



# Starting Your Road to Recovery

## A Guide To Navigating Federal Disaster Assistance

It's normal to feel overwhelmed after a disaster. We're here to help you with the tasks ahead.

## Applying to FEMA



### What You Need

We understand you may not have all of your personal documents following a disaster. To submit your disaster assistance application you only need:

- Names of all people living in your home at the time of the disaster
- Social Security Number (yours or your child's)
- Household income
- Contact information
- Information on property damage / emergency needs



### Where To Apply

You can apply, follow up, or get additional help with your application through any of these options:

- Online:** Apply conveniently on [DisasterAssistance.gov](https://DisasterAssistance.gov)
- App:** Download the **FEMA App** to apply using your phone
- Call:** Speak with a FEMA representative at **1-800-621-3362**

State resources can be found at [ready.hawaii.gov](https://ready.hawaii.gov)



### If You Have Insurance

Filing a claim can feel overwhelming, but it's a crucial step. Submit a claim as soon as possible with your provider.

This can include homeowners, renters, flood, auto, or other types of insurance that may cover damages.

#### What you should share with FEMA:

- Your insurance coverage information, which you can find on your insurance policy documents
- When available, share any insurance letters showing denial, settlement, or delay

**Every case is unique. Use this section to keep track of your application dates and needed documents. Your FEMA application is due 60 calendar days after the disaster declaration.**

- Insurance Information
- Bank Account Information for Direct Deposit
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

#### Your FEMA

Registration ID: \_\_\_\_\_



**FEMA Application Due Date:**



**Other:**

DR-4909-HI



**FEMA**

# After Applying to FEMA

Your road to recovery may have different steps. Here's what you might expect after applying:

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## Home Inspection

Some types of FEMA assistance require a home inspection. Our inspectors are here to help. If needed, an inspector will call you to schedule an appointment.

**Please have the following ready when an inspector arrives:**

- Government Issued ID
- One applicant present over the age of 18
- (If available) Photos and videos of the damage
- (If asked) Information to verify occupancy or ownership (e.g., deed, lease, or utility bill) as well as insurance



## FEMA Decision

After your application is reviewed, you will receive a determination letter by mail or e-mail.

**If your application is approved**, your letter will explain how much money you will receive and how it should be used.

**If your application isn't approved**, or if the decision doesn't meet your needs, you have the right to appeal. Your decision letter will include instructions on how to file an appeal.

**Make sure your appeal is sent within 60 calendar days of the date on your decision letter.** Be sure to include your registration ID on all appeal documents.