

APPLYING FOR FEMA DISASTER ASSISTANCE

If a major disaster has been declared in your area, you may be eligible to receive financial assistance from FEMA. There are four ways to apply for federal disaster assistance:

APPLY ONLINE:

Visit DisasterAssistance.gov and click the “Apply Online” tab. To find out whether assistance is available in your area, enter the state and city or zip code where the damage occurred. Once you click “next”, the page will ask you to select the disaster that affected you. If there is more than one disaster that caused damage, an application for each disaster must be filled out separately. Select the disaster that caused your damage, then select the type of assistance that you need, such as for home or property damage or other expenses like food and shelter. You will then enter the date the damages happened and what caused those damages. From there, you will be redirected to Login.gov to create an account. This website allows users to link multiple participating government accounts so that all applications can be found in one place. After creating an account and logging in, you will return to DisasterAssistance.gov to complete your application.

APPLY IN THE FEMA APP:

To apply in the FEMA app, you can download the app for free on your smartphone. When you open the app, enter your name and zip code. After entering your information, the app will redirect you to the application tab, where you may complete and submit the application.

APPLY BY PHONE:

To apply by phone, call 1-800-621-3362. An agent will ask you a series of questions identical to those found in the written application. During the call, you may be given important information, which you should write down for future reference. This includes an Application ID number, which will be used any time you or someone else in your household may need to contact FEMA about the claim. You should also create a Login.gov account for access to important information about your claim.

APPLY IN PERSON:

To apply in person, you can text “DRC” and your zip code to 43362 to find the closest Disaster Recovery Center near you. You should gather the documentation listed in the “Before You Apply” section below and proceed to your recovery center to fill out your application in person.

BEFORE APPLYING, YOU WILL NEED:

You will be asked for this information during the application process:

- Social Security number(s)
- Address and zip code of the damaged property
- Annual household income
- Contact information (phone number, current mailing address, and email address)
- Insurance information (coverage, policy number, insurance company name):
 - Including homeowners, renters, flood, and business policies
- Date the damage happened
- Damage description (describe in detail the damages you incurred due to the disaster)
- Bank account information (for direct deposit of funds once approved)



FEMA also recommends taking pictures of the damage to your home and making a detailed list of your lost or damaged items. If you have insurance, you should file a claim as soon as possible. However, you do not have to wait to hear back from your insurance before you apply to FEMA. Some of the types of disaster assistance will later ask for proof of your insurance and the resulting settlement or denial.

THE APPLICATION PROCESS – WHAT TO EXPECT:

While filling out your application, you will be asked a series of questions about your Social Security number, annual household income, and insurance. You will also be asked to provide damage information. You should include the type of disaster and the type of damages received. You will be given an Application ID. It is important to save and keep this 9-digit number because it will be used any time you or someone else in your household may need to contact FEMA about the claim.

AFTER YOU HAVE APPLIED:

A FEMA inspector may contact you to verify information or arrange a visit to inspect the damages. Damage verification helps prevent fraudulent claims. You can log into your account at any time to check the status of your application, upload documents, get alerts about your application, or update your personal information. You may also call 1-800-621-3362 and select “Check Application Status” to receive information such as current status updates, eligibility, or instructions on how to appeal a decision. When calling, have your 9-digit Application ID available, as well as the last four digits of your Social Security number and date of birth.

Once FEMA processes your application, you will receive a determination letter either by mail or email. The letter will explain whether FEMA has accepted or denied your application or assistance. If FEMA finds that you are ineligible, the letter will explain how you can appeal the decision. If you have been found eligible, the letter will also explain how much assistance you will be given and how you may spend or use the funds. Once your application has been approved, a check will be mailed to you or transferred through direct deposit.

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Visit our project website: laseagrant.org/resources/disaster-aid

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