

# What To Expect After Applying with FEMA

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- **Don't wait to start cleanup.** Take photos of any damage, make a list of your losses and keep all receipts to verify expenses caused by the disaster.
- **File an insurance claim.** Applicants who are insured for the disaster damage to their home must provide an insurance settlement or benefit documents to FEMA before being considered for federal assistance.
- **Apply with FEMA.** Homeowners and renters in Cook County with uninsured or underinsured damage caused by the September 17-18, 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. **Note:** If you applied for FEMA assistance after the summer disaster and your home was affected by the September storms and flooding, you need to apply again with FEMA to be considered for additional assistance.
- **Schedule your home inspection.** 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."
- **Gather information for the inspection.** Be prepared to show the inspector your photo identification; [proof of ownership or occupancy](#); a list of household occupants living in the home at the time of the disaster; all disaster-caused damage to the property; and your insurance policy. If you have photos of disaster damage or repair receipts, have those available too.
- **Meet with the inspector.** The inspection includes looking at disaster-damaged areas of your home and reviewing your records. FEMA inspectors will carry an



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official photo ID and will never ask for bank information. They will also never ask for money and never require payment in any form.

After arriving, the inspector will ask to verify the applicant's name, address, contact information, occupancy, ownership status and insurance coverage. Reasonable accommodations, including translation and ASL interpreters, are available to ensure effective communication with survivors.

- **Fill out and submit your U.S. Small Business Administration (SBA) loan application.** After registering 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.

- **Post-inspection.** 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 determined 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 [www.fema.gov/assistance/individual/after-applying/home-inspections](http://www.fema.gov/assistance/individual/after-applying/home-inspections). The deadline to apply for FEMA assistance is January 19, 2024. For even more information about the disaster recovery operation in Illinois, visit [www.fema.gov/disaster/4749](http://www.fema.gov/disaster/4749).

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*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. If you use video relay service, captioned telephone service or others, give FEMA your number for that service.*



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