

Steps to Disaster Assistance for Arkansans with Storm Damage

Release Date: Juin 30, 2017

LITTLE ROCK, Ark. — Recovery from storm damage requires disaster survivors to take charge of their situation. FEMA and U.S. Small Business Administration disaster assistance is a process with steps for Arkansas residents to follow. Here's a checklist:

Step One: Register with FEMA

- Call **800-621-3362** for voice or Video Relay Service. For TTY, call **800-462-7585**. Multilingual operators are available. Helpline hours are **7 a.m. to 11 p.m.** local time, seven days a week until further notice. Online, go to DisasterAssistance.gov or use the FEMA [mobile app](#)
- Survivors also can register with FEMA at a Disaster Recovery Center. Find the nearest center by going online to fema.gov/disaster-recovery-centers
- If you have not done so, contact your insurance agent. FEMA does not duplicate insurance, but may help those who are underinsured or uninsured

When calling FEMA, have ready:

- Social Security number
- Address of the damaged primary residence or apartment
- Description of damage
- Information about insurance coverage
- Current contact information with phone and an address to receive mail
- Bank account and routing numbers for direct deposit of any approved grants. Bank information will not be requested anywhere else during the process and only if direct deposit is required.

FEMA cannot make you whole, but it may help your recovery move forward by providing grants for basic repairs to make your home safe, functional and secure. FEMA can also provide funds to rent a temporary residence for you and your family to stay in while you build your own recovery plan.



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Step Two: Respond to SBA

The SBA may contact you with information about low-interest disaster loans for homeowners and renters after you apply for FEMA help. There's no obligation to accept a loan offer, but SBA loans provide the largest source of federal disaster recovery funds for survivors.

If you don't complete the SBA application, you cannot be considered for other FEMA grants to replace certain household items, repair or replace a damaged vehicle, and moving and storage costs. If SBA is unable to offer you a loan, it may refer you back to FEMA for these additional grants.

Besides physical damage loans, SBA also offers low-interest working capital loans (called Economic Injury Disaster Loans) to small businesses and most private nonprofit organizations having difficulty meeting obligations as a result of the disaster.

For information about SBA's disaster assistance, call **800-659-2955**, email disastercustomerservice@sba.gov, or visit SBA's website at [SBA.gov/disaster](https://www.sba.gov/disaster). Deaf and hard of hearing individuals may call **800-877-8339**.

Step Three: Inspections

After survivors register, a FEMA-contracted inspector may call to set up an appointment to assess the damaged property. Inspectors will never ask for bank account information, and there is no cost for the inspection. They will ask for proof of ownership or occupancy of the damaged residence, such as an insurance policy, rent receipt or utility bill.

Step Four: Keep in Touch

FEMA will respond to applicants with a letter or SMS text message explaining the status of the application. It is important to read and follow up with any communication from FEMA, as applications cannot move forward if information is requested and not received. Survivors may have to log into their account on [DisasterAssistance.gov](https://www.fema.gov/disaster-assistance) or call the helpline at **800-621-3362** to keep the application process moving.



For updates on the Arkansas response and recovery, follow the Arkansas Department of Emergency Management (@AR_Emergencies) on Twitter and Facebook and adem.arkansas.gov. Additional information is available at fema.gov/disaster/4318.

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FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

