

## Tips - Applying for Disaster Assistance

There are many disaster assistance programs. If you don't get help from one, you could still be eligible for another. The tips below are for **FEMA**, but other programs often require similar information.

*Apply right away!* The deadline to apply is 60 days from the date the disaster was declared unless extended by FEMA.

*Before contacting FEMA*, write down what you lost -ex. your home, furniture, appliances, car, medications, job, etc. Then write down what you need -ex. a place to live, medical care, money for rent, home repairs, or money to replace your belongings. Tell FEMA each thing you have lost.

*Wait to repair.* If possible, do not make repairs to your home or throw away your belongings before FEMA inspects them.

*Keep a Disaster Notebook.* Write your FEMA application number in your notebook. Each time you speak to anyone at FEMA or any of its programs write down the date, time, name and identification number of the person you spoke to and what they told you.

*Save all disaster related documents.* Save all papers related to your FEMA application and damages, such as copies of letters to and from FEMA, your FEMA application page, receipts related to your evacuation such as gas, hotels or moving and storage of your belongings, detailed pictures of all your home and property damage, and any receipts for repairs or replacing of items.

*Be prepared to prove your identity.* FEMA will need to see your current state or country-issued picture identification. If the applicant is a minor without a picture identification, FEMA will need to see the minor's social security card (or other proof of social security number such as public benefits letter) and birth certificate and the parent or guardian's picture identification.

*Be prepared to prove occupancy.* FEMA will need to confirm you lived in your home at the time the disaster happened. Some things FEMA will accept to prove occupancy are your driver's license, utility bills, credit card bills, bank statements, pay stubs, voter registration card, lease, or rent receipts. The documents need to be unexpired and/or dated within 3 months of the disaster date and have one of the applicant's exact names and the exact damaged address.

*Be prepared to prove ownership.* If you own your home, you must provide FEMA proof. Some things FEMA will accept as proof you own the home are your deed, mortgage statement, property tax bill or receipt, mobile home certificate of title or notarized bill of sale, or a will or similar legal document naming you owner. If you do not have any of these formal documents, FEMA may accept receipts for maintenance and repairs to the home prior to the storm.

*FEMA property inspection.* Once your application is accepted an inspector will contact you. Reply right away and plan for someone in the household to be at the inspection. Be ready to show the inspector the identity, occupancy and ownership documents described above. Have a list of all the damage to your home and belongings ready. You must show them each area or item damaged or it will not be considered for benefits. Inspectors will not go on the roof or under the home so you must have photos/videos of any damage to the roof or foundation ready to show the inspector. If nobody in the household can be at the inspection you must call FEMA and make other arrangements.

*Other tips:* Don't apply a second time as it will cause problems with your claim. If you haven't heard from FEMA, call them. If denied, you generally have 60 days to file a written appeal. We recommend you seek legal assistance right away with any appeals. If you appeal on your own, you need to attach evidence to support why you should not have been denied. You should always include the following statement: "*I hereby declare under penalty of perjury that the foregoing is true and correct.*"