

# Michiganders: Your FEMA Flood Recovery Checklist

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**MIDLAND, Mich.** — Michiganders in Arenac, Gladwin, Iosco, Midland and Saginaw counties who were affected by the May floods and still need help have many resources to support their rebuilding efforts. Review FEMA's flood recovery checklist to ensure you've taken all the steps in your federal assistance process:

1. **Register with FEMA before 11:59 p.m. ET on Sept. 30:** If you have unmet needs as a result of the May floods, register for federal assistance by calling **800-621-3362 (TTY: 800-462-7585)** from 7 a.m. to 11 p.m. ET seven days a week. You can also register online at [DisasterAssistance.gov](https://DisasterAssistance.gov) or through the [FEMA App](#).
2. **Apply to the SBA before the Sept. 30 deadline:** Next to insurance, a U.S. Small Business Administration (SBA) low-interest disaster loan is the primary source of funds for property repairs and for replacing contents destroyed during the May floods. To apply for a low-interest disaster loan from the SBA, complete an online application at [disasterloan.sba.gov/ela/](https://disasterloan.sba.gov/ela/).
3. **Submit continued rental assistance forms:** If you remain unable to return to your pre-disaster primary residence due to the May flooding disaster, make sure to apply for FEMA's Continued Rental Assistance. If you did not receive a form by mail, you may request one by [calling the FEMA helpline at 800-621-3362 \(TTY: 800-462-7585\)](#).
4. **Verify your home's heating and septic systems are functioning:** When you register, report any damage to your furnace, septic tank or water heater as a result of the disaster. If your home has already been inspected and the damage wasn't identified, you may send FEMA a dated and signed letter within 60 days of your initial FEMA decision, along with a contractor's estimate, indicating you are appealing for assistance with these items. *Keep in mind:* if you need to replace your furnace or septic system, you have the option to appeal for additional grant funding through FEMA.
5. **Ensure your private well wasn't impacted by the disaster:** If you lost access to water through your private well due to the May disaster, the cost of



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Page 1 of 3

drilling a new well may be considered for federal funding. If your home has been inspected and the well wasn't reported, or if additional assistance for the item is needed, you may send FEMA a dated and signed letter, along with a contractor's estimate, indicating you are appealing for the well. Any appeal must be submitted within 60 days of your initial FEMA decision.

6. **Examine your vehicle for water damage.** If your vehicle was damaged or destroyed in the flood, FEMA may provide financial assistance. Assistance is usually limited to one uninsured vehicle per household. For questions about eligibility requirements, call FEMA's helpline at **800-621-3362 (TTY: 800-462-7585)**.
7. **Know your appeal options.** If you disagree with other FEMA decisions, you have the option to submit an appeal letter with additional documentation to have your case reconsidered. The appeal should be submitted within 60 days of the initial FEMA decision and include a letter explaining what you are appealing, be signed and dated, and include supporting documentation, such as a copy of a verifiable contractor's estimate.

For questions about federal disaster assistance, the FEMA helpline is available to Michigan survivors—even after the September 30, 2020 registration deadline—by calling **800-621-3362 (TTY: 800-462-7585)**. You can also find more information on the Michigan disaster website at [www.fema.gov/disaster/4547](http://www.fema.gov/disaster/4547).

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

*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 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.*

English: [www.fema.gov/disaster/4547](http://www.fema.gov/disaster/4547)



**FEMA**

Page 2 of 3

Spanish: <https://www.fema.gov/es/disaster/4547>

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