

WHAT *to* EXPECT *after* YOU APPLY *for* FEMA AID

YOU MAY RECEIVE AN APPLICATION TO APPLY FOR A LOW-INTEREST LONG-TERM
SBA DISASTER LOAN



Completing the SBA loan application is an important step in finding out what aid may be available to you.

As a homeowner you may borrow up to \$200,000 to repair/replace your primary residence, and up to \$40,000 to repair/replace personal property.



You are **not required to accept the loan** in order to receive FEMA assistance, but it may enable you to be considered for additional types of assistance.



AN INSPECTOR WILL CONTACT YOU
TO SCHEDULE A VISIT

BE READY TO...

Keep your scheduled appointment.

- Appointments take 30-40 minutes and you must be present.
- Contact your insurance agent, if you have insurance.
- Prove your identity.

Show these documents:

- Photo ID: driver's license or passport.
- Proof of occupancy: lease or utility bill.
- Proof of ownership: deed, title, mortgage payment book, or tax receipts.

**This is not an exhaustive list*

DURING THE INSPECTOR'S VISIT

Inspectors will...

- wear official FEMA ID badges.
- confirm your disaster registration number.
- review structural and personal property damages.
- ask you to sign official documentation.
- verify ownership and occupancy.



Inspectors won't...

- determine eligibility.
- cost any money.
- ask for credit card information.
- take the place of an insurance inspection.

AFTER THE INSPECTOR'S VISIT

You will be sent a decision letter.



If approved for aid:

- You will receive a check or an electronic funds transfer.
- A follow-up letter will explain how the money can be used.

If you have questions regarding the letter, you can visit a Disaster Recovery Center in your area (fema.gov/drc) or call us at 800-621-3362 (711/Video Relay Service). For TTY, call 800-462-7585.