

FEMA May Be Able to Help if Insurance Doesn't Cover Some Disaster Expenses

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FEMA can't duplicate insurance payments for Floridians with losses from Hurricane Sally, but it might be able to help with some expenses that aren't covered fully by insurance. It's a good idea to register with FEMA even if you have insurance.

FEMA may be able to provide grants in these circumstances:

- If the cost of your damage does not reach the level of your insurance deductible.
- If you have received the settlement from the insurance company but you still have unmet needs.
- If you have exhausted the settlement for Additional Living Expenses (for loss of use) and you need disaster-related temporary housing.
- If your settlement does not cover disaster-related needs such as medical, dental and funeral costs, emergency home repairs and other disaster-related expenses.

If your settlement has been delayed longer than 30 days, you may write to FEMA to explain your situation. Provide insurance documentation to prove you've submitted your claim, including the claim number, the date you applied and how long you estimate it will take for the company to settle and mail your letter.

Mailing address:

FEMA - Individuals & Households Program

National Processing Service Center

P.O. Box 10055

Hyattsville, MD 20782-70155

Or fax it to 800-827-8112



The deadline to register with FEMA is **Dec. 1, 2020**. Residents of Bay, Escambia, Okaloosa, Santa Rosa and Walton counties can register by:

- Visiting DisasterAssistance.gov;
- Downloading the FEMA App; or by
- Calling **800-621-3362 (800-462-7585 TTY)**. Multilingual operators are available. The toll-free numbers are open from 7 a.m. to 10 p.m. local time, seven days a week. Those who use a relay service such as a videophone, InnoCaption or CapTel should provide FEMA with their specific phone number assigned to that service.

Homeowners and renters may be eligible for a low-interest disaster loan from the U.S. Small Business Administration (SBA), which can cover uninsured losses. **Dec. 1, 2020** is the deadline homeowners and renters, businesses of all sizes, and nonprofit organizations to apply to the SBA for disaster loans for physical property damage. The deadline for working capital applications for small businesses and eligible nonprofit organizations is **July 2, 2021**.

For additional information about SBA disaster loans, the loan application process, or for help completing the SBA application, visit SBA's secure website at <https://DisasterLoanAssistance.sba.gov/>. Applicants may also call SBA's Customer Service Center at **800-659-2955** or email FOCE-Help@sba.gov to make an appointment for assistance over the phone. Individuals who are deaf or hard of hearing may call **800-877-8339**.

For in-person assistance with an SBA disaster loan, visit the Business Recovery Centers, open 7 days a week, 8 a.m.-8 p.m., at East Pensacola Heights Clubhouse, 3208 E. Gonzalez St., Pensacola, FL 32503; or Bridgeway Center, Building C, 205 Shell Ave., Fort Walton Beach, FL 32548.

