

What you need to know about FEMA aid

What is FEMA?

The Federal Emergency Management Agency (FEMA) is the federal agency in charge of disaster preparedness, prevention, response, and recovery. FEMA runs many programs that can aid people affected by natural disasters.

What type of aid can I get?

FEMA's Individual and Households Program allows people to apply directly for disaster recovery assistance if they're in a federally-declared disaster area, which you are. It is intended to cover "uninsured or under-insured necessary expenses and serious needs," so FEMA typically instructs people to seek help through private insurance. You can apply for grants for temporary housing and home repairs, low-cost loans to cover uninsured property losses, and other programs to help individuals and business owners recover. **Applying for aid can be a confusing and frustrating process. You will need documents to verify everything from your identity to proof of residency and living expenses.**

How do I apply for assistance?

Go to DisasterAssistance.gov
or call 1-800-621-3362

The agency will decide on your eligibility. **Remember to document all your correspondence with officials and agencies because it will be a long process and you will likely have to appeal.**

1 Take photos of your damaged home and belongings.	2 Make a list of damaged or lost items.
3 Save yourself time. If you have insurance, you must file a claim with your insurance company. If you do not have insurance, skip to step 4.	4 3 Ways To Apply <ul style="list-style-type: none">• Online DisasterAssistance.gov• Through the FEMA app• Call: (800) 621-3362• TTY: (800) 242-7585

Special Note: FEMA cannot provide assistance for losses that are covered by insurance.



How long will it take for me to get money?

Unfortunately, this can be a months-long process. You will almost certainly have to go back and forth with FEMA multiple times, and you won't immediately receive a check to cover all expenses. **That is normal. Do not give up. You can appeal the decision if they reject it.**



Sources: FEMA, CDC, and southerlymag.org

For more info, open your camera and click link to this QR code:



What to do after your home floods

Only return home when it's safe to do so

- Do not attempt to drive through floodwaters, and don't wade through them as they could be contaminated or contain dangerous debris.
- Upon entering, do not use matches, lighters or any other open flames.
- Do not touch electrical equipment if it is wet or if you are standing in water.
- Pay attention to boil water advisories.

Take lots of photos

- If you have them, gather photos of your house or apartment from before the flood, so that you can more easily prove your lost property value.
- Get photos or videos of the outside and inside of the building, including damaged personal property, and label them by room before you get rid of anything.
- If you have insurance, take photos of the make, model and serial number for appliances.
- After taking photos, immediately throw away things that could be contaminated from flood waters.

Gather documents you'll need

- **When you call, you'll need:** address of your home and where you're staying now; phone number, banking information, social security number, general list of damages/losses, insurance information if you have it
- **Proving home ownership and occupancy:** Motor vehicle registration form, court documents, letters from social service agencies, schools, or bills for repairs on the property. These documents need to be dated within a year.
- **Proving tenancy at a rental unit:** Proof of address can include a copy of your lease with your name on it, or utility bills such as gas, electric or water bills. May need proof of income: pay stub/ tax form.
- **Personal property losses:** This includes standard household appliances, furnishing, and accessible items. Receipts and appraisals for valuable items may help you with both insurance claims and FEMA aid.
- **Other documents you may be required to submit:** Mortgage statements, property tax bills, utility bills can prove your total pre-disaster housing cost if you need FEMA to cover rental assistance. Keep your hotel receipts if you were forced to evacuate.

Start cleaning as soon as possible.

- Wear protective clothing: long sleeves and pants, rubber or work gloves, waterproof boots or shoes.
- Take wet items outside.
- Clean hard surfaces and items with bleach and/or dish detergent.
- Open doors and windows to air out your home. Use box fans if possible.
- Get mud and dirt out first, and remove all mold you see and try to dry as much as possible.
- Throw away anything wet that can't be cleaned and dried completely.



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