at Disaster Recovery Centers, unless the center has computers for public use.
 - On the application you must provide your Social Security number, current and pre-disaster address, phone number, description of your losses, directions to your damaged property, type of insurance coverage, and total household income.
- ◆ After you have sent in the application, FEMA will send you a copy of your claim and a registration identification number. It will be on all official correspondence about your claim. Do not share this number with anyone.
- ◆ About 10 to 14 days after you register, a FEMA inspector will call to make an appointment to inspect your property.
- ◆ About 10 days after the inspection, FEMA will tell you whether you qualify for IHP assistance. If so, FEMA will send a check or deposit funds to your bank account. FEMA will also send a letter telling you how to use the money (repairs, rent, etc.).
- ◆ If you do not qualify, FEMA will tell you why you were denied and how to appeal. Appeals must be made in writing and mailed within 60 days. You will be mailed a Small Business Development (SBA) Disaster Loan application to apply for a low-interest loan. The SBA processes disaster loans for homeowners and renters.
- ◆ FEMA cannot provide money for losses covered by insurance. Not filing an insurance claim will not make you eligible for FEMA assistance if your loss is insured.
- ◆ **If you have insurance, FEMA may be able to help if:**
 - Your insurance settlement is delayed or not enough to meet your disaster-related needs.
 - You have exhausted the living expenses payable by your policy.
 - No rental property is available in your area.
- ◆ You have up to 12 months from the date you registered with FEMA to submit your insurance information for review.

