

What to Expect after Applying with FEMA

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NASHVILLE, Tenn. – Residents affected by the March 25 through April 3 severe storms, tornadoes and flooding in Davidson, Williamson and Wilson counties may want to know what comes next after applying for FEMA assistance.

FEMA assistance for homeowners and renters can include grants for rent and repairs to make their primary home habitable. It can also help other serious disaster-related needs like replacing essential household items, uninsured or out-of-pocket medical, dental, funeral or burial costs, transportation, and reimbursements for moving and storage expenses.

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, visiting DisasterAssistance.gov, or calling the **FEMA Helpline at 800-621-3362 (TTY 800-462-7585)**.

Operators can answer questions about applications already submitted. Lines are open from **6 a.m. to 10 p.m. Central Time** seven days a week. Those who use a relay service such as a videophone, InnoCaption or CapTel should update FEMA with their specific number assigned to that service.

The deadline to apply for FEMA disaster assistance is **Wednesday, July 7**.

Information that may be useful to have when you apply includes:

- Your address at the time of the disaster and a description of disaster-caused damage and losses
- The address where you are now staying
- A current phone number where you can be reached
- Insurance information
- Your Social Security number
- Total household annual income



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- Routing and account numbers for a checking or savings account so FEMA may directly transfer disaster assistance funds to you.

After applying, here are a few reminders:

Clean up. Don't wait to start cleaning up. Be sure to photograph or make a video of 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 the storms and flooding, 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. This is also the time to update FEMA with the number assigned to you if you use a relay service.

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**). If you use 711 or Video Relay Service, call **800-621-3362**. You can also find details about the FEMA inspection process by visiting www.fema.gov/what-happens-inspection.

For more information on Tennessee's disaster recovery, visit www.tn.gov/tema.html and www.fema.gov/disaster/4601. You may also follow FEMA on www.facebook.com/fema and Twitter [@FEMARegion4](https://twitter.com/FEMARegion4).

