

What to Expect After You Apply for FEMA Assistance

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If you live in Hancock, Hinds, Humphreys, Madison, Neshoba and Scott counties and were affected by the April 8-11, 2024, severe storms and tornadoes, FEMA may be able to help with temporary lodging expenses, basic home repairs or other essential disaster-related needs that are not covered by insurance.

There are several ways to apply: Go online to DisasterAssistance.gov, use the [FEMA app](#) for smartphones or call 800-621-3362. If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA your number for that service.

FEMA will ask for:

- A current phone number where you can be contacted
- Your address at the time of the disaster and the address where you are now staying
- Your Social Security Number
- A general list of damage and losses
- Banking information if you choose direct deposit
- If insured, the policy number or the agent and/or the company name

If you have homeowner or renter insurance, you should file a claim as soon as possible. FEMA cannot duplicate benefits for losses covered by insurance. If your policy does not cover all your damage expenses, you may be eligible for federal assistance.

Home inspections

If you report that you cannot, or may not be able to, safely live in your home, FEMA may need to perform an inspection of the damaged dwelling. A FEMA Inspector will call you to schedule an appointment. Be sure to answer the phone. The inspector's phone number may be from out of state or show up on caller ID as



“unavailable.”

FEMA inspectors will carry an official photo ID and will never ask for bank information. They will also never ask for money and never require payment in any form. The inspector will ask to verify the applicant's name, address, contact information, [occupancy, ownership status](#), household occupants and insurance coverage.

You will receive a letter explaining FEMA's decision within 10 days after the inspector's visit. Be sure to read it closely, it may explain additional steps needed to continue the process.

If you have questions after your inspection, please call FEMA's Helpline at 800-621-3362.

For an accessible video on FEMA home inspections, go to youtube.com/watch?v=kXMaDkY3Q2o.

