



Flood Insurance vs. FEMA Disaster Relief

If you have flood insurance, begin by contacting your insurance agent. If you do not have flood insurance, and for anything beyond flood insurance, contact FEMA and apply for FEMA Disaster Assistance.

How to Apply For FEMA Assistance?

Registering online at www.DisasterAssistance.gov, is the quickest way to register for FEMA assistance since the event will last several days and the full scope of damages may not be evident until the storm has passed. If you are unable to access the internet, you can also call at 1-800-621-FEMA (3362).

(All details are from www.fema.org, and you should defer to FEMA's website and personnel for all questions and changes to rules, instructions, processes, etc.)

www.fema.gov

#HurricaneHarvey #PrayForTexas

12777 Jones Road, Suite 385 | Houston, TX 77070 | 832.912.4272 office | 832.912.4651 fax www.sterlingportfolios.com



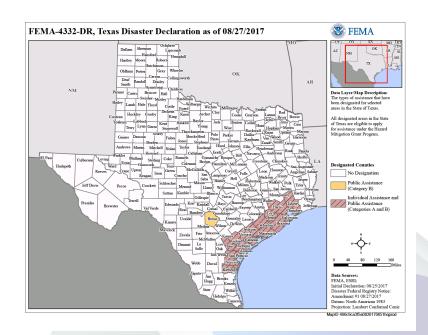


Disaster Assistance Instructions & Checklist

Texas Hurricane Harvey (DR-4332)

FIRST THINGS FIRST:

- Decide whether you want to apply by phone or online
- 2. Gather items from the Disaster Survivor Information Checklist, following below.
- 3. Get a pen and paper.
- 4. Begin application process.



(...continued on next page.)

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Disaster Survivor Information Checklist

You will need the following information to complete the application and should have it ready **prior** to beginning your application process:

1. Social Security Number

You will be asked to provide your social security number; if you do not have a social security number, your household may still be eligible to receive assistance if there is a minor child in the household who is a U.S. Citizen, Non-Citizen National, or Qualified Alien with a social security number.

(NOTE: If you, your co-applicant or a minor child in the household are a U.S. Citizen, Non-Citizen National, or a Qualified Alien and <u>do not</u> have a social security number, FEMA will not be able to complete a registration. The Social Security number is required for Identity Verification purposes.)

If you don't have a Social Security number, read the article *How do I apply for a new or replacement Social Security number card*. You will get instructions on what to do and what documents you will need. Then, apply.

If you are registering for a business, enter the social security number of the responsible party for the business, the social security number will be used for an identifier only.

2. Insurance information

You will be asked to identify the type(s) of insurance coverage you have. Describe the type(s) of insurance coverage you have. This could include coverage under policies like homeowners, flood, automobile, or mobile home insurance.

3. Financial information

You will be asked to enter your family's gross total household income at the time of the disaster. Provide your total annual household income, before taxes, at the time of the disaster.

4. Contact information

Along with the address and phone number where the damages occurred, you will be asked for information on how FEMA can contact you. It is very important that you provide FEMA with your current mailing address and phone numbers where you can be contacted. Provide the address and phone number of the property where the damage occurred and the address and phone number of where we can reach you now.

5. Direct Deposit/Electronic Funds Transfer (EFT) Information (optional)

If you are determined eligible/approved, we can deposit your funds directly into your bank account. You just need to provide the following banking information:

- Bank name
- Type of account (like checking or savings)
- Routing number
- Account number

NEED HELP? If you need help with the application, please call FEMA at one of the phone numbers above.



To apply **by phone** for FEMA assistance:

- 1-800-621-FEMA (3362)
- TTY <u>1-800-462-7585</u>
- 711 or VRS <u>1-800-621-3362</u>

To apply *online* for FEMA assistance:

1. Go to www.disasterassistance.gov



2. Click on Apply Online



- Type the characters you see in the picture into the box, and Click Submit.
- 4. Review the details from the Disaster Assistance Center page (which are also provided below).
- Click Next in the bottom right-hand corner to begin the online application process.

(More details about applying online can be found on the following page.)

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Disaster Assistance Center: Online Application details

For disaster assistance information you may want to read the FEMA "Individual Disaster Assistance", view information about Federally Declared Disasters by Calendar Year, or review support from other available Agencies. (Links found on the Disaster Assistance Center website.)

If you have been affected by a disaster, you may be eligible for federal assistance. Review the instructions below to ensure you are ready to complete the application process.

If you are applying for multiple disasters, you will need to complete an Online registration for each disaster.

If you are filing for both home and business disaster assistance, you will complete a single registration for the combined losses.

The online application process will take 18 - 20 minutes and is authorized by the Office of Management and Budget under Control number 1660-0002 with an expiration date of November 30, 2017.

For technical problems with this site, please contact FEMA's Technical Helpdesk at 1-800-745-0243 or (TTY) 1-800-462-7585 for the Deaf and Hard of Hearing.