

# What to Expect After Applying for FEMA Assistance

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CLANTON, Ala. – Individuals and households who live in Jefferson and Shelby counties who were affected by the severe storms and flooding that occurred Oct. 6-7, FEMA may be able to help with temporary housing expenses, basic home repairs or other essential disaster-related needs that are not covered by insurance.

Residents in the designated counties can apply online at [DisasterAssistance.gov](https://DisasterAssistance.gov), by calling 800-621-3362 - 6 a.m. to midnight Central Time, or by using the FEMA mobile app. If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA the number for that service.

Residents who applied for federal assistance may need to have their homes inspected to verify losses.

If you have already begun repairs and replacement, damage should be documented through photos/videos. All receipts for disaster-related purchases should be kept.

If you carry homeowners insurance, FEMA may not send an inspector right away. Applicants are required to inform FEMA of all insurance coverage that may be available to them to meet their disaster- caused needs. Insured applicants will need to submit insurance documentation to verify your coverage doesn't meet your disaster-related needs or you have exhausted the Additional Living Expenses provided by the insurance company. FEMA cannot pay for damage covered by insurance or duplicate benefits from another source.

## Home Inspections

If you apply for FEMA assistance, a home inspector will contact you to schedule an appointment to meet at the address where the damage was reported within 1



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to 10 days. You or your designated co-applicant identified on your registration will need to meet with an inspector and provide a photo ID. During that call, write down:

- The inspector's name;
- Date of call;
- Date and time of appointment; and
- Inspector's telephone number.

The inspection generally takes 30 to 40 minutes and consists of looking at disaster-damaged areas of your home and reviewing your records. Inspectors can only verify your loss. They do not decide the outcome of your application for disaster assistance nor condemn property. FEMA inspects damaged property for disaster-recovery program purposes only.

Because of the COVID-19 pandemic, FEMA will conduct exterior inspections until further notice. All inspections will be done in-person without entering your residence. Inspectors will maintain social distance, visually assess the exterior of the residence, and verbally confirm interior damage over the phone or during the initial in-person inspection. Inspectors will never ask for money. Exterior inspections provide FEMA with a way to assess damages while complying with social distancing requirements.

The inspector will ask to see:

- Photo identification.
- Proof of ownership/occupancy of damaged residence such as homeowners insurance, a tax bill, mortgage- payment book or utility bill.
- Insurance documents: homeowners, mobile home, condominium and renters' policies.
- List of household occupants living in residence at time of disaster.
- Disaster-caused damages and disaster-related losses to structural and personal property.

Your inspector will have FEMA identification in the form of a badge with a photo. If the inspector does not show you photo identification, do not proceed with the inspection.



FEMA has recently amended the criteria for which Individual Assistance is offered to disaster survivors. These include:

- Issuing inspections for applicants that are pending verifications for identity, occupancy, and/or ownership and providing additional support to verify these requirements at the time of inspection and through additional outreach.
- Providing financial assistance to applicants for the cost of needs (limited to wheelchair ramp, grab bars, and a paved path) due to a disaster-caused disability, when these items were not present in the home before the disaster.
- Providing financial assistance to repair property damaged by disaster-caused mold growth.

You should receive a letter with your eligibility decision and the reason for it by regular mail or email, typically on the same day or within 10 days after the inspection.

For those who are eligible, the letter states the dollar amount of the grant and how the money must be used. If you disagree with FEMA's decision, the letter explains how you can appeal the decision.

Read your letter carefully. FEMA may need additional information or documentation from you — such as an insurance settlement showing you may not have been covered for all your essential needs — before you can be reconsidered for federal assistance.

If you have any questions, you can always contact the FEMA Helpline at 800-621-3362. Lines are open daily from 6

a.m. to midnight Central Time and multilingual staff are available.

For an accessible video on how to apply for FEMA assistance, go to [youtube.com/watch?v=WZGpWI2RCNw](https://www.youtube.com/watch?v=WZGpWI2RCNw).

For more information about Alabama disaster recovery, visit [www.fema.gov/disaster/4632](https://www.fema.gov/disaster/4632). Follow the FEMA Region 4 Twitter account at [twitter.com/femaregion4](https://twitter.com/femaregion4).

