



FEMA

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HURRICANE HARVEY

Fact Sheet

What to Expect when You Register for FEMA Disaster Assistance

- If you suffered property damage or loss directly caused by Hurricane Harvey, you are urged to register with the Federal Emergency Management Agency (FEMA) and apply for disaster assistance – even if you have insurance. Help may be available for uninsured or underinsured losses or when insurance claims are not promptly settled.



- A vast number of people are registering for assistance. FEMA is working to make the process as simple and easy-to-understand as possible. Over just two days last week, FEMA broke records for the number of registrations in that short a time, and the agency expects this frenzied pace to continue. As of this morning, FEMA has logged more than 529,000.
- It typically takes FEMA a few days to process an application, but it's standing up additional call centers to support the high volume of registrations. Already more than 167,000 applicants have been approved for \$125 million in FEMA disaster assistance.
- Help from FEMA for homeowners and renters can include grants for rent, temporary housing, home repairs to primary residences as well as other serious disaster-related needs. The assistance FEMA provides is limited and intended to meet survivors' basic needs and to help them on their way to recovery, not compensate for all their losses.

Registration

There are several ways to register with FEMA:

- Go online at www.DisasterAssistance.gov. Or, if you have a smartphone, download the [FEMA app](https://www.fema.gov/mobile-app) at <https://www.fema.gov/mobile-app>.
- Online registration is the quickest way to register for assistance, but if you don't have access to the internet, you can call 800-621-3362. For TTY call 800-462-7585. Those who use 711 or Video Relay Service (VRS) can call 800-621-3362.
- Survivors also can register with FEMA at a Disaster Recovery Center. Locations are listed at www.fema.gov/DRC, or available via the FEMA app.
- National Flood Insurance Program policyholders should contact their agent first, and then register with FEMA.
- Survivors should let FEMA staff know they have a need or a reasonable accommodation request. FEMA can provide sign-language interpreters and materials in alternate formats, such as Braille, large-print and electronic versions.

When registering with FEMA, you must provide:

- Social Security number.
 - Address of the location where the damage occurred (pre-disaster address).
 - Current mailing address.
 - Current telephone number;
 - Insurance information.
 - Total household annual income.
 - Routing and account number for your checking or savings account (this allows FEMA to directly transfer disaster assistance funds into your bank account).
 - A description of your disaster-caused damage and losses.
- Applicants receive a nine-digit registration number for use when corresponding with FEMA. Keep this number on hand. It will be needed to update your application with any new information.
 - Some applicants may be required to submit a [U.S. Small Business Administration \(SBA\)](#) loan application before FEMA can determine their eligibility for assistance.
 - The SBA offers low-interest disaster loans to businesses of all sizes, most private nonprofits, homeowners and renters. SBA loans can help you recover from losses not covered by insurance, grants or other sources.

- SBA also offers low-interest working capital loans (called [Economic Injury Disaster Loans](#)) to small businesses and most private nonprofits having difficulty meeting obligations as a result of the disaster.
- For more information, applicants may call SBA's Disaster Assistance Customer Service Center at 800-659-2955, or visit SBA's website at [SBA.gov/disaster](#). Deaf and hard-of-hearing individuals may call 800-877-8339.

Inspections

- After you register for home damage, you will receive a call from FEMA to schedule an appointment for a home inspection. If you need language translation support during your inspection, including sign language, you can request it. When a FEMA inspector arrives, he or she will display official photo identification. If it is not displayed, ask to see it and inspect it carefully.

As part of the inspection process, survivors must provide proof of ownership or occupancy.

- Homeowners may show a tax bill, mortgage payment receipt or insurance policy with the property's address.
- Renters may show a lease, rent receipt, utility bill or other document confirming the home was their primary residence at the time of the disaster.
- Homeowners and renters must also present a valid driver's license or other photo ID.

Follow Up With FEMA

- After registering for assistance, survivors will receive a letter regarding their application status. Some applicants may receive a text message or email if they have signed up for those services. The notification will explain the status of the application and how to respond.
- It is important to read the letter carefully. Many times applicants will need to submit some extra documents for FEMA to process their application.
- Do not be discouraged if you get a letter saying you need to provide additional information in order to be eligible for assistance.
- If you get a decision letter that you don't understand, or it doesn't seem correct, you should visit a DRC or call the FEMA Helpline at 800-621-3362. Often it is something simple that can be cleared up with additional information.

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