Apply for Disaster Assistance

Internet or Smartphone Application: Disaster survivors may apply for the Individuals and Households Program or check their application status at www.disasterassistance.gov. Disaster survivors may also access FEMA via smartphone by downloading the application from www.fema.gov or through their mobile provider’s application store.

By Phone: Disaster survivors may call FEMA toll-free at 800-621-3362 to register for assistance or check their application status. Disaster survivors who are deaf, hard of hearing, or have a speech disability and use a Text Telephone (TTY) may call 800-462-7585. Disaster survivors who use 711 or VRS (Video Relay Service) may call 800-621-3362.

In Person: Visit a Disaster Recovery Center.
• For locations, check FEMA’s mobile app www.fema.gov/mobile-app or call 1-800-621-3362, or visit www.disasterassistance.gov.
• Disaster Survivor Assistance team members may visit door-to-door in your area. They will have official FEMA photo identification.

Help After a Disaster
FEMA Individual Assistance
Can Help You Recover
FEMA B-545/April 2019

WHAT to DO if YOU DISAGREE with FEMA’S DECISION LETTER
YOU HAVE THE RIGHT TO APPEAL FEMA’S ELIGIBILITY DECISIONS INCLUDING THE AMOUNT OF YOUR AWARD.

When do I need to submit my appeal?
You must submit your appeal within 60 days of the date on your eligibility notification letter.

What do I need to provide?
A signed, written explanation outlining why you believe FEMA’s decision is incorrect and copies of any documents supporting your appeal, including proof of your disaster losses.

Your full name, your FEMA Application Number and Disaster Number, your pre-disaster primary residence address, and your current phone number and address should be included on all submitted documents. These numbers are printed on Page 1 of your Decision Letter, above your name and address.

Where do I send my appeal?
Mail to: FEMA P.O. Box 10055 Hyattsville, MD 20782-8055
Fax to: 800-827-8112 Attn: FEMA Appeals Officer

How long will it take before I know if my appeal is approved or denied?
You will receive a decision letter from FEMA within 90 days of FEMA’s receipt of your appeal.

To check the status of your appeal, or to notify FEMA of any change to your mailing address or contact information, please visit www.disasterassistance.gov and select Check Your Application Status, or call FEMA’s Helpline at 800-621-FEMA (3362)

Who can I call if I have questions about my appeal?
How can FEMA help you?

Assistance from FEMA may help you and members of your household affected by a disaster take care of necessary expenses and serious needs that cannot be met through insurance or other forms of assistance.

Housing Assistance:

Housing Assistance may provide financial or direct assistance, including:

- Rental Assistance: Financial assistance to rent temporary housing while disaster-caused repairs are made to your primary residence, or while transitioning to permanent housing.
- Home Repair: Financial assistance for homeowners to repair uninsured home damage caused by the disaster. The assistance is intended to repair the home to a safe, sanitary and functioning living condition.
- Home Replacement: Financial assistance for homeowners who must replace or rebuild their primary residence as a result of the disaster.
- Direct Housing: In limited circumstances where adequate temporary housing resources are not available within a reasonable commuting distance, FEMA may provide a temporary housing unit directly to homeowners and renters.

Other Needs Assistance:

- Personal Property: Financial assistance to repair or replace common household items including, but not limited to, furnishings, appliances, essential tools and assistive equipment that supports daily living activities.
- Medical/Dental: Financial assistance to pay for medical or dental expenses or losses caused by the disaster. This includes, but is not limited to, hospital and ambulance services, medication, and the repair or replacement of medically necessary assistive devices or technology.
- Funeral: Financial assistance for expenses incurred due to a death or disinterment caused directly or indirectly by the disaster. Expenses include, but are not limited to, the cost of a casket or urn and funeral services.
- Child Care: Financial assistance for increased child care costs as a result of the disaster. Eligible expenses include child care costs for children aged 13 and under and/or children with a disability, as defined by Federal law, up to age 21, who need assistance with activities of daily living.
- Miscellaneous Expenses: Financial assistance to purchase specific items not owned prior to the disaster. They may include, but are not limited to, items such as a wet/dry vacuum, chainsaw, or a generator for a medically necessary device.
- Transportation: Financial assistance to repair or replace a vehicle damaged by the disaster.
- Moving and Storage Expenses: Financial assistance to temporarily move and store personal property from the damaged primary residence while repairs are made. Assistance may also be provided for moving essential household goods to a new primary residence.

Clean and Removal: Financial assistance for services to remove contaminants and disinfect surface areas of the home affected by flooding.

Critical Needs: Financial assistance for applicants who have immediate or critical needs because they are displaced from their primary dwelling.

Eligibility Criteria for Housing and Other Needs Assistance:

- Your disaster losses must be in a Presidentially declared disaster area;
- A member of your household must be a United States citizen, a non-citizen national, or a qualified alien;
- You have necessary expenses or serious needs as a result of the disaster that are not covered by insurance, or you filed an insurance claim but your benefits are not enough to cover your expenses, or your damage was not covered by insurance or other sources.

Additional FEMA Individual Assistance Programs

- Crisis Counseling: Assists individuals and communities recovering from the effects of a disaster through the provision of community-based outreach and educational services.
- Disaster Unemployment: Provides unemployment benefits and re-employment assistance services to survivors affected by a Presidentially-declared major disaster. These services are under the responsibility of the U.S. Department of Labor and administered by the State, Local, Territory, or Tribal government emergency management officials of the affected area(s).
- Disaster Legal Services: Provides free legal assistance to low income individuals who are otherwise unable to secure legal services to meet their disaster related needs.
- Disaster Case Management: Assists individuals with unmet needs caused by the disaster through the development and implementation of a Household Recovery Plan.

Partner Agency Assistance

To meet the needs of disaster survivors, FEMA partners with other governmental and non-governmental agencies.

FEMA works with the U.S. Small Business Administration to offer low-interest disaster loans to homeowners and renters in a declared disaster area. You do not need to own a business to apply for a disaster loan.

Learn more about applying for a disaster loan or about assistance available from other FEMA partners at: www.DisasterAssistance.gov.

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