

# Fact Sheet: FEMA 101: Frequently Asked Questions

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## Who should apply for assistance?

If you live in the designated municipalities of **Adjuntas, Cabo Rojo, Corozal, Guánica, Guayanilla, Jayuya, Lajas, Lares, Maricao, Peñuelas, Ponce, San Germán, San Sebastián Utuado, Villalba** or **Yauco** and your home was damaged, you may be eligible for FEMA assistance.

## How do I apply for assistance?

To apply online at [DisasterAssistance.gov](https://DisasterAssistance.gov):

- Go to DisasterAssistance.gov on your computer, mobile phone or tablet device.
- Click “Find Assistance” and answer questions for a personalized list of possible assistance.
- Click “Apply Online” to complete a FEMA application.
- After application completion you may return to the website and click “Check Status.”

To apply by phone for FEMA assistance:

- **1-800-621-3362** (also for 711 and Video Relay Service) or **TTY 1-800-462-7585**

You can also use the [FEMA Mobile App](#) or [en español](#) for Spanish.

To apply for assistance from other agencies, you must follow the instructions provided for each program on [DisasterAssistance.gov](https://DisasterAssistance.gov).

Registering with local officials or voluntary agencies does not mean you have registered for FEMA assistance.

## What information will I need to apply?

Before starting the application, be sure to have this information:



## Social Security Number

- If you do not have a Social Security number, follow the steps below:
- Go to [faq.ssa.gov](https://www.faq.ssa.gov)
- Click on “How do I apply for a new or replacement Social Security number card?” in the “Most Asked Questions” section.
- Once you have your Social Security number, go to [DisasterAssistance.gov](https://www.DisasterAssistance.gov) or call FEMA to apply.

## Insurance Information

- List the type(s) of insurance you have. This could include coverage under policies such as earthquake, automobile, flood, homeowners, mobile home or motorcycle.

## Damage Information

- Describe the damage caused by the disaster. Include the type of disaster (e.g., earthquake) and the type of dwelling (e.g., condo, house, mobile home) or vehicle (e.g., car, motorcycle, truck).

## Financial Information

- Provide your total annual household income before taxes at the time of the disaster.

## Contact Information

- Provide the street address and phone number of the property where the damage occurred. If you are unable to live in the damaged dwelling, provide an address where you are living and phone number (if different).

## Direct-Deposit Information (Optional)

- If approved, funds may be directly deposited into your bank account. The following banking information is required:
  - Bank name
  - Type of account (such as checking or savings)



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- Routing number
- Account number

#### Check (Optional)

- If approved, you may request that FEMA send you a check. Please note that this will delay the funds by at least two or three weeks.

#### **What kinds of assistance are available to me if my home was damaged?**

If you are a homeowner or renter and your home was damaged, you must first apply at [DisasterAssistance.gov](https://www.DisasterAssistance.gov). You may qualify for a disaster grant that may help pay for:

- Temporary housing including rental assistance and lodging expenses if the home is unlivable
- Replacing uninsured personal property
- Medical, dental, child care, transportation, funeral expenses, moving, storage and other serious earthquake-related needs not covered by insurance or other federal assistance.

Qualified homeowners and renters in the designated municipalities of **Adjuntas, Cabo Rojo, Corozal, Guánica, Guayanilla, Jayuya, Lajas, Lares, Maricao, Peñuelas, Ponce, San Germán, San Sebastián, Utuado, Villalba** or **Yauco** may be eligible for grants for home repairs and disaster-related home damage not covered by insurance. This assistance is for basic repairs to make a damaged home safe, sanitary and functional.

#### **What should I expect after I apply?**

After applying at [DisasterAssistance.gov](https://www.DisasterAssistance.gov), FEMA may contact you to schedule an assessment of damage to your home and essential personal property. If you reported that you are not able to live at home because of damage caused by the earthquake, FEMA will contact you to schedule an appointment for a home assessment.

- Someone over age 18 must be present during the assessment. If you are out of town or at work, you can ask a friend, neighbor or relative 18 years or older to meet the assessor at your home.



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Once the assessment is complete, FEMA will review the information provided. You will receive a letter by mail or an email (depending on your preference) notifying you to check your [DisasterAssistance.gov](https://DisasterAssistance.gov) account, which outlines FEMA's decisions about your request for assistance.

### **Will FEMA perform a safety assessment of my home?**

FEMA housing assessors check your home for damage from the earthquake but they are not engineers or safety officials. FEMA assessors cannot make building safety decisions on behalf of your municipal government. If you are not sure if your home is safe for legal occupancy, contact your municipal officials.

### **Are Spanish language interpreters and American Sign Language interpreters available to assist me?**

Yes, but you must first call **1-800-621-3362** (also for 711 and VRS) or **TTY 1-800-462-7585** to arrange for an interpreter. You can also access videos at: [DisasterAssistance.gov/information/disabilities-access-and-functional-needs/videos](https://DisasterAssistance.gov/information/disabilities-access-and-functional-needs/videos).

### **What if my home was damaged and I do not have proof of ownership?**

A property deed or title is the most common way to prove ownership of your home. If you are not able to provide a lease, there are other ways to prove ownership:

- Bill of sale or land installment contract
- Mortgage payment booklet, property tax receipt or property tax bill
- Last will and testament (along with a death certificate) naming applicant heir to the property
- Real property structure insurance

If you successfully proved ownership or residency after Hurricane Irma or Hurricane Maria, you may NOT be required to provide documentation for the same property as long as you have NOT moved or you have returned to your original address.

For more information, visit [DisasterAssistance.gov/help/faqs](https://DisasterAssistance.gov/help/faqs).

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