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News Release

Impacted by Recent Flooding, Tornadoes and Severe Storms? Here's how to Apply for FEMA Assistance

Kansas City, MO. – Missourians in 20 counties impacted by the flooding and severe weather beginning on April 29 and continuing are immediately eligible to apply for federal disaster assistance to help jump start their recovery. It's as easy as a 20-minute phone call or a click online.

President Donald J. Trump made the federal assistance available Tuesday when he approved a Major Disaster Declaration request from the state of Missouri to help with costs associated with flooding, tornadoes and severe storms.

Homeowners and renters in Andrew, Atchison, Boone, Buchanan, Carroll, Chariton, Cole, Greene, Holt, Jackson, Jasper, Lafayette, Lincoln, Livingston, Miller, Osage, Pike, Platte, Pulaski, and St. Charles Counties who were impacted by the flooding and severe storms beginning April 29, 2019 and continuing are now eligible to apply for federal disaster assistance.

Additional counties may be added as more damage assessment information is received and validated.

This assistance can include help with making temporary repairs to their disaster-damaged houses, paying for another short-term place to live while permanent repairs are being made and/or help with serious, disaster-related needs not already covered by other programs.

To start your recovery:

- **Call your insurance agent** to see if there is coverage for your losses under a traditional homeowner's or renter's policy, or under a flood insurance policy.
- **Document your damage.** Take photos or video. Make lists of damaged items.
- **Register with FEMA.** The process is free, takes about 20 minutes and is available three ways:
 - 1) Register online at www.DisasterAssistance.gov.

- 2) Use your smartphone to register through <http://m.FEMA.gov>; click “Apply Online for FEMA Assistance,” and you will be directed to www.DisasterAssistance.gov.
 - 3) Register by phone using FEMA’s toll-free registration line by calling 800-621-FEMA (3362). If you have a speech disability or hearing loss and use a TTY call 800-462-7585; or use 711 or Video Relay Service (VRS) to call 1-800-621-3362. Telephone registration is available 6 a.m. to midnight, seven days a week.
- **Be ready to register.** When calling the FEMA number, be prepared to provide your current address, the address of the damaged property, contact information where FEMA can reach you, social security number, the makeup of your household (occupants), insurance and income information.
 - **Register, even if you are insured.** Your insurance may not cover everything and some damage may not show up until later. Do not wait until you have settled with your insurer to register with FEMA.

What Happens After I Apply?

Individuals with residential damage will be referred for an inspection of their house or apartment to see if there is damage that may be eligible for FEMA assistance.

- 1) A contracted FEMA inspector will call ahead of time and make an appointment. Be sure to keep that appointment. The inspection cannot take place without a responsible adult with proof of ownership or rental on the premises. If you cannot make the appointment, call FEMA at 800-621-3362, and choose the Helpline option to set up a new appointment.
- 2) The inspector will come out and visually look at the damage, reviewing your records and make notes of the impacts. This process generally takes 30-40 minutes and consists of looking at disaster-damaged areas of your home and reviewing your records.
- 3) The inspector will ask to see:
 - Photo identification.
 - Proof of ownership/occupancy of damaged residence such as homeowner’s insurance, a tax bill, mortgage-payment book or utility bill.
 - Insurance documents: home and/or auto (structural insurance/auto declaration sheet).
 - List of household occupants living in residence at time of disaster.
 - Disaster-related damage to both real and personal property.
- 4) That information is electronically transmitted to FEMA for evaluation to see if there are programs that can help defray costs associated with the damage or repairs.
- 5) The inspector will **not** be able to provide a determination at that time of how much assistance you may receive, nor will they condemn property. Their job is to document the damage for consideration of disaster recovery programs. The determination is made after the review of documented damage.

6) All FEMA inspectors will have photo ID FEMA badges. It's OK to ask to see that ID if it is not readily visible. If the inspector cannot produce a FEMA ID, don't provide personal information or let him/her into your house. Report the person to local law enforcement immediately.

7) FEMA housing inspections are free. There is no cost for the inspector or the results.

You may receive a visit from more than one inspector during the recovery process. In addition to FEMA-contracted housing inspectors, representatives from the U.S. Small Business Administration as well as state and local officials may also visit neighborhoods in affected areas.

FEMA will send you a determination letter, typically within seven to 10 days after the inspection, with the eligibility decision.

For those who are eligible, the letter states the dollar amount of the grant and how the money must be used. If you disagree with FEMA's decision, the letter explains how you can appeal the decision. **Read your determination letter carefully.** FEMA may need additional information or documentation from you—such as an insurance settlement showing you may not have been covered for all your essential needs—before you can be reconsidered for federal assistance.

If you have any questions, you can always contact the FEMA Helpline at 800-621-3362 (TTY 800-462-7585). Find more details about the FEMA inspection process by visiting www.fema.gov/what-happens-inspection.

Stay Informed:

Stay informed by accessing important disaster assistance information and resources on FEMA's new mobile website. You may access disaster information, recovery resources and emergency preparedness tips directly from your smartphone at FEMA's mobile website at <http://m.fema.gov/>.

You can also find recovery resources specific to Missouri in the state recovery portal: <https://recovery.mo.gov/>

Individuals and business owners who sustained losses in the designated area can begin applying for assistance by registering online at www.DisasterAssistance.gov or by calling 1-800-621-3362 or 1-800-462-7585 TTY. The toll-free telephone numbers will operate from 7:00 a.m. to 10:00 p.m. (local time) seven days a week until further notice.

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FEMA's mission: Helping people before, during, and after disasters.