

# Survivors' Road to Recovery

## 1 File Your Insurance Claim

If you have insurance, please file a claim as soon as possible. (flood, homeowner's, renter's, auto, etc.).

1

## Apply to FEMA

Assistance may include money for temporary housing, home repair and other disaster-related needs.

Ways to Apply

Online: [disasterassistance.gov](http://disasterassistance.gov)

Call: 800-621-3362 (T11/VRS)

In-Person: Visit your nearest Disaster Recovery Center.

You can find a DRC near you by visiting: [fema.gov/drc](http://fema.gov/drc)

2

## Apply to Small Business Administration

An SBA Loan is a low-interest loan to help cover disaster-caused damage or for mitigation to help prevent future storm damage. **\*They must be paid back.**

- If you do not qualify for a loan, you are referred back to FEMA because you may be eligible for assistance with Personal Property, Transportation, or a Group Flood Insurance Policy. Other types of FEMA assistance are not impacted by a referral to the SBA.
- If you are referred to the SBA you must complete an application before you can be considered for this assistance from FEMA.
- You don't have to accept an SBA loan offer; however, if you are approved and you do not accept it, you will not be referred back to FEMA for these types of assistance.

4

3

5

## Receive FEMA Decision

FEMA will contact you with an eligibility decision and provide you with a direct deposit or treasury check for eligible funds, along with instructions on how to appeal if you disagree with FEMA's decision or amount provided.

## FEMA Home Inspection Completed

Some types of FEMA assistance do not require an inspection. If an inspection is needed, you will be contacted by phone to schedule an appointment. FEMA will contact you if more information or documentation is needed.

Long-Term Recovery Groups like KURRVE can help eligible households with remaining Disaster-Related Unmet Needs, dependent on available funding.

Survivors can always call FEMA at 800-621-3362 if they have questions or need more information.



FEMA