Flood insurance and Special Flood Hazard Areas (SFHA): If your home is located in an SFHA, you are required to purchase and maintain flood insurance on your property as a condition of receiving FEMA disaster assistance. Failure to obtain and maintain flood insurance may affect your eligibility for future FEMA assistance.

Duration of Assistance: Assistance is provided for up to eighteen months from the disaster declaration, but may be extended if approved by the State, Tribe, or Territory, and FEMA.

Apply for Disaster Assistance

Online:
Go to www.DisasterAssistance.gov on your computer, mobile device, or through the FEMA App (www.fema.gov/mobile-app) to register or check the status of your application.

By Phone:
Call 800-621-3362
• You can register in any language. For Spanish, press 2.
• If you are deaf, hard of hearing, or have a speech disability and use 711 or VRS, call 800-621-3362. TTY: call 800-462-7585

In Person:
Visit a Disaster Recovery Center.
• For locations, call 800-621-3362 or visit www.DisasterAssistance.gov.
• Disaster Survivor Assistance team members may be visiting door-to-door in your area. They will have official FEMA photo identification.

What to do if YOU DISAGREE with FEMA’S DECISION LETTER

IF YOU DISAGREE WITH FEMA’S DECISION, YOU HAVE THE RIGHT TO APPEAL.

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

What do I need to provide?
A 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.

The 4 digit disaster number and your 9 digit FEMA application number should be on all submitted documents, and the appeal must be signed by you, the co-applicant, or a third party authorized to appeal on your behalf. These numbers are printed on Page 1 of this letter, above your name and address.

Where do I send my appeal?
Mail to:
FEMA
CO. Box 10055
Hyattsville, MD 20782-8055

Fax to:
800-827-8112
Attn: FEMA Appeals Officer

Or

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 who are 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:

- Financial assistance to rent temporary housing
- Direct housing for homeowners who must replace or rebuild their primary residence as a result of the disaster.
- Financial assistance for homeowners to repair uninsured home damage caused by the disaster.
- Financial assistance to homeowners who must replace or rebuild their primary residence, or while transitioning to permanent housing.
- Assistance to temporarily relocate and store personal property from the damaged primary residence while repairs are made.

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;
- Your damaged home is where you live the majority of the year;
- Your home is inaccessible or not livable due to the disaster; and
- You have necessary expenses or serious needs as a result of the disaster that are not covered by insurance or any other sources.

Additional FEMA 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 services to individuals who become unemployed as a result of a disaster and are not eligible for regular unemployment insurance.
- 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.

Partner Agency Assistance

What you should know before you apply.

- Insurance: If you have insurance, you do not have to file an insurance claim before applying for FEMA assistance. You are encouraged to contact your insurance company as soon as possible to start your insurance claim process. When you receive your insurance settlement, please call FEMA at 800-621-3362 to discuss your assistance options.
- Inspections: If an inspection is required, a FEMA inspector will contact you to schedule an appointment to assess your property damage. If you cannot be present, another household member over the age of eighteen may meet with the inspector. Inspectors will have FEMA photo identification and are trained to identify damage caused by disasters. Inspectors will not physically access certain areas of your home, such as crawlspaces, attics, and roofs. Inspectors do not decide if you receive FEMA assistance.
- Duplication of Benefits: It is important to provide accurate insurance information to avoid a duplication of FEMA assistance. By law, FEMA cannot give assistance for losses addressed by insurance coverage or other sources. If you receive FEMA assistance and have insurance that covers the same loss, you will be required to return the FEMA assistance.

Financial Assistance Limit: Financial assistance is limited to an annually adjusted amount based on the Consumer Price Index. The financial assistance limit may be reached with a combination of Housing Assistance and Other Needs Assistance grant awards.