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What To Expect When You Register For FEMA Disaster Assistance

Bartow, Fla. (September 18, 2017) — Polk County residents who experienced property damage or loss directly caused by Hurricane Irma can register with the Federal Emergency Management Agency (FEMA) for disaster assistance, even if the property is insured. Homeowners and renters may qualify.

Residents may register for assistance by visiting www.DisasterAssistance.gov. Alternatively, the following toll-free telephone numbers will operate from 7 a.m. to 11 p.m. (EST) seven days a week until further notice:

- Call 800-621-3362
- People who have a speech disability or hearing loss and use TTY should call 800-462-7585
- For those who use 711 or Video Relay Service (VRS), call 800-621-3362

FEMA assistance for individuals may include grants for rent, temporary housing and home repairs to their primary residences, as well as funding for other serious disaster-related needs, such as medical, dental or funeral costs. If you have insurance, FEMA may still be able to assist with disaster-related expenses that were underinsured or not covered by your policy.

After you apply, a FEMA inspector will contact you to schedule an inspection. The inspection generally takes 30-40 minutes or less and consists of a general verification of your disaster-related losses and a review of ownership or residence records. There is no fee for the inspection.

When a FEMA housing inspector comes to visit your home, be sure they show you proper identification. All FEMA inspectors have prominent photo identification badges. If you suspect someone is posing as a FEMA housing inspector, call our toll-free Disaster Fraud Hotline at 866-720-5721, or call local law enforcement officials.

Once the inspection process is complete, your situation will be reviewed by FEMA. You will receive a letter by email or physical mail, depending on your preference, which outlines the decision about your claim.

Know that you may receive a visit from more than one inspector throughout the recovery process. In addition to FEMA housing inspectors, representatives from the U.S. Small Business Administration, state and local officials and inspectors for private insurance coverage also visit neighborhoods in affected areas.

What is the inspection process?

If you do not have insurance to cover your disaster related damages, an inspection is required to process your application. An inspector will contact you to make an appointment to visit your property within 10 to 14 days after you apply. For complete information about the inspection process, go to [FEMA.gov](https://www.fema.gov) to find more information about the inspection process.

The inspector will assess disaster related damage for your real and personal property. There is no fee for the inspection. Inspectors are contractors, not FEMA employees, but your inspector will have picture identification.

It is not required that you be present for the inspection. You can make arrangements with the inspector for someone else to accompany the inspector in your absence, either a relative or friend over 18 years of age. Please be sure your phone/contact information is current.

Inspectors file your report but do not determine your eligibility. The inspector usually looks at the damaged areas of the home and records that information in the computer as part of the inspection process. There may be times when photos of the undamaged areas are helpful in regards to the overall safety and livability of the home. Inspectors will maintain personal safety and will not enter unsafe areas of the home.

Have these items ready and in a place where you will easily find:

- Owners: Proof of ownership (your deed, tax records, mortgage payment book, or a copy of your dwelling's insurance policy for the address, showing you as the owner)
- Owners and renters: Proof of occupancy (recent utility bills in your name at that address, your driver's license address, any first-class government mail sent to you within the last 3 months at that address, or recent utility bills in your name at that address) and insurance policies
- Renters only: Lease agreement

For more recovery information visit FEMA's Hurricane Irma web page at www.fema.gov/hurricane-irma.