



# HOW LOUISIANA CITIZENS CAN APPLY FOR **FEMA DISASTER ASSISTANCE:** **A STEP-BY-STEP GUIDE**

When a disaster strikes in Louisiana, such as hurricanes, floods, or other significant emergencies, FEMA (Federal Emergency Management Agency) provides critical assistance to individuals and families. If you're a Louisiana citizen who has experienced property damage or other losses due to a declared disaster, you may be eligible for FEMA assistance. Here's a comprehensive guide on how to apply for FEMA disaster assistance.

## **STEP 1: DETERMINE YOUR ELIGIBILITY**

Before applying for FEMA assistance, it's important to check if you qualify. Typically, FEMA provides aid in the following scenarios:

- **Your home is damaged or destroyed:** If your primary residence is uninhabitable due to a disaster.
- **You have uninsured or underinsured losses:** If you don't have insurance or your insurance doesn't cover all disaster-related losses.
- **You've incurred medical, dental, or funeral costs** due to the disaster.
- **You need temporary housing assistance** because your home is unsafe to live in.

Additionally, FEMA assistance is available only when the President has declared a major disaster or emergency in your area. You can check for declared disasters in your region on the FEMA website or through Louisiana state emergency resources.

## **STEP 2: GATHER NECESSARY INFORMATION**

To apply for FEMA disaster assistance, you'll need to provide specific information. Have the following ready:

- **Social Security number of the applicant** (*usually the head of household*)
- **Insurance information** (*homeowners, renters, flood, etc.*)
- **Address of the damaged property** (*this must be your primary residence*)
- **Current contact information** (*mailing address, phone number, email*)
- **Banking information for direct deposit** (*account and routing number*)
- **Income information** (*annual income before taxes*)
- **A description of disaster-caused damage and losses** (*e.g., roof damage, water damage*)

## STEP 3: APPLY FOR ASSISTANCE

*There are three primary ways to apply for FEMA disaster assistance: online, via phone, or in person.*

### Option 1: Apply Online via DisasterAssistance.gov

1. Go to DisasterAssistance.gov.
2. Create an account or log in if you already have one.
3. Fill out the application by following the on-screen prompts. Be sure to provide accurate and detailed information about your disaster-related losses and personal details.
4. Upload supporting documents, such as insurance policies or photos of damage. These documents can be added after your initial application if necessary.
5. Submit your application.
6. Track your application status by logging into your DisasterAssistance.gov account.

### Option 2: Apply by Phone

1. Call the FEMA Helpline at 1-800-621-FEMA (1-800-621-3362). The line is operational from 7:00 AM to 11:00 PM Eastern Time, 7 days a week. If you are deaf or hard of hearing, you can use TTY 1-800-462-7585 or 711/Video Relay Service.
2. A FEMA representative will walk you through the application process over the phone.
3. Be sure to take note of your FEMA application number for future reference.

### Option 3: Apply in Person at a Disaster Recovery Center (DRC)

1. After a disaster is declared, FEMA sets up Disaster Recovery Centers (DRCs) in affected areas. These centers provide in-person assistance with your application.
2. Find a DRC near you by visiting the DRC Locator or calling the FEMA Helpline.
3. Bring required documentation with you to the center. This includes proof of identification, insurance documents, and any evidence of disaster-related damage.
4. A FEMA representative will help you complete your application and answer any questions.

## STEP 4: WHAT HAPPENS AFTER YOU APPLY

*After submitting your application, FEMA will review your case. Here's what to expect:*

### 1. Initial Contact from FEMA:

- FEMA may call, email, or send a letter to request additional information or schedule an inspection of your property. Be sure to respond promptly to any requests.

### 2. FEMA Inspection:

- If necessary, FEMA will schedule an inspection to assess the damage to your home. During the inspection, a FEMA representative will evaluate the extent of the disaster-related damage. Be sure to provide any necessary documentation, such as receipts or photos of the damage.

### 3. Approval or Denial of Assistance:

- You will receive a **notification of your application status** via mail or email. If approved, FEMA will provide specific information about the type and amount of aid you will receive.
- If your application is **denied**, FEMA will explain why. You have the right to **appeal the decision** within 60 days if you believe the denial was made in error.

## STEP 5: RECEIVING AND USING FEMA ASSISTANCE

If your application is approved, FEMA may provide assistance in the following ways:

- **Direct deposit** to your bank account.
- **Check sent by mail** if you don't have direct deposit set up.

FEMA assistance is generally meant to help with:

- **Temporary housing** (*rent payments, hotels*)
- **Home repairs** for basic habitability (*e.g., structural damage*)
- **Replacement of essential household items**
- **Disaster-related medical, dental, and funeral expenses**

Be sure to use the funds appropriately, as FEMA may request documentation showing how the money was spent.

## STEP 6: KEEP TRACK OF YOUR CASE

After applying, it's important to monitor your application status and respond to any requests for additional information. Here's how to stay informed:

- **Log in to your account** on DisasterAssistance.gov to check the status of your application.
- **Call the FEMA Helpline** at 1-800-621-FEMA (1-800-621-3362) for updates.
- Keep all FEMA-related documentation in a safe place.

## STEP 7: APPEAL IF NECESSARY

If your application is denied, don't lose hope. You can appeal FEMA's decision if you believe the denial was in error. Here's how to appeal:

1. **Submit your appeal in writing** within 60 days of receiving your decision letter.
2. Include your **FEMA application number** and detailed reasoning for the appeal.
3. Provide **supporting documentation** to back up your claim (*e.g., new insurance information, receipts, or additional proof of damage*).
4. Mail your appeal to:
  - FEMA National Processing Service Center  
P.O. Box 10055  
Hyattsville, MD 20782-7055
  - Or, fax it to 1-800-827-8112.

## STEP 7: APPEAL IF NECESSARY (CONT.)

### Important Notes:

- **Deadline for Applying:** Applications for FEMA assistance must be submitted before the deadline specified in the disaster declaration. Be sure to apply as soon as possible after a disaster.
- **Insurance Coverage:** FEMA assistance is not a substitute for insurance. You will need to provide insurance claim information, and FEMA may ask for additional details if your insurance doesn't cover all losses.
- **Fraud Prevention:** FEMA may follow up to ensure funds are used properly. Keep all receipts and records of how you spent the assistance.

### Additional Resources for Louisiana Citizens:

- **Louisiana Emergency Preparedness Guide:** Provides localized information on preparing for and recovering from disasters in Louisiana.
- **211 Louisiana:** Dial 211 or visit the 211 website for help finding local resources and support in the aftermath of a disaster.
- **Louisiana GOHSEP:** The Governor's Office of Homeland Security and Emergency Preparedness (GOHSEP) website provides ongoing updates on disaster declarations and recovery efforts.

Applying for FEMA disaster assistance is a straightforward process but does require preparation and attention to detail. By following this guide, you can ensure that you are ready to access the aid you need during times of disaster in Louisiana.

Sources: FEMA, GOHSEP, U.S. Department of Homeland Security



FEMA



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