

## **For Homeowners and Renters**

### **Check Eligibility**

Ensure your area has been declared a disaster zone.

You must be a U.S. citizen, non-citizen national, or qualified alien.

The damage must be to your primary residence, and FEMA aid cannot duplicate insurance coverage.

### **Gather Essential Documents**

Have the following ready:

Proof of identity (driver's license, Social Security card)

Proof of occupancy (lease agreement, utility bill)

Home ownership documents (mortgage payment, deed)

Insurance information (if applicable)

Financial information (for determining eligibility for certain programs)

Bank account details (for direct deposit)

### **Register with FEMA**

You can apply in several ways:

Online: Visit [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov)

Phone: Call 1-800-621-FEMA (1-800-621-3362)

Mobile App: Download the FEMA app and apply through it.

In-Person: Visit a Disaster Recovery Center (DRC) near you.

### **Submit Your FEMA Application**

Provide detailed information on damages to your home and property.

Indicate your insurance coverage (if any) and its limitations.

Review your application for accuracy before submitting.

Receive and save your FEMA registration number for reference.

### **Schedule a FEMA Inspection**

A FEMA inspector will contact you to verify the damage.

Be present during the inspection and point out any damage you want the inspector to note.

### **Review and Track Your Application**

Log into your DisasterAssistance.gov account to check the status of your application.

Alternatively, call FEMA's toll-free number to inquire about the status.

**Receive FEMA Assistance**

If your application is approved, you will receive assistance for temporary housing, repairs, and replacement of essential items.  
Payment may come by direct deposit or check.

**Appeal if Necessary**

If denied or you disagree with the amount of assistance, file an appeal within 60 days.  
Provide additional documentation if needed.