

What to Expect after Applying with FEMA

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MONTGOMERY, Ala. – Residents affected by Hurricane Zeta in **Clarke, Dallas, Marengo, Mobile, Perry, Washington and Wilcox** counties may want to know what comes next after applying for FEMA assistance.

Residents who haven't applied yet should first file a claim with their insurance company, if they are insured. Then apply with FEMA by downloading the FEMA app to a smartphone or tablet, go online to DisasterAssistance.gov, or call the **FEMA Helpline** at **800-621-3362** (TTY **800-462-7585**). Operators can also answer questions about applications already submitted. Lines are open from 7 a.m. to 10 p.m. daily. Those who use a relay service such as a videophone, InnoCaption or CapTel should update FEMA with their specific number assigned to that service.

After applying, here are a few reminders:

Clean up. Don't wait to start cleaning up. Be sure to photograph or video the damage and keep all receipts and contractors' estimates for repair work.

Home Inspections. If you applied to FEMA and said you are unable to live in your home because of disaster damage caused by Hurricane Zeta, FEMA may contact you to set up a remote home inspection. FEMA will ask about the type and extent of damage and may arrange to inspect the damage remotely, by phone or using a video-conferencing service.

Remote inspections provide a new way of evaluating damage. It is comparable to traditional, in-person inspections and speeds delivery of recovery assistance to survivors.

FEMA may also assign an inspector to meet you outside your home, with social distancing, to view exterior damage. If you need accommodations for language or disability, call the **FEMA Helpline** at **800-621-3362** (TTY **800-462-7585**) and let the specialists know your needs.



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Residents with minimal damage who can live in their homes will not automatically be scheduled for a home inspection when applying for FEMA assistance. Instead, you will receive a FEMA letter asking that you call the **FEMA Helpline** at **800-621-3362**. During this call, you may request an inspection if you find significant disaster-caused damage to your home.

A FEMA determination letter, sent by regular mail or email typically within 10 days after the inspection, will include the eligibility decision and an explanation for it. For those who are eligible for assistance, the letter states the dollar amount of the grant and how the money must be used. If you disagree with FEMA's decision, the letter explains how to appeal the decision.

It is important to read the determination letter carefully. FEMA may request additional information or documentation from an applicant—such as an insurance settlement decision.

Owners and renters whose homes are insured for damage need to submit documentation to FEMA to show their coverage is not enough to meet their disaster-related needs. You can also submit insurance documentation to FEMA if you have run out of the Additional Living Expenses your insurance company provided. FEMA cannot pay for damage covered by insurance or duplicate benefits from another source.

If you still have questions, call the **FEMA Helpline** at **800-621-3362** (TTY **800-462-7585**). You can also find details about the FEMA inspection process by visiting www.fema.gov/what-happens-inspection. The deadline to apply for FEMA disaster assistance is **Monday, Feb. 8**.

For more information on Alabama's disaster recovery, visit www.fema.gov/disaster/4573 and Facebook: www.facebook.com/fema.

