

What to Expect After Registering With FEMA

Keep important steps in mind when navigating your FEMA assistance process:

- **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.
- **File an insurance claim.** Applicants who are insured for the disaster damage to their home must provide an insurance settlement or benefit documents to FEMA before being considered for federal assistance.
- **Register with FEMA.** Homeowners and renters in Cook County with uninsured or underinsured damage caused by the June 29 – July 2, 2023, disaster are encouraged to apply for FEMA disaster assistance. Go online to DisasterAssistance.gov, use the [FEMA mobile app](#) or call 800-621-3362. If you use a relay service such as video relay service, captioned telephone service or others, give FEMA your number for that service.
- **Schedule your 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."
- **Gather information 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 have photos of disaster damage or repair receipts, have those available too.
- **Meet with the inspector.** The inspection includes looking at disaster-damaged areas of your home and reviewing your records. FEMA inspectors will carry an official photo ID and will never ask for bank information. They will also never ask for money and never require payment in any form.

WHAT to EXPECT after YOU APPLY for FEMA ASSISTANCE



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.



- 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.



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After arriving, the inspector will ask to verify the applicant's name, address, contact information, occupancy, ownership status and insurance coverage. Reasonable accommodations, including translation and ASL interpreters, are available to ensure effective communication with survivors.

- **Fill out and submit your U.S. Small Business Administration (SBA) loan application.** After registering for disaster assistance, applicants may be referred to the SBA. There's no obligation to accept a loan, but you may miss out on the largest source of federal disaster recovery funds if you don't apply. If you don't qualify for an SBA disaster loan, you may be referred back to FEMA for other types of grant assistance.
- **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 October 16, 2023. For even more information about the disaster recovery operation in Illinois, visit www.fema.gov/disaster/4728.

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Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency, or economic status. Reasonable accommodations, including translation and American Sign Language interpreters via Video Relay Service will be available to ensure effective communication with applicants with limited English proficiency, disabilities, and access and functional needs. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-3362 (including 711 or Video Relay). If you are deaf, hard of hearing or have a speech disability and use a TTY, call 800-462-7585.