

Federal Disaster Assistance

Disaster Help and Resources

Only one household member can register. They must be a U.S. Citizen, non-citizen national, or qualified alien.

Home/Residence owner – How to register for assistance with FEMA

1. Will your insurance cover the loss?
2. Register with FEMA

Before you apply, gather the following:

1. Documents/information: Social security number
2. Photo identification
3. Contact info: directions to property, address and phone number of the property where the damage occurred, and the phone number where you can be reached now
4. Financial info: total annual household income, before taxes, at the time of disaster
5. Insurance documents: homeowners, flood, automobile, or mobile phone
6. Direct deposit info: bank name, type of account (checking or savings), routing number, account number
7. Proof of ownership/occupancy of damaged residence: deeds, titles
8. All disaster-caused damages to both realty and personal property
9. List of household occupants living in residence at time of disaster

Business Owner

Documents/Information needed to apply is same as above.

- Submit an application for Small Business Administration (SBA) disaster loans.
- Forms of assistance through the Other Needs Assistance (ONA) Program are mandatory on an SBA application!

Beware of Fraud!

- Inspectors have ID's.
- No Cash transactions.
- No PII (Personal Identifiable Information) over the phone.
- <https://www.texasattorneygeneral.gov/consumer-protection>

Apply online, through the app, or by phone!

Disasterassistance.gov

FEMA App (available on the app store and Google Play)

1-800-621-3362 (also for 711 and VRS) or TTY 1-800-462-7585

What's next?

1. An inspection visit
2. If you qualify for a grant, FEMA will provide you:
 - A check by mail, or direct deposit into your checking or savings account.
 - A letter describing how you are to use the money – there are multiple categories of assistance, so it is impossible to qualify for more than one! Apply, apply, apply!
3. If you do not qualify for a grant, FEMA will provide you: a letter explaining why you did not qualify and an opportunity to appeal the decision.
4. For business owners: If SBA approves you for a loan, they will contact you. If they find that you cannot afford a loan, they will automatically refer you to FEMA's Individuals and Households (IHP) program.

What to do with FEMA funds:

1. Know what funds are intended to be spent on: temporary housing, lodging expenses, home repairs, home replacement, permanent or semi-permanent housing construction, etc.
2. If the funds are misspent, the federal government can seek repayments of those funds.
3. Maximize your FEMA funds by using them to buy supplies for rebuilding and using friends, family, and volunteers to help with clean out and muck and gut activities.
4. Visit with disaster legal aid for clarification on the rules for the funds:
<https://www.disasterlegalaids.org>
5. Review the letter that FEMA mails out after your funds are deposited.