



GEMA



FEMA

News Release

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WHAT HAPPENS AFTER YOU CALL FEMA

Inspectors in the field to verify damages

Inspectors contracted by the Federal Emergency Management Agency are contacting Georgia disaster applicants who sustained damage from storms and flooding beginning September 18. Legitimate FEMA inspectors won't ask for personal information, such as a Social Security number, or request payment at the time of the inspection.

Inspectors are private contractors who wear official FEMA identification. When inspectors call to set up an appointment, they will confirm registration details, including Social Security numbers. Inspectors will not ask for these details and will not approach an applicant without prior contact.

The U.S. Small Business Administration and various insurance companies also have inspectors in the field.

HERE IS WHAT TO EXPECT:

Inspector's Call: After an applicant registers with a housing or personal property need, either online at www.disasterassistance.gov or by calling 800-621-3362 (TTY 800-462-7585) – a 9-digit application number is assigned. An inspector will then call to schedule an appointment to visit the damaged property – generally within 7-10 days of registration.

Inspector's Visit: Keep the scheduled appointment to make sure the assistance process continues quickly.

When inspectors visit, they are assessing disaster-related damage for both real and personal property. Inspectors file damage reports, but they do not determine eligibility.

The applicant – or someone who is 18 or older and lived in the household prior to the disaster – must be present for the scheduled appointment. Regarding real property, the inspector will ask for identification and proof of ownership and occupancy (for homeowners) and occupancy only (for renters). Flood survivors can speed up the process by having the appropriate documents on hand:

- A photo ID to prove identity, such as driver's license or passport
- Proof of occupancy, which may include
 - A utility bill from with the address of the damaged home and the applicant's name listed or a merchant's statement, credit card bills, delivery notices or other first class mail addressed to the applicant and showing the address of the damaged home;

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- Employer's pay stubs and similar documents addressed to the applicant and showing the address of the damaged home;
- Current driver's license or Georgia State ID showing the address of the damaged home.
- Proof of ownership, such as:
 - Deed showing applicant as the legal owner; or
 - Title that lists applicant on actual escrow or title document for the purchase of the home;
 - Mortgage payment book that names the applicant along with the address of the damaged home;
 - Real property insurance policy for the damaged home with applicant's name listed as the insured;
 - Tax receipts or a property tax bill that lists the address of the damaged home and the applicant as the responsible party to the assessments.
 - Insurance documents.

After the Inspector's Visit: The applicant receives a letter from FEMA containing a decision within 14 days of the inspector's visit.

If the applicant is eligible for assistance, a letter is sent to the mailing address and a check or an electronic funds transfer may be issued. The letter explains what the money can be used for.

If the applicant is not eligible for assistance the letter will give the reason(s) for denial. Applicants will be informed of their right to appeal, and information on the appeal process.

If applicants are referred to the U.S. Small Business Administration (SBA), they will receive an SBA low-interest loan application in the mail. Applicants do not have to accept this loan option.

However, to be considered for some other forms of federal disaster assistance, applicants must complete and return the SBA paperwork.

The first step in applying for disaster assistance is to register with FEMA at www.disasterassistance.gov, or by calling 800-621-FEMA (3362), TTY 800-462-7585. These toll-free telephone numbers will operate 24 hours a day, seven days a week, until further notice. Help is available in all languages. Homeowners, renters, businesses of all sizes and nonprofit organizations can register online anytime.

Assistance to individuals may include grants to help pay for uninsured temporary housing needs, essential home repairs, other necessary disaster-related expenses and serious needs, such as medical and dental expenses or funeral and burial costs.

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

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FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA loan officers to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

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For more information on Georgia's disaster recovery, visit www.fema.gov or www.gema.ga.gov or www.ready.ga.gov/ or <http://twitter.com/GeorgiaEMA> or www.afcema.com