

Navigating the FEMA process for both home and business assistance requires a slightly more detailed approach since FEMA offers different types of aid for individuals and businesses. Here's a step-by-step guide for each:

For Homeowners and Renters

1. Check Eligibility

- Ensure your area has been declared a disaster zone.
- You must be a U.S. citizen, non-citizen national, or qualified alien.
- The damage must be to your primary residence, and FEMA aid cannot duplicate insurance coverage.

2. Gather Essential Documents

- Have the following ready:
- Proof of identity (driver's license, Social Security card)
- Proof of occupancy (lease agreement, utility bill)
- Home ownership documents (mortgage payment, deed)
- Insurance information (if applicable)
- Financial information (for determining eligibility for certain programs)
- Bank account details (for direct deposit)

3. Register with FEMA

- You can apply in several ways:
- Online: Visit www.DisasterAssistance.gov
- Phone: Call 1-800-621-FEMA (1-800-621-3362)
- Mobile App: Download the FEMA app and apply through it.
- In-Person: Visit a Disaster Recovery Center (DRC) near you.

4. Submit Your FEMA Application

- Provide detailed information on damages to your home and property.
- Indicate your insurance coverage (if any) and its limitations.
- Review your application for accuracy before submitting.
- Receive and save your FEMA registration number for reference.

5. Schedule a FEMA Inspection

- A FEMA inspector will contact you to verify the damage.
- Be present during the inspection and point out any damage you want the inspector to note.

6. Review and Track Your Application

- Log into your DisasterAssistance.gov account to check the status of your application.
- Alternatively, call FEMA's toll-free number to inquire about the status.

7. Receive FEMA Assistance

- If your application is approved, you will receive assistance for temporary housing, repairs, and replacement of essential items.
- Payment may come by direct deposit or check.

8. Appeal if Necessary

- If denied or you disagree with the amount of assistance, file an appeal within 60 days.
- Provide additional documentation if needed.

For Businesses (Small Businesses and Nonprofits)

1. Understand Business Eligibility

- Your business must be located in a declared disaster zone.
- You must show that your business has been physically or economically affected by the disaster.

2. Gather Required Documents

Important documentation includes:

- Business tax returns (at least three years)
- Profit and loss statements
- Balance sheets
- Lease agreements or mortgage details for business property
- Business licenses and permits
- Insurance information
- Bank account details for direct deposit

3. Apply for FEMA Assistance

- Businesses primarily receive help through the Small Business Administration (SBA), but you should still start with FEMA:
- Online: www.DisasterAssistance.gov
- Phone: 1-800-621-3362
- In-Person: Visit a Disaster Recovery Center (DRC).

4. Complete the SBA Loan Application

- The SBA provides low-interest disaster loans for businesses. Even if you don't want a loan, completing the application is crucial, as it can help determine if you're eligible for further FEMA assistance.
- Types of SBA loans:
- Physical Disaster Loans: For repairs to real estate, machinery, equipment, inventory, etc.
- Economic Injury Disaster Loans (EIDL): For working capital to help small businesses recover from financial losses caused by the disaster.

5. FEMA Inspection for Businesses

- Like with homes, FEMA or SBA may conduct an inspection of your business property to verify damage.
- Be available to provide access and documentation for review.

6. Track Your Application

- Monitor your application by checking your SBA and FEMA status online or via phone.

7. Use FEMA and SBA Funds

- SBA loans and FEMA grants for businesses should be used for repairing or replacing business property, inventory, or equipment and addressing financial losses.
- Keep detailed records of how the funds are used, as FEMA or SBA may conduct an audit.

8. Explore Other Forms of Assistance

- FEMA also provides access to other recovery programs, including:
- Disaster Unemployment Assistance for affected employees.
- Crisis Counseling services.
- The SBA also offers Mitigation Assistance, which can provide extra funds to improve your business and reduce future disaster risks.

Appealing FEMA or SBA Decisions

- If you receive a denial from FEMA or the SBA, or feel the amount of assistance is insufficient, you can appeal within 60 days.
- Include all supporting documents that can prove your case, including additional proof of damage or financial loss.

By following these steps for both your home and business, you can navigate the FEMA process efficiently and receive the necessary aid for disaster recovery.

As always, keep an eye on disaster.pinellas.gov for up to date information and resources pertaining to our County, specifically [After the Storm info](#).

Please reply to this email if there is anything specific we can assist you with -- we are all in this together.