



# AFTER DISASTER STRIKES

## — Getting Financial Relief —

**1**

**File with FEMA** (Federal Emergency Management Agency) and get your FEMA number ASAP! Download the FEMA app. They prefer that you register online rather than by phone.

**2**

**File a claim with BOTH your homeowner's and flood insurance.** Even if it's a flood, homeowner's insurance may cover some wind damage and most of them will compensate you for "loss of use" if you can't live in your house.

**3**

**File for DSNAP** (disaster food stamps). **ANYONE** in the affected areas can get them. Do not be proud—you can use the money you save on food to replace clothes and other necessities.

**4**

**File for Disaster Unemployment.** Again, **DO NOT BE PROUD!** If you can't live in your house or go to work because your work is closed or flooded, this applies to you.

**5**

**Get rental assistance.** FEMA and SBA (Small Business Administration) provide rental assistance to help pay for a place to live until you can get back into your house or find a new one.

**6**

**Apply for an SBA loan.** If you want to buy a house. The interest rates will be **VERY CHEAP**. Although it is called the SBA, it is for homeowners too.

**7**

**Call the Salvation Army and American Red Cross**—sometimes they can assist financially as well. Just call and apply.

**8**

**Check local businesses** for specials and discounts for people in the affected flood areas. Businesses may offer things like half-price pizza, furniture and clothing specials.

**9**

**Call all of your bill collectors** and notify them that you are in the affected area. Most will delay your bill due dates for a month or two. This includes your mortgage company, cable, electricity, water, credit card companies, phone etc.

**10**

**Most importantly, allow people to help you!**



[sfyl.ifas.ufl.edu](http://sfyl.ifas.ufl.edu)  
[fema.gov](http://fema.gov)

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