

# What to Expect After Applying with FEMA

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**LANSING, Mich.** - Keep important steps in mind when navigating your FEMA assistance process after the August severe storms, tornadoes and flooding.

- **If you haven't already, apply with FEMA.** Homeowners and renters in Eaton, Ingham, Ionia, Kent, Livingston, Macomb, Monroe, Oakland and Wayne counties with uninsured or underinsured damage caused by the August 24 - 26, 2023, disaster are encouraged to apply for FEMA disaster assistance. Go online to [DisasterAssistance.gov](https://DisasterAssistance.gov), use the [FEMA mobile app](#) or call 800-621-3362. If you use a relay service such as video relay service, captioned telephone service or others, give FEMA your number for that service.

If you already made repairs or started your recovery, you can still apply. FEMA inspectors are trained to recognize damage caused by a disaster even after recovery has started, and they will discuss that damage with you when they come to your home. Be prepared to show repair receipts, photos and any other disaster-related damage documentation as well.

- **Next, comes a call.** Typically, after you apply, you will be contacted by a FEMA inspector to schedule an appointment. Be sure to answer the phone. The inspector's phone number may be from out of state or show up on caller ID as "unavailable."
- **Then, inspection day.** The inspection includes looking at disaster-damaged areas of your home and reviewing your records. FEMA inspectors will carry an official photo ID and will never ask for bank information. They will also never ask for money and never require payment in any form.

The inspector will ask to verify the applicant's name, address, contact information, [occupancy, ownership status](#), household occupants and insurance



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coverage. Reasonable accommodations, including translation and ASL interpreters, are available to ensure effective communication with survivors.

- **Don't forget to fill out and submit your U.S. Small Business Administration (SBA) loan application.** After applying for disaster assistance, applicants may be referred to the SBA. There's no obligation to accept a loan, but you may miss out on the largest source of federal disaster recovery funds if you don't apply. If you don't qualify for an SBA disaster loan, you may be referred back to FEMA for other types of grant assistance.
- **Finally, a decision will be sent to you.** You will receive a letter explaining FEMA's eligibility decision within 10 days after the inspector's visit. Be sure to read it closely; it may explain additional steps needed to continue with the process. If you are eligible for assistance, you may receive a U.S. Treasury check or direct deposit based on what you selected during your application.

To learn more about the inspection process, visit our website at [Home Inspections | FEMA.gov](#). For even more information about the disaster recovery operation in Michigan, visit [www.fema.gov/disaster/4757](http://www.fema.gov/disaster/4757).



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