

# What to Expect After Applying With FEMA

## Keep important steps in mind when navigating your FEMA assistance process:

**Don't wait to start cleanup.** Take photos of any damage, make a list of your losses and keep all receipts to verify expenses caused by the disaster.

**File an insurance claim.** Applicants who are insured for the disaster damage to their home must provide an insurance settlement or benefit documents to FEMA before being considered for federal assistance.

**Apply with FEMA.** Homeowners and renters in North Carolina Counties with uninsured or underinsured damage caused by Tropical Storm Helene are encouraged to apply for FEMA disaster assistance. Go online to [DisasterAssistance.gov](https://DisasterAssistance.gov), use the [FEMA mobile app](#) or call 800-621-3362. If you use a relay service such as video relay service, captioned telephone service or others, give FEMA your number for that service.

**Schedule your home inspection.** After you apply, you will be contacted by a FEMA inspector to schedule an appointment. Be sure to answer the phone. The inspector's phone number may be from out of state or show up on caller ID as "unavailable." During the scheduling process you may also identify if you require a reasonable accommodation, services including translation and ASL interpreters, are available to ensure effective communication with survivors.

**Gather information for the inspection.** Be prepared to show the inspector your photo identification; [proof of ownership or occupancy](#); a list of household occupants living in the home at the time of the disaster; all disaster-caused damage to the property; and your insurance policy. If you have photos of disaster damage or repair receipts, have those available too.

## WHAT *to* EXPECT after YOU APPLY for FEMA ASSISTANCE

**WITHIN 10 DAYS AFTER APPLYING**

A FEMA inspector may call you to set up a time and date to perform the inspection at the damaged address. Be sure to have your application number available.

**DURING THE INSPECTION**

Inspectors will...	Inspectors won't...
<ul style="list-style-type: none"><li>• Observe social distancing guidelines,</li><li>• Show you their credentials,</li><li>• Ask to see a photo ID,</li><li>• Ask to see documents to verify the home ownership or occupancy if FEMA has been unable to verify,</li><li>• Walk around the interior and exterior of your home if feasible,</li><li>• Document damage.</li></ul>	<ul style="list-style-type: none"><li>• Decide if you will receive assistance,</li><li>• Ask for money, bank account information, or credit card information.</li></ul>

**BE READY TO...** Have your FEMA application number handy,

- Show your photo identification,
- Show proof of ownership or occupancy if requested by the inspector,
- List all household occupants living in the home at the time of disaster,
- Discuss disaster-caused damage to both your home and personal property,
- Show your insurance policy and any additional documents requested by the inspector.

*If you have insurance, contact your insurance agent.*

**WITHIN 10 DAYS AFTER THE INSPECTOR'S VISIT**

- You will receive a letter or electronic correspondence explaining FEMA's decision.
- If you are determined eligible for assistance, you may receive a U.S. Treasury check or Direct Deposit.

If you have questions after your inspection, please call FEMA's Helpline at 800-621-3362.



# FEMA

**Meet with the inspector.** The inspection includes looking at disaster-damaged areas of your home and reviewing your records. FEMA inspectors will carry an official photo ID and will never ask for bank information. They will also never ask for money and never require payment in any form.

After arriving, the inspector will ask to verify the applicant's name, address, contact information, occupancy, ownership status and insurance coverage.

**Post-inspection.** You will receive a letter explaining FEMA's eligibility decision within 10 days after the inspector's visit. Be sure to read it closely; it may explain additional steps needed to continue with the process. If you are determined eligible for assistance, you may receive a U.S. Treasury check or direct deposit based on what you selected during your application.