

What to Expect After Applying for FEMA Assistance

Hoosiers can more easily navigate the FEMA assistance process by keeping some important steps in mind.

1. **Don't wait to start cleanup.** Take photos of any damage, make a list of your losses and keep all receipts to verify expenses caused by the disaster.
2. **File an insurance claim.** Insured applicants must provide their insurance settlements or benefit documents to FEMA before being considered for federal assistance.
3. **Register with FEMA.** Homeowners and renters in the [12 designated Indiana counties](#) with uninsured damage caused by the March 31 – April 1 disaster are encouraged to apply for FEMA disaster assistance. Apply by going online at [DisasterAssistance.gov](#), using the [FEMA mobile app](#) or calling 800-621-3362. If you use a relay service such as video relay service (VRS), captioned telephone service or others, give FEMA your number for that service.
4. **Prepare for the home inspection.** Typically, after you register, you will be contacted by a FEMA inspector to schedule an appointment. Be sure to answer the phone. The inspector's phone number may be from out of state or show up on caller ID as "unavailable."
5. **Information to gather for the inspection.** Be prepared to show the inspector your photo identification; [proof of ownership or occupancy](#); a list of household occupants living in the home at the time of the disaster; all disaster-caused damage to the property; and your insurance policy. If you're insured for the disaster-caused damage to your property, **you may have to submit insurance documentation to FEMA before an inspection can be scheduled.**
6. **Meet with the inspector.** The inspection includes looking at disaster-damaged areas of your home and reviewing your records.



FEMA



WHAT to EXPECT after YOU APPLY for FEMA ASSISTANCE

WITHIN 10 DAYS AFTER APPLYING

A FEMA inspector may call you to set up a time and date to perform the inspection at the damaged address. Be sure to have your application number available.

DURING THE INSPECTION

Inspectors will...

- Observe social distancing guidelines,
- Show you their credentials,
- Ask to see a photo ID,
- Ask to see documents to verify the home ownership or occupancy if FEMA has been unable to verify,
- Walk around the interior and exterior of your home if feasible,
- Document damage.

Inspectors won't...

- Decide if you will receive assistance,
- Ask for money, bank account information, or credit card information.

BE READY TO...

Have your FEMA application number handy,

- Show your photo identification,
- Show proof of ownership or occupancy if requested by the inspector,
- List all household occupants living in the home at the time of disaster,
- Discuss disaster-caused damage to both your home and personal property,
- Show your insurance policy and any additional documents requested by the inspector.

If you have insurance, contact your insurance agent.

WITHIN 10 DAYS AFTER THE INSPECTOR'S VISIT

- You will receive a letter or electronic correspondence explaining FEMA's decision.
- If you are determined eligible for assistance, you may receive a U.S. Treasury check or Direct Deposit.

If you have questions after your inspection, please call FEMA's Helpline at 800-621-3362.

If the inspector does not show you FEMA identification in the form of a badge with a photo, do not proceed with the inspection.

7. **Post-inspection.** You will receive a letter explaining FEMA's eligibility decision within 10 days after the inspector's visit. Be sure to read it closely; it may explain additional steps needed to continue with the process. If you are determined eligible for assistance, you may receive a U.S. Treasury check or direct deposit based on what you selected during your application.

To learn more about the inspection process, visit our website at www.fema.gov/assistance/individual/after-applying/home-inspections. The deadline to apply for FEMA assistance is June 14, 2023.

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FEMA's mission is helping people before, during, and after disasters.

For more information on Indiana's recovery, visit fema.gov/disaster/4704. Follow us on our [Facebook.com/FEMA](https://www.facebook.com/FEMA) page and Twitter at [@femaRegion5](https://twitter.com/femaRegion5).

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