

Survivor's Road to Recovery

*FOR DISASTERS DECLARED ON OR AFTER MARCH 22, 2024

Another Source of Funding is U.S Small Business Administration Loan

An SBA Loan is a low-interest loan to help you cover disaster-caused damage or for mitigation to help prevent future disaster damage that FEMA assistance can't cover. You have the option to apply for an SBA loan at various points during the recovery process, including when you first apply for FEMA assistance.

You don't have to accept a SBA loan offer, but loans must be paid back.

1

File Your Insurance Claim

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

2

Apply to FEMA

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

Ways to Apply

Online: disasterassistance.gov

Call: 800-621-3362 (711/VRS)

In-Person: Visit your nearest Disaster Recovery Center. You can find a DRC near you by visiting: fema.gov/drc

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

3

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.

4

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.

5

Return Home

Return to repaired home or find new housing solution.



FEMA