

Multiple Ways to Apply for FEMA Assistance; What Happens Next

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NASHVILLE, Tenn. – FEMA's Disaster Survivor Assistance (DSA) teams are providing survivors of the Aug. 21 severe storms and flooding in Dickson, Hickman, Houston and Humphreys counties with a means to access and apply for disaster assistance.

DSA can help:

- Survivors apply for federal assistance.
- Check the status of an application already in the system or make minor changes to applications.
- Provide civil rights and disability integration assistance information to ensure equal access to FEMA programs.

Survivors can also apply online at DisasterAssistance.gov or by calling the FEMA Helpline at **800-621-3362** (TTY **800-462-7585**).

Operators can answer questions about applications already submitted. Lines 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 update FEMA with their specific number assigned to that service.

Information to have ready when you apply includes:

- Your address at the time of the disaster
- The address where you are now staying
- A current phone number where you can be reached
- Insurance information
- Your Social Security number
- Pre-disaster household gross annual income
- Routing and account numbers for a checking or savings account so FEMA may directly transfer disaster assistance funds to you.



FEMA assistance for homeowners and renters may include grants for rent and repairs to make their primary home habitable. It can also help with 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.

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 home inspection to view the 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 may receive a FEMA letter asking that you call the **FEMA Helpline at 800-621-3362**. During this call, you can 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.

Survivors may also be referred to the **U.S. Small Business Administration (SBA)** for low-interest disaster loans to further assist with your recovery. Those referred to the SBA must complete a loan application to be further considered for some forms of FEMA assistance, such as funds for personal property and



transportation losses. It is free to apply for a disaster loan and you may accept all, part, or none of it.

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.

