

# FACT SHEET: FEMA Individual Assistance is Not a Substitute for Insurance

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- FEMA assistance alone cannot make you whole. Our programs are designed to help you move forward in your recovery.
- For renters and homeowners who sustained losses from Hurricane Florence, FEMA may provide you and your family a temporary place to stay while you develop your own recovery plan.
- For homeowners whose primary residence sustained damage as a result of Florence, FEMA may provide a grant for basic repairs to make your home safe, sanitary and secure. Home repair grants are not intended to return homes or belongings to their predisaster condition.
- Federal disaster grants are also available to help pay for serious disaster-related needs not covered by insurance or other sources.
- Recovery involves all levels of government and nonprofit organizations.
- Do NOT wait to begin cleaning up and making repairs. Take photos of the damage. Save all receipts for cleanup and repairs.

## Insurance

- If you have a homeowner's or flood insurance policy, file your insurance claim immediately before applying for disaster assistance. Get the process started quickly. The faster you file, the faster your recovery can begin.



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- Most homeowners' policies do not cover flooding. Flood insurance requires a separate policy and typically does not take effect until 30 days after you buy it. National Flood Insurance Program (NFIP) policyholders who need assistance contacting their insurance company may call NFIP at 800-427-4661.

### Applying for disaster assistance

- To apply for disaster assistance to help with uninsured or underinsured losses resulting from Hurricane Florence, download the FEMA mobile app, register online at [DisasterAssistance.gov](https://DisasterAssistance.gov) or call 800-621-3362 (voice, 711 or VRS) or 800-462-7585 (TTY). The toll-free numbers are open from 7 a.m. to 11 p.m. local time seven days a week until further notice.
- Whether by phone or online, you can also learn about state, voluntary, and local organizations in your community to address your immediate needs.
- Once registered, you will receive a 9-digit personal registration number. Each application is reviewed to determine if an inspection will be issued. If you are uninsured or underinsured, an inspection is issued to verify disaster-caused damage. FEMA cannot pay for damage covered by insurance or duplicate benefits from another source.

### Inspections

- An inspector will schedule a time to meet you at your damaged home.
  - o In areas where access is still severely limited, it may take longer for an inspection.
  - o Inspectors are contractors, not FEMA employees, but the inspectors will have FEMA identification and know your 9-digit personal registration number.
  - o Inspectors verify damage only. They do not determine your eligibility.

### FEMA Determination Letter:



- After you apply, you may receive a determination letter from FEMA via mail or email.
- Read the letter carefully to understand your eligibility for federal assistance.
- There are many reasons for an initial ineligibility determination. The most common reason is the need to provide FEMA with a copy of a letter verifying your insurance coverage before FEMA can process your grant application.
- Other common reasons for ineligibility include:
  - o Insufficient damage
  - o Damage to secondary home, not primary residence.
  - o FEMA could not verify your identity.
  - o Multiple applications from the same address.
  - o No proof of occupancy or ownership.

#### Keep in Touch with FEMA:

- To provide more information or missing documentation, call the disaster assistance helpline at 800-621-3362 (voice, 711 or VRS) or 800-462-7585 (TTY), or visit a disaster recovery center.
- If you have questions about correspondence from FEMA, take the letter to any disaster recovery center or call the disaster assistance helpline. To find a center, call the FEMA helpline, download the FEMA mobile app or visit [FEMA.gov/DRC](https://www.fema.gov/DRC).

#### U.S. Small Business Administration:

- The U.S. Small Business Administration (SBA) offers low-interest disaster loans to businesses of all sizes (including landlords), nonprofits, homeowners and renters to cover uninsured or uncompensated losses or damage from Florence.



- After registering for disaster assistance, you may be referred to the SBA. There's no obligation to accept a loan, but you may miss out on the largest source of federal disaster recovery funds if you don't apply.
- If you are deemed ineligible for Housing Assistance from FEMA, you may still be eligible for a low-interest disaster loan from the SBA. If you don't qualify for a loan, the SBA will refer you back to FEMA. You may then be considered for an Other Needs Assistance grant. Other Needs include disaster-damaged cars, clothing and other serious disaster-related expenses not covered by insurance.
- Additional details on SBA's loan application process can be obtained by calling the SBA Customer Service Center at 800-659-2955 or 800-877-8339 (TTY) or by sending an email to [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov).

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