

FEMA Individual Assistance steps for homeowners:

1. Apply to FEMA by calling 1-800-621-3362 (1-800-621-FEMA) or online at www.disasterassistance.gov or visit a Disaster Recovery Center (DRC). For hearing impaired individuals, call TTY at 1-800-462-7585. For 711 OR Video Relay Service (VRS) call 1-800-621-3362. Be prepared to provide proof of residence, such as a copy of utility bills, driver's license, etc. Also, please have ready your Social Security Number, insurance information (home, flood, auto, renters), and household income information.
2. After the President makes a Disaster Declaration for Individual Assistance, you will have a limited amount of time, 60 days, to apply for assistance from FEMA. You can find additional information at: <https://www.disasterassistance.gov> or by calling 1-800-621-3362 (1-800-621-FEMA).
3. FEMA may encourage you to apply to the Small Business Administration for a loan to ensure you will have enough money to complete all of your home repairs. SBA has very low-interest loan programs to assist non-business owners (individual households) in recovering fully from the disaster. The SBA loan is much like any other bank loan, an application must be submitted; based on your credit rating, income vs expenses, SBA will determine if you qualify for a low interest loan. It is important to apply for the SBA loan, even if you don't think you will qualify, as additional FEMA assistance may be available to applicants who don't qualify for those loans.
4. If you have homeowners or flood insurance, it must be used first - FEMA may supplement your insurance with a Grant if the damage is more than that insurance covers; it depends on the assessed damage and on your policy.
5. Once your application has been submitted to FEMA, you will be notified by FEMA for a home inspector to visit your home – usually a very short time after you apply. The home inspector will contact you ahead of time to schedule an appointment. Do not hesitate to point out all of the damages to your home; for instance: if your home was flooded and your HVAC unit is not working properly, make sure the home inspector knows you have problems with the HVAC unit.
6. Once the home inspector has completed his/her assessment, you will receive a letter stating what damages may be covered under the FEMA Individual Household Program (IHP) and how much you have been awarded. If you receive a denial letter or you do not feel enough funds will be provided to you to cover the cost of repairs, you have the right to appeal FEMA's decision. An appeal can be accomplished by calling the 800 number mentioned above or by logging on to the FEMA website: <https://www.disasterassistance.gov>.
7. In most cases you will receive the sufficient funds you are eligible for under the FEMA programs and FEMA will direct deposit the awarded dollar amount into your bank account, or if you prefer they can send you a check. If you elect to receive a check, be sure that the current mailing address is accurate on your FEMA account.
8. Once you receive FEMA assistance, the money you receive must be spent on those items outlined in your award letter.
9. Keep all receipts and correspondence in a folder for your records. Pictures of damage are also good to keep. Other sources of assistance may be available later and you may have to prove how and what you've spent your award money on. Even if you were denied, keep the letter in case you need other help later. Many non-profit/faith-based organizations will be available to assist you in your recovery.