

What to Expect After Registering With FEMA For Disaster Assistance

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SAN JUAN, Puerto Rico – After registering for disaster assistance with the Federal Emergency Management Agency (FEMA), applicants can expect to **have a housing inspection**.

Registered survivors will be contacted by a FEMA-contracted inspector to schedule an appointment for an inspection. The inspection is needed to verify and assess damages listed in your application. The inspection generally takes about 30-40 minutes. The inspector will want to see the damaged areas of your home and your damaged furniture and personal property. *There is no fee for the inspection.*

When a housing inspector comes to visit your home, be sure they show you their FEMA *photo ID badge*. If you are not shown photo identification, then *do not* allow the inspection. Disasters often bring out scam artists who prey on the needs of disaster survivors.

Someone 18 years of age or older must be present during the inspection. The inspector will also ask to see:

- Photo identification.
- Proof of ownership/occupancy of damaged residence (structural insurance, tax bill, mortgage payment book/utility bill).
- Insurance documents: home and/or auto (structural insurance/auto declaration sheet).
- List of household occupants living in residence at time of disaster.
- All disaster-related damages to both real and personal property.

Once the inspection process is complete, your case will be reviewed by FEMA and you will receive a letter outlining the decision about your claim.



If you qualify for a FEMA grant, FEMA will send you a check by mail or deposit it directly into your bank account. If you receive money for rental assistance, be sure to keep documentation and receipts of payments. If you pay to stay somewhere, you should have a written landlord/tenant agreement for the time frame you use the assistance.

If you do not qualify for a FEMA grant, you will receive a letter explaining why you may not be eligible and will be given a chance to appeal the decision. Your appeal rights will be described in the letter. Appeals must be in writing and mailed within 60 days of FEMA's decision.

If you're referred to the Small Business Administration, you will receive a phone call or email asking if you want to:

- Complete an SBA loan application at a Disaster Recovery Center;
- Apply for a low-interest loan online, or
- Receive a paper application.

The application must be completed and returned in order to be considered for a loan and to be considered for additional FEMA grant assistance. SBA representatives are available to help you with the application at any local Disaster Recovery Center.

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FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

*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 toll-free at **800-621-3362** (voice, **711/VRS** - Video Relay Service). TDD call **800-462-7585**. Multilingual operators are available. (**Press 2** for Spanish).*

The SBA is the federal government's primary source of money for the long-term rebuilding of disaster-damaged property. SBA helps businesses of all sizes, private non-profit organizations, homeowners and renters, which can cover the cost of replacing lost or disaster-damaged real estate and personal property.



These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations.

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