





# Disaster Text Messaging Resource Kit

Communication can be limited following a disaster. Help spread the word through text messages to ensure the latest information is getting to survivors on the ground.

Graphics	Text Language
<p><b>START YOUR RECOVERY PROCESS</b></p> <ol style="list-style-type: none"><li>1 Take photos of your damaged home and belongings.</li><li>2 Make a list of damaged or lost items.</li><li>3 Save yourself time. If you have insurance, you must file a claim with your insurance company. If you do not have insurance, skip to step 4.</li><li>4 3 Ways To Apply<ul style="list-style-type: none"><li>• Online <a href="https://www.fema.gov/disaster/assistance">DisasterAssistance.gov</a></li><li>• Through the FEMA app</li><li>• Call: (800) 621-3362</li></ul></li></ol> <p><small>Special Note FEMA cannot provide assistance for losses that are covered by insurance.</small></p>  	<p>If Ian caused damage to your home or belongings, make sure to document it.</p> <p>Take photos before you begin clean up.</p> <p>Make a list of damaged or lost items &amp; gather receipts.</p> <p>Doing this helps speed up the process with insurance &amp; other assistance programs.</p> <p>Learn more about what to expect after you apply: <a href="https://www.fema.gov/assistance/individual/after-applying">https://www.fema.gov/assistance/individual/after-applying</a></p> <p>Learn more about clean up: <a href="https://www.cdc.gov/mold/cleanup-guide.html">www.cdc.gov/mold/cleanup-guide.html</a></p>
 <p><b>Beware of Fraud and Scams</b></p> <p><small>After a disaster, scam artists often attempt to take advantage of disaster survivors. We encourage survivors to watch for and report any suspicious activity.</small></p> <p><b>Ways to Report Fraud</b> Email: <a href="mailto:StopFEMAFraud@fema.dhs.gov">StopFEMAFraud@fema.dhs.gov</a> Call: 1-866-223-0814 Fax: 202-212-4926</p> <p><small>For more information visit <a href="https://www.fema.gov/disaster-fraud">fema.gov/disaster-fraud</a></small></p> 	<p>If you were affected by Ian, beware of scammers &amp; potential fraud. After a disaster, it is common for people to try to take advantage of survivors.</p> <p>Our teams will always have a FEMA ID. FEMA will never ask you for money.</p> <p>Report fraud by:</p> <p>Email: <a href="mailto:StopFEMAFraud@fema.dhs.gov">StopFEMAFraud@fema.dhs.gov</a></p> <p>Call: 866-223-0814</p> <p>Learn more: <a href="https://www.fema.gov/disaster-fraud">www.fema.gov/disaster-fraud</a></p>




# FEMA

Graphics

Text Language



**Crisis Counseling**  
 Free crisis counseling services can help survivors cope with trauma. Counselors meet with adults and children affected by a disaster in non-traditional settings such as shelters, homes and community buildings – not in clinical or office settings.  
 The program is administered through a partnership between FEMA and the Substance Abuse and Mental Health Services Administration Center for Mental Health Services (SAMHSA). SAMHSA's Disaster Distress Helpline, 800-985-5990, provides 24/7, 365-days-a-year crisis counseling and support to people experiencing emotional distress related to natural or human-caused disasters.



After a disaster, people who experience displacement, property damage, or other losses may be at risk for distress or other mental health concerns.

You're not alone: the disaster distress helpline 1-800-985-5990 offers 24/7 emotional support.

Learn more: [www.samhsa.gov](http://www.samhsa.gov)



**RUMOR CONTROL**



**Rumor:** FEMA assistance is only for homeowners.

**Fact:** This is not true. FEMA assistance is not just for homeowners. FEMA may also provide assistance to help renters who lost personal property or who were displaced

Learn more: [www.fema.gov/fact-sheet/what-kind-assistance-can-fema-provide-florida-hurricane-survivors](http://www.fema.gov/fact-sheet/what-kind-assistance-can-fema-provide-florida-hurricane-survivors)



**DISASTER ASSISTANCE**  
 To apply and get answers to your questions, call:  
**1-800-621-3362**  
 711 or Video Relay Service (VRS): 1-800-621-3362

<p><b>Please have the following available:</b></p> <ul style="list-style-type: none"> <li>Your address with zip code</li> <li>Condition of your damaged home</li> <li>Insurance information, if available</li> <li>Social Security number</li> <li>Phone number where you can be contacted</li> <li>Address where you can get mail or email address to receive electronic notifications</li> </ul>	<p><b>Direct Deposit:</b> Disaster assistance funds can be sent directly to your bank account. Please provide your bank account type, account number and bank routing number.</p> <p><b>Stay in touch with FEMA:</b> When you apply, you will receive a FEMA registration number. Save it. You will need the number whenever you contact FEMA.</p>
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**Online registration also available**  **DisasterAssistance.gov**  
ACCESS TO DISASTER HELP AND RESOURCES

Disaster assistance is available without regard to race, color, religion, national origin, sex, age, disability, English proficiency, or economic status.

