



I Applied for Assistance. What's Next?

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Insurance Coverage

Review Your Application

Identity Verification

Proof of Occupancy

Home Inspection

Submit Documentation

If you have insurance, you should file a claim with your insurance company when you apply for FEMA assistance. FEMA cannot aid with losses already covered by insurance. If your insurance does not cover all your losses or is delayed, you may be eligible for FEMA assistance regarding your unmet needs.

If your primary residence was damaged by the disaster and is not livable, sanitary and safe, you may be scheduled for a home inspection to verify damage. Based on your preference indicated at the time of your application, you will receive either a letter or electronic correspondence. The letter will explain whether you are eligible for assistance, how much assistance you will receive, how the assistance must be used, and [how to appeal FEMA's decision](#) if you do not agree with it.

Your assistance will be determined by comparing your recorded essential losses and serious needs to the types of assistance available within FEMA programs and services. FEMA assistance is not the same as insurance nor can it make the survivor whole. Federal assistance from FEMA

only provides funds for the basic repairs to make a home safe, sanitary and livable. You may also be referred to the U.S. Small Business Administration (SBA) for low-interest disaster loans to further assist with your recovery.

Insurance Coverage

If You Have Insurance

Please contact your insurance company as soon as possible to file a claim. FEMA can only provide money after you get your insurance settlement. If your insurance doesn't cover all of your home repair or rebuilding expenses, FEMA may be able to help.

FEMA can't provide money for expenses covered by insurance or duplicate benefits from another source. When you get your insurance settlement or denial, please send a copy to FEMA as soon as you can.

If your insurance settlement is delayed more than 30 days from the time you file your claim, call the FEMA Helpline at 800-621-3362.

If You Do Not Have Insurance

FEMA will verify your disaster-caused losses. The agency will schedule a time to inspect your home if you reported damage to your home or personal property. Or FEMA will ask you to send documents to verify your expenses.

You will receive notification letters from FEMA either by mail or electronic correspondence explaining your next steps. If necessary based on the losses you reported, an inspector will contact you by phone to schedule an inspection. If you miss the call, they will leave a voicemail message and make multiple attempts to reach you. The inspector should not need to view repair receipts or pictures of the damage. But if you begin cleaning up before the inspection, FEMA suggests you take pictures, make a list of your losses, and keep receipts for all of your disaster-caused expenses.

Reviewing Your Application on DisasterAssistance.gov

You can create an online FEMA Disaster Assistance Center (DAC) account at DisasterAssistance.gov. You will be instructed to create a unique Personal Identification Number (PIN) for secure access to your disaster assistance application information.

Within your online account, you can:

- Review your disaster assistance application information
- Provide updates pertaining to your personal information and needs
- View letters and messaging sent to you by FEMA
- Get details on additional documents that FEMA needs to process your assistance
- Upload documents your file
- Review information that FEMA has received from you

For help to create or sign into your account: Visit the [Login.gov Help Center](#).

NOTE: [Login.gov](#) can't answer questions about your application or information in your account, or questions about other technical issues on [DisasterAssistance.gov](#).

For other technical help or questions about [DisasterAssistance.gov](#) site errors: Call the Internet Help Desk at **1-800-745-0243**.

Identity Verification

If FEMA is unable to verify your identity during the application process, you will be required to submit supporting documents.

Supporting Documents for Identity Verification

Documentation to verify your identity*

- Documentation from the Social Security Administration, or other federal entity, containing full or last four digits of your Social Security Number (SSN)
- Social Security card if sent with federal or state-issued identification
- Employer's payroll document containing full or last four digits of your SSN
- Military identification
- Marriage license to confirm proof of maiden name
- U.S. passport

*On a case by case basis FEMA may allow applicants residing in U.S. territories to submit specific identity verification documents, such as voter registration cards, etc.

If you applied for assistance on behalf of a U.S. minor (child) citizen for your household, you must send FEMA the following:

Any of the documents listed to the left, if in the child's name OR

Child's birth certificate AND a copy of the child's Social Security card or documentation from the Social Security Administration, or other federal entity, containing the full or last four digits of the child's SSN.

Home Ownership/Occupancy Verification

FEMA is required by law to verify an applicant's home occupancy and to verify homeownership if you are applying for certain types of housing assistance.

[View Approved Documents](#)

Home Inspection

After you apply with FEMA, your request for assistance is reviewed to determine if an inspection is needed to verify disaster-related damage to your home and personal property.

FEMA home inspections are now being conducted in-person. Disaster survivors' health and safety remain FEMA's priority so the agency will maintain the ability to conduct inspections via exterior validation without entering the home when survivors are apprehensive due to COVID-19 uncertainties.

[Learn More on Home Inspections](#)

Submitting Documentation

You can visit DisasterAssistance.gov to submit documentation and check the status of your application online.

Realizing an online system alone may not meet the needs of survivors, FEMA also set up [Documentation Drop-off Centers](#) where survivors can apply for assistance, ask questions, have their documents scanned into their case file and returned to them on-site.

[Find a Disaster Recovery and Document Drop-off Center](#)

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