

# Five Steps to Keep Your Disaster Recovery on Track

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**San Juan, Puerto Rico** — Recovering from a disaster is a continuous process with many options and it is important for disaster survivors to know the resources available to support their recovery efforts. Depending on your particular needs and the steps you've already taken, there are several additional steps you can take to recover from your losses and mitigate your property against future damage.

Here is a checklist to ensure you've taken all the steps in your federal assistance process:

- **Visit a temporary Disaster Recovery Center (DRC) near you.** A DRC is a place where you can receive in-person support, speak with FEMA and other federal representatives, upload documents, review the status of your application and submit appeals. To find your nearest DRC and its hours of operation, click on the FEMA DRC link: [DRC Locator](#). Get answers to your questions while the DRC is open.
  
- **Apply for a low-interest U.S. Small Business Administration (SBA) disaster loan.** SBA disaster loans are not just for businesses. Homeowners, renters and nonprofit organizations may also apply. Next to insurance, an SBA low-interest disaster loan is the primary source of funds for property repairs and for replacing contents destroyed in a disaster event. Know that you are never obligated to accept a loan. To apply visit: [disasterloanassistance.sba.gov/ela/s/](https://disasterloanassistance.sba.gov/ela/s/). Call SBA's Customer Service Center at **1-800-659-2955** (if you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services), or by sending an email to [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov). Loan applications can be downloaded from the SBA's website at [sba.gov/disaster](https://sba.gov/disaster). Completed applications should be mailed to: U.S. Small Business Administration, Processing and Disbursement



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Center, 14925 Kingsport Road, Fort Worth, TX 76155.

- **Request continued temporary rental assistance forms.** If you received initial rental assistance and remain unable to return to your pre-disaster primary residence due to a disaster declared event, make sure to apply for FEMA's Continued Rental Assistance. If you did not receive a form by mail, you may request one by calling the FEMA helpline.
- **Stay in touch with FEMA.** Disaster survivors who applied for assistance from FEMA are asked to please stay in touch with the agency to review their application status, update their contact information and provide required documentation as needed. It is critical to keep in touch with FEMA. Missing or out of date information could slow much needed disaster assistance. Let FEMA know if your address or phone number has changed. Download the [FEMA App](#), visit [DisasterAssistance.gov](https://www.disasterassistance.gov) or call FEMA's helpline.
- **Know your appeal options.** If you disagree with FEMA decisions, you have the option to submit an appeal letter with additional documentation such as your insurance settlement or prove home ownership or documentation to prove your identity to have your case reconsidered. The appeal should be submitted within 60 days of the initial FEMA decision and include a signed and dated letter explaining why you are appealing and include supporting documentation, such as a copy of a verifiable contractor's estimate for repairs.

For questions about federal disaster assistance, call the FEMA helpline: **1-800-621-3362**. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. Operators are available seven days a week.

