SKILL GUIDE · POST-DISASTER RECOVERY & REBUILDING

# Filing Claims After a Disaster

The order of operations matters here as much as any individual step: document first, insurance second, FEMA third, and contractors only after you know what's actually covered. This is the hands-on side of the Post-Disaster Recovery & Rebuilding chapter and its addendum.

## 1. Document before you clean anything up

Photograph and video the damage before you throw anything away or start repairs, even temporary ones. This is exactly what the financial preparedness guide's home inventory is for; if you built one before the disaster, this is the moment it pays off. If you didn't, document what you can now: every damaged room and item, from multiple angles, before touching anything.

## 2. File with your insurance company first

Contact your insurer as soon as possible after a disaster. Filing late can actually affect your eligibility for FEMA assistance later, since FEMA is designed to supplement insurance, not replace it, and generally expects you to have gone through your insurer first.

### What to actually say on that first call

Have your policy number ready if you can find it, but call even if you can't, the agent can look it up by your name and address. Stick to facts you actually know; don't guess at a cause or a dollar amount.

> *"I need to report a claim. My name is [name], my policy number is [number, or 'I don't have it handy'], and my property address is [address]. [Brief, factual description: 'A tree fell on my roof during the storm last night' or 'My basement flooded when the sewer backed up.'] I have photos and I'm available at [phone number] to answer questions."*

Write down the claim number, the adjuster's name and direct number, and the date before you hang up, then follow up in writing (an email restating the same facts) so there's a written record beyond the call itself.

## 3. Apply for FEMA individual assistance if you still need it

Apply online at disasterassistance.gov (fastest) or by calling 1-800-621-3362.

If English isn't your first language, disasterassistance.gov itself is also available in Spanish, French, Haitian Creole, Vietnamese, Chinese, and Korean, and the FEMA Helpline offers interpreters in roughly 250 languages, press 2 for Spanish or 3 for any other language after calling.

1. Have ready: your contact information, Social Security number, a general list of damage and losses, household income, and banking information if you want direct deposit.
2. If you have insurance, you'll need to provide proof of your insurance settlement, or a written explanation if coverage was denied, before FEMA can determine what it can still cover.
3. After you apply, FEMA typically schedules a home inspection and requests supporting documentation.
4. Decisions usually come within about 30 days of FEMA receiving your proof of loss, though large disasters or missing documentation can extend that to as long as 180 days.

*Watch it:* FEMA, "FEMA Accessible: Three Ways to Register for FEMA Disaster Assistance".

This whole process assumes a household that can freely give a Social Security number and immigration status without concern. If that's not your situation, real non-cash aid is still available, and a mixed-status household can often still apply on a citizen or qualified-alien child's behalf; see Preparing Without Relying on Official Systems.

## 4. Hire contractors carefully

Post-disaster reconstruction is one of the most heavily scammed situations in American life, precisely because people are stressed, displaced, and need work done fast.

### Red flags and how to verify a contractor is real

**Red flags:** going door-to-door uninvited, especially from out of town; pressuring you to sign a contract on the spot; asking for full payment upfront (a partial deposit for materials is normal, the full amount up front is not); and claiming to be "FEMA certified." FEMA does not certify or endorse contractors at all; anyone who says otherwise is lying to you.

**Before you hire:** get written estimates, verify licensing and registration through the National Association of State Contractors Licensing Agencies, ask for proof of liability and workers' compensation insurance and actually call to verify the policy, and get references you can check. Never share your insurance policy numbers or other personal details with a company before you have an actual signed contract in place.

**Older survivors are targeted more aggressively than other groups**, per both FEMA and AARP; scammers specifically look for people they expect to be less likely to verify a claim or report fraud. If you're helping an older family member through this process, treat unsolicited contractor visits and calls with extra scrutiny, and report anything suspicious to the FEMA Disaster Fraud Hotline (866-720-5721) or the Senate Aging Committee's Fraud Hotline (1-855-303-9470), which specifically handles fraud against seniors.

## 5. If you're denied, appeal, and know about SBA loans

A FEMA denial is often a paperwork problem, not a final answer, and it isn't the end of the road even when it's correctly decided: **FEMA grants are capped and meant to cover only basic needs**, not full recovery, and a separate federal loan program exists for exactly that gap.

- **Read the denial letter closely.** The single most common reason FEMA denies a claim is missing documentation, proof of occupancy, proof of ownership, or insurance settlement paperwork, not ineligibility. The letter states the specific reason.
- **You have 60 days from the date on the letter** to file a written appeal with FEMA, addressing that specific reason directly and attaching whatever documentation was missing (a lease, a utility bill, an insurance denial letter, updated repair estimates).
- **Consider an SBA disaster loan**, whether or not FEMA approved you. The U.S. Small Business Administration offers low-interest disaster loans directly to homeowners and renters, not just businesses, covering real estate repair and personal property loss beyond what FEMA's grant caps or insurance settlements reach. Applying for an SBA loan does not obligate you to accept one, and for many households it is the largest source of actual recovery funding available.
- **If the SBA declines your loan application**, you have 6 months from the decline letter to request reconsideration with updated financial information. A second decline can be appealed further to the SBA's Office of Hearings and Appeals.

*Where to find it:* apply for an SBA disaster loan at disasterloanassistance.sba.gov or by calling 1-800-659-2955. FEMA appeal instructions and the required format are included with every denial letter and at fema.gov/assistance/individual/appeals.

**Write your own plan, in one sentence**

Tracking down your own policy number during an actual claim is its own frustrating delay. Finish this sentence with your own real plan:

"Before anything happens, I will write down *my policy number* and keep it with *my document go-bag*."

Know someone this guide would actually help? Being the person who's ready includes being the person who says something.

**Send them this page ›**

## Sources

- FEMA Individual and Households Program application process and timelines: FEMA; FEMA Applicant's Guide
- First notice of loss: what information an insurer needs, sticking to known facts, and following up in writing: Brelly; Dick Law Firm
- FEMA language access services and multilingual disaster assistance: FEMA
- FEMA individual assistance appeals process and deadlines: FEMA
- SBA disaster loans for homeowners and renters, and reconsideration/appeal process: U.S. Small Business Administration
- Post-disaster contractor fraud red flags and verification steps: Texas Office of Public Insurance Counsel; NAIC
- Post-disaster fraud targeting older survivors, and FEMA/Senate Aging Committee fraud hotlines: FEMA; AARP