

# What to Expect After You Apply for FEMA Assistance

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Once you apply for FEMA assistance, you should file an insurance claim if you have not yet done so. FEMA may contact you to verify information or complete a home inspection and may refer you to the U.S. Small Business Administration. When FEMA processes your application, you will receive a determination letter, which you can appeal.

## File an Insurance Claim

If you have homeowners', renters' or flood insurance, file a claim as soon as possible. FEMA cannot duplicate benefits for losses covered by insurance, so the agency needs to see what your insurance covers before it can process your application. If your policy does not cover all your expenses, you may be eligible for federal assistance.

## Home Inspection

If you report that you cannot or may not be able to safely live in your home, FEMA must verify the damage through an onsite or remote inspection. FEMA staff will call you to set up the inspection – note that they may call from an unknown or restricted number. The inspector will only visit when you, your co-applicant, or another person you designate in writing is present.

FEMA inspectors are trained to recognize damage caused by a disaster, but they do not decide if you will receive assistance. If needed, FEMA will provide reasonable accommodations, including translation and ASL interpreters, to ensure you and the inspector can communicate. The inspection may take up to 45 minutes to complete.

For more information about FEMA home inspections, visit [Home Inspections | FEMA.gov](#), or watch the accessible video at [FEMA Accessible: Home Inspections - YouTube](#).



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## Small Business Administration

FEMA may refer you to the Small Business Administration (SBA) to apply for a long term, low interest disaster loan. Once FEMA refers you, you should submit the application as soon as possible. SBA loans are the largest source of federal recovery funds for survivors – and applying for an SBA loan allows FEMA to consider you for other types of assistance.

The SBA offers long-term, low-interest disaster loans to businesses of all sizes, private nonprofit organizations, homeowners and renters. It's free to apply, and you don't have to accept the loan if you're approved. If the SBA finds you ineligible, they will refer you back to FEMA, which will then evaluate you for additional types of aid.

## Determination Letter

You will receive a letter from FEMA either by mail or email, based on the preference you indicated when you applied. The letter will explain whether FEMA has found you eligible for assistance, how much, and how the assistance must be used.

**If your letter says you're ineligible, it does not mean you're denied.** The letter will explain how to appeal the decision if you do not agree with it. For more information, visit [How Do I Appeal the Final Decision? | FEMA.gov](#).

## Help is Available

For in-person help with any step of this process, visit a Disaster Recovery Center, where specialists from FEMA and the SBA can answer questions, help you submit documents and guide you through the appeals process. Centers are open in impacted areas across the state – to find one near you, visit [fema.gov/drc](#).

If you are feeling emotional distress, the U.S. Department of Health and Human Services' Disaster Distress Helpline is available at **800-985-5990**. This toll-free, multilingual crisis support service is open 24/7, operated by the Substance Abuse and Mental Health Services Administration. American Sign Language users can contact the helpline through videophone at **800-985-5990**, or by selecting the "ASL Now" option on the website at [www.samhsa.gov/find-help/disaster-distress-](#)



[helpline.](#)

## How to Apply

If you live in Caledonia, Chittenden, Lamoille, Orange, Orleans, Rutland, Washington, Windham or Windsor County and were affected by Vermont's July severe storms, FEMA may be able to help with temporary housing expenses, basic home repairs and other disaster-related needs. To apply, visit [DisasterAssistance.gov](https://www.disasterassistance.gov), download the [FEMA App](#) from the Apple App Store or Google Play Store, or call FEMA's toll-free helpline at **800-621-3362** with language translation available. If you use a relay service such as video relay service (VRS), captioned telephone service or others, give FEMA your number for that service when you apply.

If your address is not in a currently designated area, you can still apply by calling the FEMA Helpline at **800-621-3362**. This will let you proceed if your county is added to the declaration.

For in-person help, visit a Disaster Recovery Center, where FEMA specialists can help with applications, answer questions and provide referrals to resources. To find a center near you, visit [fema.gov/drc](https://www.fema.gov/drc).

FEMA will ask for:

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

FEMA Disaster Survivor Assistance teams are visiting homes in communities across the state to help residents apply for assistance. To learn how they can help – and how to distinguish them from scammers – visit [FEMA Disaster Survivor Assistance Crews Support Vermont Communities | FEMA.gov](#).



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For an accessible video about how to apply, go to [FEMA Accessible: Three Ways to Register for FEMA Disaster Assistance - YouTube](#).

For the latest information on Vermont's recovery, visit [fema.gov/disaster/4720](https://fema.gov/disaster/4720). Follow the FEMA Region 1 account at Twitter [twitter.com/FEMARegion1](https://twitter.com/FEMARegion1) or the Facebook page at [facebook.com/FEMA](https://facebook.com/FEMA).

Follow the Vermont Emergency Management Agency on Twitter at [twitter.com/vemvt](https://twitter.com/vemvt) and on Facebook at [facebook.com/VermontEmergencyManagement](https://facebook.com/VermontEmergencyManagement).

FEMA is committed to ensuring disaster assistance is accomplished equitably, without discrimination on the grounds of race, color, religion, nationality, sex, age, disability, English proficiency, or economic status. Any disaster survivor or member of the public may contact the FEMA Civil Rights Office if they feel that they are the victim of discrimination. FEMA's Civil Rights Office can be contacted toll-free at 833-285-7448. Multilingual operators are available.

