

●●● FAQs REGARDING FEMA ASSISTANCE ●●●

All individuals who were impacted by the flood should apply for FEMA assistance. Please call 1-800-621-3362 or visit www.DisasterAssistance.gov.

Do I have to register with FEMA to get help? Yes, with very few exceptions, if you want federal assistance you must register with FEMA, either by telephone (1-800-621-3362) or online (www.DisasterAssistance.gov). You will need your FEMA registration number for future reference.

What is the difference between FEMA and the SBA? FEMA coordinates the Federal Government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters. SBA, on the other hand, is the Federal Government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses, and non-profit organizations repair or replace real estate, personal property, machinery and equipment, inventory, and business assets that have been damaged or destroyed in a declared disaster. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations. For information about SBA programs, applicants may call 1-800-659-2955 (TTY 1-800-877-8339).

What happens after I register? You will receive a call from a FEMA housing inspector. On-site inspections are an important early step helping to speed aid to homeowners and renters suffering flood damage. All inspectors carry photo identification and will have the FEMA registration number assigned to the person whose home is being inspected. Only an official FEMA inspector will have the number that was provided during registration. The FEMA inspection is free so beware of individuals attempting to charge for inspections or remodeling contractors claiming to be FEMA approved. FEMA does not endorse construction firms.

When a FEMA inspector calls for an appointment, registrants should provide a clear, accurate description of the damaged property and current contact information. You do not have to wait for the inspector to arrive before beginning repairs. Photos, contractor estimates, and receipts can be provided to FEMA inspectors to document the extent of the damage. The inspection generally takes 30 - 40 minutes. The inspector enters damage-related information into a handheld computer and sends data

electronically to FEMA. The inspector does not determine whether a registrant is eligible for assistance or the amount of assistance an individual may receive.

You may also receive a call from a representative of the SBA. An SBA loan application is included in the FEMA registration materials and is a key part of the registration process, but you are not required to take out an SBA loan. However, if you think you may need a loan, it is important to apply because it may open other opportunities for federal assistance. No appointment is necessary to meet with an SBA Customer Service Representative at a Disaster Recovery Center or Business Recovery Center. There is no cost to apply for an SBA disaster loan and you are not obligated to accept a loan that SBA approves.

FEMA may also direct you to other federal organizations, such as the Department of Housing and Urban Development, on a case-by-case basis.

Where can I find updated information from FEMA? Up-to-date information on floods and flood assistance in Florida is accessible at <http://www.fema.gov/hurricane-michael>. For a three-Step Disaster Assistance Process and recent news on disaster response and recovery, please visit <https://www.fema.gov/individual-disaster-assistance>. If you are looking for the nearest Disaster Recovery Center, go to <http://www.fema.gov/disaster-recovery-centers>.

What if I have damage on my privately owned road? Homeowners using privately owned access roads and bridges that were damaged as a result of the severe storms, flooding, landslides and mudslides may receive limited disaster assistance help from FEMA and the U.S. Small Business Administration (SBA).

FEMA's Individual Assistance (IA) program is available to help homeowners, renters and business owners in designated counties.

- Homeowners may be eligible for a grant to repair road entrances or rights of way from their homes, including privately owned roads and bridges that provide solitary access to a home.
- Homeowners who jointly own access roads and bridges may also be eligible for repair grants under certain circumstances.

To discuss your circumstance, please visit any of the disaster recovery centers or call FEMA at **1-800-621-3362** (Voice or 7-1-1/Relay) or TTY **1-800-462-7585**.

The SBA offers low-interest disaster loans for homeowners, renters, businesses of all sizes and private nonprofit organizations. In some cases, SBA may be able to offer low-interest rate disaster loans to help homeowners, homeowner associations, co-ops or road-owner associations that own damaged privately owned roads or bridges that provide solitary access to a home. SBA disaster loans must only be used to pay for disaster-related repairs. They cannot be used to pay for pre-existing damage or any upgrades to the property, unless such upgrades are code required. Please visit a disaster recovery center or SBA Business Recovery Center to discuss your case.

- For more SBA information go to www.sba.gov/disaster or call **1-800-659-2955**

(TTY **1-800-977-8339**).

**If individuals have concerns about their disaster-damaged privately-owned access road, they should contact their local emergency manager.