



Dear [individually name or collectively address],

We hope this message finds you safe and well. In the wake of Hurricane Helene, we want to extend our deepest sympathies to all of you who have been affected by this devastating event. Our thoughts are with you and your families during this challenging time.

As we come together to support one another, we want to ensure that you have the resources and information you need to begin the recovery process. Below, you will find a step-by-step guide on our understanding on how to apply for individual FEMA assistance. We hope this guide will be helpful as you navigate the aftermath of the hurricane.

Please do not hesitate to reach out to [contact center or team leader] if you need any additional support or have any questions. We are here for you.

Stay safe and take care,

[Insert name]

Step 1: Secure your Personal Safety

- The Red Cross has multiple shelters open to support displaced individuals.
<https://www.redcross.org/get-help/disaster-relief-and-recovery-services/find-an-open-shelter.html>
- Salvation Army has several mobile feeding units providing free meals and drinks.
<https://disaster.salvationarmyusa.org/HeleneServiceLocations>
- [Add any System specific resources here]

Step 2: Gather Information

Before applying for FEMA assistance, ensure you have the following:

- A current phone number where you can be contacted.
- Your address at the time of the disaster and the address where you are currently staying (if different).
- Your Social Security number.
- A general list of damage and losses.
- Banking information if you choose direct deposit.
- Insurance information, including the policy number and the name of the insurance company.

Step 3: File an Insurance Claim



If you have homeowners, renters, or flood insurance, file a claim with your insurance company as soon as possible. FEMA cannot duplicate benefits for losses covered by insurance, but you may still be eligible for federal assistance if your policy does not cover all disaster expenses.

Step 4: Apply for FEMA Assistance

1. Report your damages to your state's Emergency Management Agency
2. There are several ways to apply for FEMA assistance:
 1. **Online:** Visit [DisasterAssistance.gov](https://www.disasterassistance.gov) and fill out the application form.
 2. **FEMA App:** Download the FEMA app from your smartphone's app store and apply through the app.
 3. **Phone:** Call FEMA's helpline at 1-800-621-3362. The lines are open every day, and help is available in most languages. If you use a relay service, such as Video Relay Service (VRS), captioned telephone, or other service, give FEMA your number for that service.

Step 5: Follow Up

After applying, you will receive a FEMA application number. **Keep this number** for future reference. FEMA may contact you for additional information or to schedule an inspection of your property.

Step 6: Stay Informed

For the latest information about recovery efforts and FEMA assistance, visit FEMA's Disaster Page for your state. You can also follow FEMA on social media for updates:

- FEMA on X (formerly Twitter)
- FEMA on Facebook

FEMA Assistance Programs:

- **FEMA Individual Assistance (IA)** Financial assistance is available for individuals and households affected by a disaster to help cover expenses and meet needs. Again, this is only applicable if it not covered under your insurance claim(s):
 - Housing: Rental assistance, lodging reimbursement, and temporary housing grants
 - Home repairs: Money to repair or replace damaged homes, including pre-existing damage that was made worse by the disaster
 - Personal property: Grants to help pay for uninsured or underinsured personal property losses
 - Medical and dental: Money to help pay for expenses related to injuries or illnesses caused by the disaster

- Funeral: Money to help pay for funeral or reburial expenses
 - Child care: Money for new or increased child care expenses. This assistance is available for households with children 13 and under, or children up to age 21 with a disability.
 - Moving and storage: Money to help move and store personal property to prevent further damage
 - Miscellaneous items: Money to help pay for eligible items purchased or rented after the disaster, such as a generator or dehumidifier
 - Accessibility: Money to help survivors with disabilities make repairs to make their homes accessible
 - Privately-owned roads, bridges, and docks: Money for survivors whose only access to their home has been damaged
- **FEMA Disaster Unemployment Assistance (DUA)** provides temporary unemployment benefits and reemployment assistance to individuals who were employed or self-employed and were rendered jobless or whose employment was interrupted as a direct result of a major disaster, and are ineligible for regular unemployment compensation. DUA is funded by FEMA, administered by the affected state/territory's unemployment compensation agency, and overseen by the U.S. Department of Labor.
 - **FEMA Disaster Legal Services (DLS)**, which provides legal aid to survivors of presidentially declared major disasters. DLS services can include help with insurance claims, legal document recovery, and more.

FEMA disaster assistance grants are not taxable income and will not affect eligibility for other federal benefits.

Additional Tips

- **Document Everything:** *Take photos of the damage, keep receipts for any expenses related to the disaster, and keep a record/journal for historical context.*
- **Be Patient:** The application process can take time, especially after a major disaster when many people are seeking assistance.
- **Seek Help:** If you need assistance with your application, contact FEMA's helpline.

Resources and Frequently Asked Questions (FAQs)

- FEMA Individual Assistance Program and Policy Guide (IAPPG)
https://www.fema.gov/sites/default/files/documents/fema_iappg-1.1.pdf
- FEMA IA FAQs
<https://www.fema.gov/press-release/20210318/individual-assistance-faqs>



- FEMA IA Housing FAQs
<https://www.fema.gov/blog/faqs-about-fema-housing-assistance>
- FEMA IA Home repairs FAQs
https://www.fema.gov/sites/default/files/documents/fema_ia-quick-reference_habitability.pdf
- IA Personal property FAQs
<https://www.fema.gov/fact-sheet/personal-property-and-fema-assistance>
- Medical and dental
<https://www.fema.gov/fact-sheet/fema-medical-and-dental-assistance>
- FEMA IA Child Care FAQs
<https://www.childcareservices.org/wp-content/uploads/2020/04/FACTSHEETChildCareAssistanceFINAL2019CompliantJR.pdf>
- Moving and storage
<https://www.fema.gov/fact-sheet/fema-may-help-you-moving-and-storage-expenses-0>
- Accessibility
https://www.fema.gov/sites/default/files/documents/fema_ia-quick-reference_accessibility.pdf
- Privately-owned roads, bridges, and docks
<https://www.fema.gov/fact-sheet/privately-owned-roads-and-bridges-4>
- FEMA Disaster Unemployment Assistance
<https://www.fema.gov/fact-sheet/disaster-unemployment-assistance>
- FEMA Disaster Legal Services (DLS)
<https://www.fema.gov/fact-sheet/disaster-legal-services>