

Five Things to Know: Federal Disaster Assistance in Southeast Michigan

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CHICAGO – Federal disaster assistance is now available to individuals in Macomb, Oakland, Washtenaw and Wayne counties who experienced disaster-related losses from the June 25 – 26 severe storms and flooding. It's important to understand the resources available and how to access them to get the help you need.

1. **Apply with FEMA.** While FEMA can't duplicate assistance from other sources, help may be available for uninsured or underinsured necessary expenses or unmet needs. If you reported damage to local officials or a community-based organization, you are **not** registered with FEMA. You must call the FEMA Helpline at 800-621-3362 (if you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service), go online to www.DisasterAssistance.gov or download the [FEMA App](#).

2. **Read your FEMA letter carefully.** Applicants will receive a letter explaining FEMA's decision and actions that might be needed to process your application. For example, FEMA may need additional information or documents, such as proof of residence, an insurance settlement, proof of ownership of the damaged property, or proof that the damaged property was your primary residence at the time of the disaster. Options to submit these documents are also included in your letter.

3. **Have questions? FEMA can help.** If you're unsure of your assistance options or have questions about your application, FEMA staff are available to



FEMA

Page 1 of 3

assist—you can call the FEMA Helpline or visit one of the open disaster recovery centers in southeast Michigan to speak face-to-face with a FEMA representative. Find your nearest center by visiting www.fema.gov/DRC.

4. **Disagree with FEMA? You have options.** If you disagree with FEMA's assistance decision, you have the option to submit an appeal and have your case reconsidered. Your FEMA letter includes an explanation for documents to provide and steps to submit the appeal. You can also call the helpline or visit a FEMA center for help.
5. **Don't miss out on other help that may be available.** After applying for disaster assistance, you may be referred to the US Small Business Administration (SBA). There is no cost to apply for an SBA loan, and 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. Additionally, if you don't qualify for an SBA disaster loan, you may be referred back to FEMA for other types of grant assistance. For more information on the SBA loan process, please visit sba.gov/disaster, call the SBA's Customer Service Center at 800-659-2955 or send an email to DisasterCustomerService@sba.gov. You can also visit your nearest recovery center to talk with an SBA representative.

For more information about Michigan's disaster recovery, visit FEMA's website www.fema.gov/disaster/4607.

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Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency, or economic status. Reasonable accommodations, including translation and American Sign Language interpreters via Video Relay Service will be available to ensure effective



FEMA

Page 2 of 3

communication with applicants with limited English proficiency, disabilities, and access and functional needs. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-3362 (including 711 or Video Relay). If you are deaf, hard of hearing or have a speech disability and use a TTY, call 800-462-7585.

FEMA's mission is helping people before, during, and after disasters.



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Page 3 of 3