1. FEMA Assistance for Individual Assistance
	* 1. If you have insurance, contact your insurance agent to file a claim.
* If you have insurance and apply for disaster assistance, you must also file a claim with your insurance company.
* You will need to provide your insurance claim information to FEMA to determine eligibility for federal assistance.
* FEMA cannot provide assistance for losses that are covered by insurance.
	+ 1. If your home was damaged, apply with FEMA for disaster assistance
* If your home is not safe, sanitary, and livable due to damage from Hurricane XX the fastest and easiest way to get assistance is to apply online at DisasterAssistance.gov.
* You can apply for disaster assistance as well as receive referrals to local, state and federal agencies and voluntary organizations in the FEMA app or by calling 800-621-3362 (TTY: 800-462-7585). .
	+ 1. FEMA Assistance
* Homeowners and renters whose homes were damaged or destroyed by Hurricane XX may be eligible for FEMA assistance, which includes:
	+ Financial assistance for temporary housing, including rental assistance and lodging expenses, if your home is unlivable
	+ Financial assistance for personal property, medical, dental, funeral, transportation, child-care, moving and storage, and other serious disaster-related needs
	+ Financial assistance for homeowners to restore their disaster-damaged home to a safe, sanitary and livable condition

*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 for a home to be safe, sanitary and livable—such as damages to the roof, critical utilities, windows and doors. Examples of ineligible items may include non-essential cabinets and garage doors.

You may also be referred to the U.S. Small Business Administration, or SBA, for low-interest disaster loans to further assist with your recovery. If you are referred to the SBA, you must complete a loan application to be further considered for some forms of FEMA assistance, such as funds for personal property and transportation losses.

**Important Note about providing your phone number on FEMA Registration**

Part of the FEMA disaster assistance registration process includes providing a call back phone number for FEMA to contact you to set up a home inspection for damages caused by the disaster and other helpline information.

It is strongly recommended if use a relay service, such as your videophone, Innocaption or CapTel, you provide your specific number assigned to that service. It is important that FEMA is able to contact you, and you should be aware phone calls from FEMA may come from an unidentified number.

**Important Note about Question 24 on FEMA Registration**

Please pay special attention to question number 24 about people with disabilities and others with access and functional needs. Answer "yes" to this question if you have a disability or another health or medical condition.

This is the best way to note any additional disability-related losses and/or needs such as medical support assistance, durable medical equipment repairs, or replacement of assistive technology that was lost or damaged as a result of the disaster. (Examples include wheelchair, scooter, walker, CPAP machine, hearing aids, eyeglasses, screen reader).

 This question will also help applicants identify other services for which they may be eligible to receive reimbursement.

For more information in ASL, visit [Answering Yes to the Disability Question When Registering for Assistance](https://youtu.be/JyqC7m8p29w).