## What to Expect After Applying With FEMA

## Keep important steps in mind when navigating your FEMA assistance process:

**Don't wait to start cleanup.** Take photos of any damage, make a list of your losses and keep all receipts to verify expenses caused by the disaster.

**File an insurance claim.** Applicants who are insured for the disaster damage to their home must provide an insurance settlement or benefit documents to FEMA before being considered for federal assistance.

Apply with FEMA. Homeowners and renters in North Carolina Counties with uninsured or underinsured damage caused by Tropical Storm Helene are encouraged to apply for FEMA disaster assistance. Go online to <u>DisasterAssistance.gov</u>, use the <u>FEMA mobile app</u> or call 800-621-3362. If you use a relay service such as video relay service, captioned telephone service or others, give FEMA your number for that service.

Schedule your home inspection. After you apply, you will be contacted by a FEMA inspector 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." During the scheduling process you may also identify if you require a reasonable accommodation, services including translation and ASL interpreters, are available to ensure effective communication with survivors.

**Gather information for the inspection.** Be prepared to show the inspector your photo identification; <u>proof of ownership</u> <u>or occupancy</u>; a list of household occupants living in the home at the time of the disaster; all disaster-caused damage to the property; and your insurance policy. If you have photos of disaster damage or repair receipts, have those available too.

## WHAT to EXPECT after YOU APPLY for FEMA ASSISTANCE



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







**Meet with the inspector.** The inspection includes looking at disaster-damaged areas of your home and reviewing your records. 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.

After arriving, the inspector will ask to verify the applicant's name, address, contact information, occupancy, ownership status and insurance coverage.

**Post-inspection.** You will receive a letter explaining FEMA's eligibility decision within 10 days after the inspector's visit. Be sure to read it closely; it may explain additional steps needed to continue with the process. If you are determined eligible for assistance, you may receive a U.S. Treasury check or direct deposit based on what you selected during your application.