



News Release

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The Three-Step Process to FEMA Disaster Assistance

PENSACOLA, Fla. – Florida survivors who sustained property damage or loss from the recent severe storms, tornadoes and flooding should apply for disaster assistance with the Federal Emergency Management Agency — even if you have insurance or believe you won't qualify for assistance.

Survivors in **Escambia, Okaloosa, Santa Rosa and Walton counties** are eligible to apply for disaster assistance that may include money to help pay for temporary housing, emergency home repairs or other serious disaster-related expenses.

Also, homeowners, renters and business owners may be eligible for low-interest disaster loans from the U.S. Small Business Administration to help recover from losses not covered by insurance, grants or other sources.

Here are three simple steps to follow when applying for federal disaster assistance.

Step One: Registration

Register online at DisasterAssistance.gov or via smartphone at m.fema.gov. In addition, you can register by phone at **800-621-FEMA (3362)** or **TTY 800-462-7585**. Lines are open from 7 a.m. to 10 p.m. seven days a week. Multilingual specialists are available.

- **If you have insurance**, contact your agent before registering with FEMA.
- **When calling FEMA, it is helpful to have the following information handy.**
 - Social Security number.
 - Address of the damaged primary residence or apartment.
 - Description of damage.
 - Information about insurance coverage.
 - A current contact telephone number.
 - An address where you can receive mail.
 - Bank account and routing numbers for direct deposit of funds.
- **Fill out and return your SBA low-interest disaster loan application**, if you receive one. Returning the application does not obligate you to accept an SBA loan, but it is a necessary step to being considered for other forms of disaster assistance.

When applying for assistance, you will receive a nine-digit registration number that can be used for reference when corresponding with FEMA.

(MORE)

The Three-Step Process to FEMA Disaster Assistance, Page 2

Step Two: Inspections

After you register, a FEMA-contracted inspector will call you to set up an appointment to assess your damaged property. Inspectors will never ask for bank account information, and there is no cost for the inspection.

When FEMA inspectors arrive at a home, they will display official photo identification. If the photo identification is not displayed, it is important to ask to see it.

Make sure your home or mailbox number is easily visible from the road. As part of the inspection process, you must provide proof of ownership or occupancy.

- **Homeowners** may show a tax bill, mortgage payment receipt or insurance policy with the property's address.
- **Renters** may show a lease, rent payment receipt, utility bill or other document confirming the home was their primary residence at the time of the disaster.
- **Homeowners and renters** must also present a valid driver's license or other photo ID.

Step Three: Follow Up With FEMA

After registering for assistance, you will receive a letter regarding your application status. Some applicants may receive an SMS/text message.

If you receive a FEMA letter stating you are ineligible, it will include an explanation of what steps need to be taken next. You should not be discouraged if you receive a letter indicating ineligibility – FEMA may simply need additional information or documentation.

It is important to read and follow up with any correspondence from FEMA. You may have to log into your account on [DisasterAssistance.gov](https://www.fema.gov/disaster-assistance) or call the helpline at **800-621-3362** to keep the application process moving. You are also urged to keep your contact information updated with a current address and phone number to ensure FEMA can reach you with new information or questions.

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FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.

FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA loan officers to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.