



What to Expect: Processes and Additional Tips

Remember: it is vital that you pursue assistance from FEMA, SBA and your insurance company (home and flood) at the same time – your total package of assistance will depend on interactions between these entities. Do not wait for a decision by one entity before proceeding with the others.

FEMA PROCESS

Within 10 days of registering for FEMA assistance, you will be contacted to schedule an inspection of your home. The home inspection will generally take up to 40 minutes to complete. Please make sure the homeowner is present for the inspection, and have proof of ownership/occupancy (tax bill, mortgage statement, utility bill, etc.). There is no fee for the inspection, your FEMA contracted inspector will present their FEMA ID card, and you will never need to provide credit card or bank account information.

After the inspection, if you qualify for a grant, you will receive a direct deposit to your account (which you provided during your registration) and a letter explaining how to use the money. If you do not qualify, you will receive a letter explaining the disqualification and information about appealing the decision. Decisions will be made within 10 days of the home inspection.

SBA PROCESS

After your registration with FEMA, you will also be contacted by the SBA by mail and given a loan application package. **Fill out and return the SBA loan applications you are sent**, even if you don't want a loan or know you will be denied. Submitting the application does not obligate you to accept the loan, but it does keep you *eligible for other possible grants from FEMA*. By not completing and returning the applications, you may be potentially leaving recovery assistance money on the table.

SBA will also conduct an inspection of your property prior to making a decision about your loan, similar to the FEMA process. Decisions will be made within 4 weeks of the home inspection.

Apply to SBA: 1) online at <https://disasterloan.sba.gov/ela/>; 2) in-person at a disaster center; 3) by mail; or 4) call SBA's Customer Service Center at 800-659-2955.

Note: SBA uses Experian (www.experian.com) to review credit scores of disaster loan applicants. If you've placed a freeze on your credit in response to the Equifax data breach, you can still get the disaster loan application processed quickly. Once your loan application has been received, if a credit freeze is detected, SBA will contact you with a request to allow SBA to access your credit file. For more information, call the customer service center at 1-800-659-2955, or email disastercustomerservice@sba.gov.

HOMEOWNERS INSURANCE

File a homeowners insurance claim as soon as possible to protect your eligibility for FEMA and SBA assistance. To help cover expenses related to an evacuation, ask about Loss of Use or Additional Living Expenses coverage. This coverage may help with gas, lodging and food related to your mandatory or voluntary evacuation.

You should not wait to settle with your insurance companies before applying for SBA disaster loan assistance. If you do not know how much of your loss will be covered by insurance or other sources, SBA will consider making a loan for the total loss up to its loan limits, provided the borrower agrees to use insurance proceeds to reduce or repay the SBA loan. Loan amounts can be adjusted after the insurance decisions are made.

By law, SBA and FEMA cannot duplicate assistance you've received from your personal insurance claim. SBA and FEMA work together to determine your eligibility for either loans or grants, and the order in which you will be offered assistance is an important part of this process, described below.

