TIPS ON GETTING HELP FROM FEMA AND INSURANCE

1. Write down all your losses and what you now need.
Things like: clothes, car, fridge, sofa, chairs, and beds. You might also need a new, safe place to live and help paying rent. Include health needs such as medicine or walkers.

2. Apply for FEMA before the deadline.
Online: disasterassistance.gov
Call: 866-621-3362
The deadline is sixty days after the disaster declaration.

3. Take pictures of all the damage.
Do this before you clean up.

4. Meet the FEMA or Insurance inspector at your home.
Walk around with them. Point out all the damage. Tell them everything you lost. Share pictures if you have them. Ask them to write it all down. If the inspector does not write down some of the damage, you may not get help for that.

5. Keep a disaster notebook.
Keep track of what you are doing. List your insurance & FEMA application numbers. List all your calls, the date, the phone number, the person you spoke to and what they told you.

6. Keep Receipts for anything you repair, replace, or rent.
You may need these later to show you spent FEMA or insurance money on the right thing.

7. Save All Important Documents in a Safe Place.
Maybe scan them at the local library. Include: leases, sales slips, bills, receipts, cancelled checks and any letters to and from FEMA, SBA, and any other agency.

8. Check your FEMA account online often.
After a disaster, you may move a lot. Tell FEMA if you move. Check your FEMA account on the internet often. Sometimes people don't get mail because they moved. You can also call FEMA to check on things.

9. Denied? Appeal by the Deadline!
You have 60 days from the date of your FEMA letter. The lawyers' hotline below can help you file the appeal.

10. Ask for a new inspection if FEMA denies you help because the inspector did not list all your damages.

11. Call us!
We have free lawyers who can help with FEMA applications, delays, appeals or other legal problems.

Call NLSLA Disaster Relief:
1-800-870-0732

FEMA Hotline:
1-800-621-3362