



After a Disaster: Practical Tips for Getting Federal Assistance

Self-Help stands with families recovering from a natural disaster. Applying for government assistance requires close attention to details and deadlines. Here we offer some practical information for navigating the process.

For disaster-related expenses, your homeowners insurance and flood insurance (if applicable) will likely be the largest sources of funding. The federal government also provides assistance through the Federal Emergency Management Agency (FEMA) and the Small Business Administration (SBA).

Note that you must register with FEMA within 60 days of your county's Major Disaster Declaration. You can check your location's status [here at FEMA's website](#).

Here are additional steps we recommend you take, if you have not already:

1. File a homeowner's insurance claim as soon as possible to protect your eligibility for FEMA and SBA assistance.
2. **DO NOT WAIT** for a decision on your homeowners insurance – register with FEMA and file your insurance claim at the same time. See contact information below.
3. Complete the SBA loan application, even if you do not own a small business (see below). You will receive an SBA loan application after you register with FEMA.
4. If you have National Flood Insurance Program protection, file a flood insurance claim as soon as possible.
5. Call your mortgage servicer (the company that receives your mortgage payments) to inform them about any insurance claims, and let them know if you are having trouble making your house payments. They may be able to help.
6. Take pictures of all damage sustained and don't throw anything away until FEMA has inspected your property.
7. Keep receipts for everything, including hotels and supplies, as you may need them to justify your expenditures for at least three years.

Register with FEMA at www.disasterassistance.gov, or call the FEMA toll-free helpline at 800-621-3362 between 7 a.m. and 10 p.m. (TTY: 800-462-7585). Multilingual operators are available (for Spanish, press 2).

You may also register at a Disaster Recovery Center (DRC). To find the nearest one, go online to the DRC locator at www.fema.gov/disaster-recovery-centers.

An SBA Loan – Don't Rule it Out

You do not need to operate a small business to receive SBA assistance. Second to insurance, SBA low-interest disaster loans are the primary source of financial assistance to rebuild disaster-damaged private property for homeowners. SBA loans are low-interest and long-term. In some cases, SBA can refinance all or part of an existing mortgage. SBA Disaster loans of up to \$200,000 are available to homeowners to repair or replace disaster damaged or destroyed real estate. Homeowners and renters are eligible for \$40,000 to repair or replace disaster damaged or destroyed personal property. These loans must be repaid, often over a 30-year term.

FEMA offers grants of up to \$33,000 per household to fill in gaps between insurance payouts and SBA loans. Grants can be used for expenses such as basic home repairs that aren't covered by insurance, temporary rent and disaster-caused medical and child care.

A Few General Tips

Always appeal denials. You can and should appeal a decision if you are denied or if the grant amount is insufficient. FEMA considers a denial to be the start of a conversation. Do not be discouraged if you receive a denial during the process – appeals are part of the process and you may appeal any decision.

Always answer all questions fully and truthfully. You can be prosecuted for fraud if you don't.

Be your own advocate. You can't get assistance for losses and needs that your insurance company, FEMA or SBA don't know about.