

FEMA May Be Able to Help if Insurance Doesn't Cover Some Disaster Expenses

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NASHVILLE – Homeowners and renters in Bradley and Hamilton counties may find that their insurance doesn't cover some of their losses after the April 12-13 tornadoes. In that case, FEMA may be able to help with some disaster-related expenses.

Give yourself the widest possible options: Register with FEMA after filing your insurance claim. Once your insurance claim is settled, if you have expenses that are not covered, such as temporary rental housing or replacing essential personal property, you can submit information to FEMA and be considered for a disaster grant.

FEMA has programs that provide financial help with temporary housing expenses, basic home repairs and other essential disaster-related needs. By law, FEMA cannot duplicate insurance payments, but it may be able to assist with uninsured expenses.

The deadline to register for assistance is June 23, 2020. You can register in several ways:

- Visit DisasterAssistance.gov and click on "Apply Online"
- Download the FEMA App for smartphones
- Call **800-621-3362 (800-462-7585 TTY)**. Multilingual operators are available. The toll-free numbers are open every day from 7 a.m. to 10 p.m. EDT.

It is helpful to have the following information available when you register:

- Address of the damaged dwelling where the damage occurred (pre-disaster address)
- Current mailing address
- Current telephone number
- Insurance information



- Total household annual income
- Routing and account number for checking or savings account (this allows FEMA to directly transfer disaster assistance funds into a bank account)
- A description of disaster-caused damage and losses

What to Expect After You Register With FEMA

If you reported that you may not be able to live safely in your home, it may be necessary for FEMA to perform an inspection of the damaged dwelling. Because of the public health emergency, FEMA field inspection are being conducted remotely.

For remote inspections, FEMA inspectors will contact applicants by phone to answer questions about the type and extent of damage sustained. Remote inspections provide a new way of evaluating damage, comparable to traditional, in-person inspections, and this expedites the delivery of recovery assistance.

Survivors with minimal damage who can live in their homes will not automatically be scheduled for a home inspection when applying to FEMA. However, they may request an inspection if they find disaster-caused damage later.

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FEMA's mission is helping people before, during, and after disasters.

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 at 800-621-FEMA (3362). For TTY call 800-462-7585.

