

# Commonly Asked Questions about Applying for Federal Disaster Assistance

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**ORLANDO, Fla.** – After a major disaster was declared Sept. 10, 2017 in Florida for Hurricane Irma, residents in 48 declared counties became eligible for assistance from the Federal Emergency Management Agency (FEMA). Misconceptions can sometimes stand in the way of getting all the assistance a person is eligible to receive. People who would qualify for help can miss out if they don't know about or understand various assistance programs and eligibility requirements. Here are answers to some commonly asked questions about **the registration process, FEMA grants and U.S. Small Business Administration low-interest loans.**

## Registering with FEMA

### **Q: How do I apply?**

**A:** The quickest way to apply for federal assistance is online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov). Survivors may also apply by phone at **800-621-3362 (Voice, 711 or video relay)** or **800-462-7585 (TTY)**, 7 a.m. to 11 p.m. (EST) seven days a week, until further notice. The application deadline is **Nov. 9, 2017**.

### **Q: Who should apply for federal disaster assistance?**

**A:** Florida homeowners and renters in any of the 48 disaster-designated counties whose homes, vehicles or personal property sustained damage as a result of Hurricane Irma should apply for FEMA grants. To find out if your county has been designated, visit FEMA's Florida Hurricane Irma page at [fema.gov/IrmaFL](http://fema.gov/IrmaFL).

### **Q: Does citizenship status affect my eligibility for FEMA assistance?**

**A:** U.S. citizens, non-citizen nationals and qualified aliens impacted by this disaster are eligible for individual and household assistance. When a family or household has members with varying citizenship status, assistance may be available if at least one household member, including a child, is a U.S. citizen, non-citizen national or a qualified alien. Individuals who apply self-certify that their citizenship status makes them eligible to receive assistance. A parent or guardian



of a minor child who is a U.S. citizen, non-citizen national or qualified alien can apply on behalf of the child if both live in the same household.

## **Register with FEMA, Even If You Think You Do Not Qualify**

### **Q. I sustained hurricane damage and have private home insurance and flood insurance. Should I still register with FEMA?**

**A.** Yes. Please contact your insurance company first. Insurance is the primary source of money to put lives, homes and businesses back in order after a disaster. Contact your insurance company, and if you are insured through the National Flood Insurance Program (NFIP), call 800-427-4661 to speak to your flood insurance agent. Although you have insurance, you should still register with FEMA because you may have unmet needs after receiving a settlement.

### **Q. I've already cleaned up and repaired my property. Am I still eligible to register with FEMA?**

**A.** Yes. You may be eligible for reimbursement for clean-up, repair and other expenses. Taking both before and after photos of the damaged property can help expedite your application for assistance and should be available at the time of your FEMA housing inspection.

### **Q: Does my income need to be under a certain dollar amount to qualify for disaster aid?**

**A:** FEMA does not consider income when assessing your eligibility for Initial Rental Assistance, Home Repair or Replacement Assistance, Lodging Expense Reimbursement, Direct Temporary Housing Assistance, Funeral Assistance, Medical or Dental Assistance, Child Care Assistance, Assistance for Miscellaneous Items, Critical Needs Assistance, or Clean and Removal Assistance. If you continue to be displaced from your primary residence and need Continued Rental Assistance, you must provide documentation that demonstrates a disaster-caused financial need. Your income may qualify you for a referral to the U.S. Small Business Administration (SBA) for your losses for personal property, vehicle repair, and moving and storage expenses. If you are referred to SBA, you must apply for a U.S. Small Business Administration (SBA) loan. If you don't qualify for an SBA loan, SBA may refer you back to FEMA for a grant for these losses.



**Q: I am a renter. Can I get help to replace my damaged personal property?**

**A:** Yes. If you rent in a disaster-designated Florida county, you may qualify for a grant for uninsured losses. In addition to personal property, grants may pay for medical and dental bills related to the disaster. Renters also may qualify for SBA low-interest disaster loans.

**Q. As a college student, can I get disaster assistance?**

**A:** Yes. If you are enrolled at a college or university in a Florida disaster-designated county, you may qualify for a grant. You do not need to be a permanent resident, but your damage or losses must have occurred in a disaster-designated county as a result of Hurricane Irma. In addition to personal property, grants may pay for medical and dental bills related to the disaster. Students may also qualify for low-interest SBA disaster loans.

### **You May Need a Grant, a Loan or Both**

**Q: What types of FEMA grants are available?**

**A:** FEMA assistance may include grants for rent, temporary housing, home repairs to a primary residence, uninsured or underinsured personal property losses, replacement or repair of a primary vehicle and medical, dental and funeral costs and other disaster-related expenses. **Commonly Asked**

**Q: Will FEMA pay for all home repairs and contract work?**

**A:** No. FEMA does not pay to return your home to its pre-disaster condition. FEMA provides grants to qualified homeowners to repair damage not covered by insurance to make the home habitable, safe, sanitary and secure. However, a U.S. Small Business Administration low-interest disaster loan may provide the means to return a home to its pre-disaster condition.

**Q: Do I have to repay the money I receive in grants for assistance?**

**A:** No. You do not have to repay grant money. But save your receipts: you will have to return money that was not spent, was spent improperly or for which you have no receipts. Unlike grants, Small Business Administration loans must be repaid.

### **FEMA's Determination on Your Application for Disaster Assistance**



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**Q: How can I check the status of my case after I register?**

**A:** You may go online to [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) or call the toll-free FEMA Helpline at 800-621-3362 (FEMA) or (TTY) 1-800-462-7585. If you need face-to-face assistance, visit a Disaster Recovery Center (DRC). All DRCs are accessible and equipped with tools to accommodate disaster survivors who need disability related communication aids.

**Q: How will I find out whether I qualify for assistance?**

**A:** FEMA will send you, either by mail or email (based on your preference), a *determination letter*. Read it carefully. The letter will explain the type and amount of help to be provided and identify any registration problems that need to be addressed. If your home or its contents were damaged, a home inspection will be required to process your application.

**Q: What if I want to appeal FEMA's decision or a mistake has been made?**

**A:** All Floridians who applied for disaster assistance have the right to appeal FEMA's determination. Appeals may relate to eligibility, the amount or type of help provided, late applications, requests to return funds or further help. Appeals must be in writing and mailed within 60 days of receiving FEMA's determination letter. If you believe a mistake has been made, let FEMA know right away by calling the **FEMA helpline at 800-621-3362** (TTY 800-462-7585) or visiting a Disaster Recovery Center.

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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.*

*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.*

*FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage*



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*expenses. Next to insurance, the U.S. Small Business Administration (SBA) low-interest disaster loans are the survivor's primary source of funding for disaster recovery. For more information about SBA's low-interest disaster loans, visit [www.sba.gov/disaster](http://www.sba.gov/disaster).*



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