

Help for Homeowners and Renters Impacted by Hurricanes

In the event of a disaster, the first and most important priority is to ensure the safety of family and friends. If you believe that your residence or property is at all unsafe or at risk, **you should leave and seek safe shelter.**

EMERGENCY SHELTER

Locate options by zip code by visiting the American Red Cross, or Salvation Army, or by texting SHELTER and your zip code (for example, "SHELTER 01234") to 4FEMA (43362). (Standard text message rates apply.)

IMMEDIATE NEEDS

Contact your local emergency management agency for help or referral to trusted disaster assistance partners serving your area. The FEMA Helpline {(800) 621-3362/TTY (800) 462-7585} may be able to provide additional referrals.

Once you have reached a safe place, there are certain steps that you and your mortgage servicer and insurance company can take to begin the recovery process:

1. CONTACT YOUR MORTGAGE SERVICER

Most servicers are able to offer disaster related payment forbearance. Let your servicer know about the damage to your home, the impact on your employment situation or any other effects of the disaster that impact your home or ability to pay the mortgage.

Most importantly, if you've been displaced, let your servicer know where you are staying and how to contact you. Be sure to keep them updated if your temporary living situation changes.

2. CALL YOUR INSURANCE COMPANY

Contact your hazard (homeowners') insurance agent and your flood insurance agent (if you have a flood policy). Find out what is covered under your policy and whether there are any specific steps that need to be taken before beginning on repairs. Many hazard policies cover alternative living expenses such as temporary housing and meals.

3. REGISTER FOR DISASTER ASSISTANCE

If you are a homeowner or renter in disaster-designated counties, register for federal disaster assistance **EVEN IF YOU HAVE INSURANCE.**

Policies vary in coverage and some may not pay for temporary housing or have other insurance gaps. You may register with the Federal Emergency Management Agency (FEMA) for grants for temporary rental assistance, essential home repairs and other disaster-related needs not covered by insurance.

In addition to insurance coverage, homeowners and renters in disaster-designated counties who sustained damage to their homes, vehicles or personal property as a result of a natural disaster can apply for FEMA grants through Disaster Recovery Assistance. FEMA's Housing Assistance program is available, regardless of income, to anyone who suffered damages or losses in disaster-declared counties. However, aid for other losses such as personal property,

vehicle repair or replacement, and moving and storage expenses is income-dependent and officials make decisions on a case-by-case basis. To be considered for a grant for these types of losses, you must complete an application for a Small Business Administration “SBA loan.”

DO NOT WAIT FOR AN INSURANCE SETTLEMENT TO APPLY FOR FEDERAL ASSISTANCE. In fact, waiting on the insurance settlement may cause you to miss the FEMA deadline to apply and lose the opportunity to apply for federal disaster assistance.

4. DOCUMENT THE DAMAGE AND SECURE THE PROPERTY ONCE YOU CAN SAFELY RETURN

To repair or replace anything damaged by the storm, insurers will want to see documentation. Take photos if possible (and if safe to do so) of your belongings and property and keep them in a safe place. This is especially important if local officials require anything be disposed of quickly due to public health concerns. Take extensive photos of your belongings and property, and keep them in a safe place. Keep all receipts for purchases made after the storm including receipts for hotels and meals.

If it is safe to access the property, board up broken windows and cover damaged roofs to prevent additional damage from occurring.

5. BE ALERT FOR POST-DISASTER SCAMS

Watch out for phony housing inspectors, building contractors, requests for disaster donations and fake offers of state or federal aid. **Officials never request money for help and always carry ID badges.** There is no fee to apply for or to get help from FEMA, the U.S. Small Business Administration or the state.

If you believe you are a victim of identity theft, or someone applied to FEMA using your personal information, please call (800) 621-3362.

Report any other types of disaster fraud by emailing StopFEMAFraud@fema.dhs.gov.

WHAT TO DO IF YOU DO NOT HAVE INSURANCE

DISASTER ASSISTANCE

You may be eligible to receive: rental payments for temporary housing, unemployment payments, loans to cover residential losses not covered by insurance, and grants for home repairs and replacement of personal property, as well as other disaster-related needs.

To apply for assistance visit [DisasterAssistance.gov](https://www.disasterassistance.gov) or call the registration phone number at (800) 621-3362. People with hearing loss or with a speech disability can call (800) 462-7585, and those who use 711 or Video Relay Service can call (800) 621-3362.

The U.S. Small Business Administration provides three types of disaster assistance:

1. **Home Disaster Loans** for families that need funds to repair or rebuild their real estate or personal property. This is available to owners and renters, and covers personal property such as vehicles so people can get back to work.
2. **Business Disaster Loans** for businesses that need to repair or replace property because of the disaster. This is a very broad category that includes real estate, inventories, supplies and equipment. This may be a critical source of assistance if you own your own business. There is no limit on the size of the company that is eligible for such a loan.
3. **Economic Injury Disaster Loans** are designed to provide working capital to businesses to help them meet their financial obligations as they recover from the crisis. These loans are an important resource for those that are self-employed. Note that this type of loan is only available to businesses that cannot access outside credit to meet their cash flow needs.

The loan cap is \$2 million combined for all business disaster and economic injury loans to a single borrower. These are “direct loan” programs where the government processes and disburses the funds. Applications can be submitted online, but SBA personnel will also be deployed in the region. It is possible that processing times in a major disaster can be lengthy. More information on the SBA programs, can be found at <https://www.sba.gov/funding-programs/disaster-assistance>.

IMPORTANT NUMBERS

- (800) 985-5990, Disaster Distress Helpline
- (800) 621-3362, FEMA Disaster Assistance registration (Video Relay Service users call here)
- (800) 462-7585, FEMA Disaster Assistance registration for those with hearing loss or a speech disability