



Starting Your Road to Recovery

A Guide To Navigating Federal Disaster Assistance

It's normal to feel overwhelmed after a disaster. We're here to help you with the tasks ahead.

Applying to FEMA



What You Need

We understand you may not have all of your personal documents following a disaster. To submit your disaster assistance application you only need:

- Names of all people living in your home at the time of the disaster
- Social Security Number (yours or your child's)
- Household income
- Contact information
- Information on property damage / emergency needs



Where To Apply

You can apply, follow up, or get additional help with your application through any of these options:

Online: Apply conveniently on DisasterAssistance.gov

App: Download the **FEMA App** to apply using your phone

Call: Speak with a FEMA representative at **1-800-621-3362**

In Person: Visit a **Disaster Recovery Center** for a face-to-face interaction (fema.gov/drc)



If You Have Insurance

Filing a claim can feel overwhelming, but it's a crucial step. Submit a claim as soon as possible with your provider.

This can include homeowners, renters, flood, auto, or other types of insurance that may cover damages.

What you should share with FEMA:

- Your insurance coverage information, which you can find on your insurance policy documents
- When available, share any insurance letters showing denial, settlement, or delay

Every case is unique. Use this section to keep track of your application dates and needed documents. Your FEMA application is due 60 calendar days after the disaster declaration.

- Insurance Information* _____
- Bank Account Information for Direct Deposit* _____
- _____
- _____
- _____

Your FEMA

Registration ID: _____



FEMA Application Due Date:



Other:



FEMA

After Applying to FEMA

Your road to recovery may have different steps. Here's what you might expect after applying:



Home Inspection

Some types of FEMA assistance require a home inspection. Our inspectors are here to help. If needed, an inspector will call you to schedule an appointment.

Please have the following ready when an inspector arrives:

- Government Issued ID**
- One applicant present over the age of 18**
- (If available) Photos and videos of the damage**
- (If asked) Information to verify occupancy or ownership (e.g., deed, lease, or utility bill) as well as insurance**



FEMA Decision

After your application is reviewed, you will receive a determination letter by mail or e-mail.

If your application is approved, your letter will explain how much money you will receive and how it should be used.

If your application isn't approved, or if the decision doesn't meet your needs, you have the right to appeal. Your decision letter will include instructions on how to file an appeal.

Make sure your appeal is sent within 60 calendar days of the date on your decision letter. Be sure to include your registration ID on all appeal documents.



Getting Other Help

Along with FEMA Assistance, there are several ways to get help following a disaster. Visit [FEMA.gov](https://www.fema.gov) to learn about resources such as:

Food and Water

Disaster SNAP may be available to help you pay for food and water. Contact your local state SNAP for details.

Housing and Shelter

If you need a place to relocate, text **SHELTER** and your **zip code** to **43362**. You can also use the FEMA app to find shelters near you.

Financial and Legal Help

Along with local resources, you may also be eligible for assistance such as:

- Loans from the U.S. Small Business Administration ([sba.gov](https://www.sba.gov))
- Loans and grants from the U.S. Department of Agriculture ([fsa.usda.gov](https://www.fsa.usda.gov))
- Disaster Legal Services from FEMA

Emotional Support

We know this is a difficult time. If you need more support, please call or text:

- Disaster Distress Helpline: **1-800-985-5990**
- State (**211**) and Local (**311**) Helplines
- Mental Health Crisis Helpline: **988**