Fact Sheet: FEMA 101: How Federal Disaster Aid Works

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Although FEMA cannot make you whole, it may help your recovery move forward by providing temporary housing assistance grants for basic repairs to make your home safe, clean and functional.

Step 1: The Government of Puerto Rico Requests Aid from FEMA

- Before FEMA may provide financial help to disaster survivors, the president must first declare a disaster for individuals and households.
- FEMA's aid is a supplement for the state and local recovery efforts in the areas affected.

Step 2: Major Disaster is Declared

Step 3: Self-assessment: Is Your Home Safe, Clean, and Functional?

- FEMA encourages survivors to self-assess their situation. For homeowners and renters, first determine if your home is safe, clean and functional. If your dwelling fails by any of these measures, you should seek assistance.

Step 4: Applying for Federal Disaster Aid

- Even if you have insurance, you can apply for disaster assistance. FEMA cannot duplicate insurance payments, but if you are underinsured, you may receive help.
- Applying for disaster assistance is a two-step process that involves FEMA help and SBA disaster loans:
  - First, register with FEMA, then submit your SBA disaster loan application if referred, even if you are not sure you will need or want a loan. There is no charge to apply for the loan and there is no obligation to accept it.

The SBA:

- Disaster loans are the primary source of money to pay for repair or replacement of personal property not fully covered by insurance or other compensation.

Step 5: Housing Inspections

- After you have completed an application for assistance, an inspector from FEMA will need to visit your home to verify disaster caused damage.

Step 6: Determination Letters

Applicants are evaluated on a case-by-case basis. Not everyone who applies will necessarily qualify for aid and amounts vary based on individual and/or household needs.

- The amount and type of housing assistance individuals receive may be completely different from their neighbors, even though the damage appears to be similar. For example, one homeowner might have more extensive insurance coverage than the homeowner next door, which could equal more or less aid received.
- If you qualify for a grant, FEMA will provide you:
  - A check by mail or a direct deposit into your checking or savings account, and
  - A determination letter describing how you are to use the money.
- There are multiple categories of assistance, so it is possible to qualify for more than one. Your determination letter will specify the category of assistance.
  - Be sure to use the money as explained in the letter and keep records and receipts for at least three years, showing how you used the funds for disaster recovery.
- If you do not qualify for a grant, FEMA will provide you:
  - A letter explaining why you did not qualify.
  - An opportunity to appeal the decision.
  - You will be informed of your appeal rights in the letter from FEMA. Appeals must be delivered within 60 days of the date on your determination letter. Guidelines for appeals can be found in your determination letter.
- If you were referred to the U.S. Small Business Administration:
  - You will receive a phone call to advise you of ways to apply for an SBA loan. An application from the SBA must be completed and returned to be considered for a loan, as well as for certain types of FEMA assistance. SBA

representatives will be available to help you with the application at open Disaster Recovery Centers near you or you can call 800-659-2955.
- If the SBA approves you for a loan, they will contact you.
- FEMA may refer applicants to voluntary agencies if survivors still need recovery help.

Disclaimer: Hurricane Maria was the exception to the rule. When it was clear that Maria was imminent, a major disaster declaration was made before the hurricane hit. And due to the severity of Hurricane Maria, federal assistance programs were extended well past deadlines.
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