

What to Expect After You Apply for FEMA Assistance

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If you live in Charlotte, Collier, DeSoto, Hardee, Hillsborough, Lee, Manatee, Orange, Osceola, Pinellas, Polk, Sarasota or Seminole County and were affected by Hurricane Ian, FEMA may be able to help with temporary housing expenses, basic home repairs or other essential disaster-related needs that are not covered by insurance.

There are several ways to apply: Go online to DisasterAssistance.gov, use the [FEMA app](#) for smartphones or call 800-621-3362. If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA the number for that service.

FEMA Will Ask

- A current phone number where you can be contacted.
- Your address at the time of the disaster and the address where you are now staying.
- Your Social Security number.
- A general list of damage and losses.
- Banking information if you choose direct deposit.
- If insured, the policy number or the agent and/or the company name.

If you have homeowners, renters or flood insurance, you should file a claim as soon as possible. FEMA cannot duplicate benefits for losses covered by insurance. If your policy does not cover all your damage expenses, you may be eligible for federal assistance.

Home Inspections

If you report that you cannot, or may not be able to, safely live in your home, FEMA may need to perform an inspection of the damaged dwelling. The inspection may be conducted at the site of the damaged dwelling or remotely.



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FEMA will contact you to let you know how the inspection will take place.

For remote inspections, FEMA inspectors will contact applicants to answer questions about the type and extent of damage sustained. Survivors with minimal damage who can live in their homes will not automatically be scheduled for a home inspection. However, they may request an inspection if they later find significant disaster-caused damage.

Remote inspections have no impact on the types of Other Needs Assistance available that do not require an inspection. This includes childcare, transportation, medical and dental, funeral expenses, moving and storage, and Group Flood Insurance Policy Assistance.

For an accessible video on FEMA home inspections, go to youtube.com/watch?v=kXMaDkY3Q2o.

