

# 6 Things to Know About the Nov. 12th Deadline to Apply for Federal Disaster Assistance

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**Detroit**—Residents of Southeast Michigan who experienced uninsured and underinsured damage or losses from the June 25-26 severe storms, flooding and tornadoes only have **one week remaining** to apply for federal assistance. The deadline to apply is **Friday, Nov. 12, 2021**. It's important to understand the following six things when applying for the help you may still need:

## Apply with FEMA now—before it's too late.

Residents of Oakland, Macomb, Washtenaw and Wayne counties can apply for FEMA disaster assistance now. This assistance may include grants for temporary housing and emergency home repairs to make homes safe, accessible, and secure. To apply:

- Go to [DisasterAssistance.gov](https://DisasterAssistance.gov). Online applications must be completed no later than midnight EST on Nov. 12.
- Call 800-621-3362 (TTY 800-462-7585). Operators are multilingual and calls are answered 7 a.m. to 11 p.m., seven days a week.
- Use the [FEMA App](#).
- Visit *any* Disaster Recovery Center.
  - State-FEMA disaster recovery centers are located at the Kemeny Recreation Center in Detroit and the Hamtramck City Hall. Both are open 9 a.m. to 7 p.m., Monday-Saturday. They will continue to operate until 7 p.m. on Nov. 12 and will be open during the Nov. 11th Veterans Day federal holiday.
  - To find the location and operational hours of *any* center, visit FEMA's DRC locator page at <https://egateway.fema.gov/ESF6/DRCLocator>.



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## **Households with survivors who are not U.S. citizens may be eligible for FEMA assistance and should apply.**

FEMA is committed to helping all eligible survivors recover from the late June flooding. By requesting FEMA assistance, no one's immigration status will be jeopardized. To qualify, a member of your household must be a U.S. citizen, a non-U.S. citizen national, or a qualified non-U.S. citizen.

A parent or guardian who isn't eligible, including the undocumented, may apply for disaster assistance on behalf of a child under age 18 or another household member who does qualify and has a Social Security number. The minor child must live with the parent or guardian applying on their behalf. The parent or guardian will not have to provide any information on their own immigration status or sign any documents regarding it. If you are unsure of your eligibility, FEMA will assist you through the process after you contact the agency.

## **FEMA grants are not considered income and are not taxable.**

Accepting a FEMA grant will not affect your Social Security benefits, Medicare, Medicaid, Supplemental Nutrition Assistance Program (SNAP) or other federal assistance programs. When you apply for FEMA assistance, you will not lose other federal benefits to which you are entitled.

## **Apply with the U.S. Small Business Administration (SBA) now—before it's too late.**

Homeowners, renters, businesses and private nonprofit organizations in Oakland, Macomb, Washtenaw and Wayne counties have until **Friday, Nov. 12, 2021**, to return applications for low-interest physical disaster loans. There is no cost to apply and no obligation to take an SBA disaster loan. Residents who are declined an SBA loan may be referred to FEMA for grant consideration. For more information call SBA's Customer Service Center at 800-659-2955 (800-877-8339 for the deaf and hard of hearing) or email [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov).



**You may still appeal FEMA’s decision regarding your assistance after the Nov. 12th deadline.**

Note the date on the decision letter you received. If you want FEMA to reconsider its decision, you have 60 days from the date on the decision letter to hand in, mail, fax or electronically upload your appeal. FEMA representatives can tell you the specifics of how to appeal FEMA’s decision and what to include in your appeal letter.

**Survivors initially denied FEMA assistance due to insurance coverage may still be eligible later.**

FEMA is unable to duplicate insurance payments. If you have a homeowners insurance policy, file your insurance claim before applying to FEMA. If you are underinsured, you may receive assistance after your insurance claims have been settled, as long as you apply by the deadline.

You have up to 12 months from the date you applied with FEMA to appeal denials because of insurance issues. Contact a FEMA representative at 800-621-3362 for more details.

For more information about Michigan’s recovery, visit [fema.gov/disaster/4607](https://fema.gov/disaster/4607). **The deadline for individuals to apply for disaster assistance is Nov. 12, 2021.**

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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 (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.*

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

