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News Release

What to Expect After Registering for Disaster Assistance

RALEIGH, N.C. – After registering for disaster assistance, you may be contacted by a FEMA-contracted housing inspector to schedule an appointment for a housing inspection.

Your first contact with a housing inspector may be by text or phone call and may come from an area code different than yours. The inspection is needed to verify and assess damage indicated when you registered. The inspection generally takes about 20-40 minutes but may take longer. The inspector will want to see the damaged areas of your home, as well as damaged furniture and personal property. There is no fee for the inspection.

When a housing inspector comes to visit your home, ask to see a FEMA photo ID badge. If you are not shown photo identification, then do not allow the inspection. Disasters often bring out scam artists who prey on the needs of disaster survivors.

All FEMA-contracted housing inspectors will be able to identify you by the unique nine digit number you were assigned when you applied for assistance. FEMA inspectors will never ask for this information. They already have it in their records. If you are unsure if the inspector is with FEMA, call **800-621-3362 (TTY 800-462-7585)** to confirm.

Someone 18 years of age or older must be present during the inspection. The inspector will also ask to see:

- Photo identification;
- Proof of ownership/occupancy of damaged residence (structural insurance, tax bill, mortgage payment book/utility bill);
- Insurance documents: home and/or auto (structural insurance/auto declaration sheet);
- List of household occupants living in the residence at time of disaster; and
- All disaster-related damage to both real and personal property.

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Once the inspection process is complete, your case will be reviewed by FEMA and you will receive a letter outlining the decision about your claim. Inspectors do not make eligibility determinations for assistance.

Read all communications from FEMA carefully. If you are eligible for disaster assistance, FEMA will send you a check by mail or deposit it directly into your bank account. If you receive money for rental assistance, be sure to keep documentation and receipts of payments. If you pay

to stay somewhere, you should have a written landlord/tenant agreement for the time frame you use the assistance.

If you are not eligible for federal disaster assistance, you will receive a letter from FEMA explaining why you may not be eligible for this form of disaster assistance. You will be given a chance to appeal the decision. Appeals must be in writing and mailed within 60 days of FEMA's decision. Many times, your letter will say you're ineligible because FEMA needs additional information from you, like proof of an insurance settlement.

Although FEMA assistance cannot make you whole, it may help your recovery move forward by providing grants for basic repairs to make your home safe, sanitary and secure. FEMA assistance may also provide temporary help with a place for you and your family to stay while you build your recovery plan.

After registering for disaster assistance, you may be referred to the **U.S. Small Business Administration (SBA)**. In times of disasters, the SBA offers low-interest loans for businesses, homeowners and renters. The SBA will contact you with information on how to apply. There's no obligation to accept a loan, but you may miss out on the largest source of federal disaster recovery funds if you don't submit an application.

Information about low-interest SBA disaster loans and application forms are available online at [SBA.gov/disaster](https://www.sba.gov/disaster). You may also call **800-659-2955** or email DisasterCustomerService@sba.gov. If you use TTY, call **800-877-8339**. Applicants may apply online at SBA's secure website, <https://disasterloan.sba.gov/ela>.

FEMA's mission: Helping people before, during, and after disasters.

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The NC 211 statewide information line can provide callers with nearby shelter, housing and other storm-related details.

Dial 2-1-1 or 888-892-1162 (TTY), or text Florence to 898211. The information line is staffed around the clock to connect North Carolinians to storm resources.