There are 3 ways to apply for FEMA disaster assistance.

The fastest way to apply is online at [www.disasterassistance.gov](http://www.disasterassistance.gov),

It's available 24/7.

Learn more: [www.fema.gov/assistance/individual](http://www.fema.gov/assistance/individual)

Graphics

### FEMA Speaks Your Language

- 1 Press 1 for English
- 2 Press 2 for Spanish



FEMA



Text Language

FEMA offers info & help in your language if you're recovering from a disaster.

FEMA Helpline: 800-621-3362

Press 1 for English

Press 2 for Spanish

Press 3 for other languages.

Relay services are supported.

Learn more:

[www.fema.gov/assistance/languages](http://www.fema.gov/assistance/languages)

# IAN UPDATE



If you need assistance locating a missing friend or relative:

Call the Red Cross: 800-733-2767

Visit: [www.redcross.org/safeandwell](http://www.redcross.org/safeandwell)

If you or someone you know need assistance or a safety check in Florida, visit [www.missing.fl.gov](http://www.missing.fl.gov).



### Disaster Legal Services

Disaster Legal Services (DLS) can provide free legal help to low-income disaster survivors. If you're not able to get adequate legal services for your disaster-related needs, DLS may be able to help.

#### DLS Can Help With The Following

- Insurance claims for medical bills, loss of property, and loss of life
- New wills, powers of attorney, and other legal papers lost during the disaster
- Home-repair contracts and contractors
- Problems with landlords
- Proof of home ownership
- FEMA appeals

Disaster Legal Services attorneys are not FEMA employees. Their services are confidential and they do not share information with FEMA.



Florida has a FREE disaster legal aid hotline open.

Call: 1-866-550-2929

More at: <https://flayld.org/disaster-legal-services-hotline/>

## Graphics

### Common Reasons for Denial

Applicants can be found ineligible for a host of reasons. Below are **top 5 reasons** for FEMA assistance denial



Insurance coverage for the loss



Damages may not rise to the need of federal assistance



The damaged home may not be a primary residence



FEMA assistance would constitute a duplication of benefits from other sources



Inspectors have been unable to reach applicants at the contact information provided

## Text Language

Do not be discouraged if you get a denial letter. Often, FEMA just needs additional information. Here are the top 5 common reasons for a denial.

Learn more:

<https://www.fema.gov/assistance/individual/after-applying>

START THE FLOOD INSURANCE CLAIMS PROCESS

FEMA NATIONAL FLOOD INSURANCE PROGRAM

This graphic features a dark blue background with white text. On the right side, there is a large yellow circle containing a white play button icon. At the bottom left, the FEMA and National Flood Insurance Program logos are displayed.

If you were affected by Ian and you need to file a flood insurance claim, contact your insurance carrier by calling the National Flood Insurance Program at 877-336-2627 or visiting [www.floodsmart.gov](http://www.floodsmart.gov).

Operation Blue Roof

Visit: [www.bluroof.us](http://www.bluroof.us)

Call: 1-888-ROOF-BLU or 1-888-766-3258

This graphic has a dark blue header with the text 'Operation Blue Roof'. Below the header, on the left, is contact information. On the right is an illustration of a white house with a blue roof, with a grey storm cloud above it raining blue rain.

Florida: Operation Blue Roof is a FREE service providing homeowners and landlords a fiber-reinforced sheeting to cover your roof until permanent repairs can be made.

For a list of eligible counties, visit <http://BlueRoof.us> or call 888-766-3258.

Graphics

# HOW TO WRITE AN APPEAL

The appeal must be postmarked within 60 days of the date on the award or denial letter from FEMA.

Your FEMA Registration #  
FEMA Disaster Number

Name  
Current Mailing Address  
Phone #  
XXXX-XXXX-X  
DR-XXXX-STATE

Dear FEMA,  
On MM/DD/YYYY, I received a letter stating [describe the letter with which you disagree]. I am appealing your decision because [include detailed justification on why you believe you are eligible or should receive more funds]. I have attached the following supporting documentation [ensure you provide documentation supporting your appeal such as receipts, verifiable contractor estimates, or other supporting documentation].

*Signature*

I hereby declare under the penalty of perjury that the foregoing is true and correct.

Include This Statement  
This is not required but recommended.

## 3 Ways To Submit Your Appeal

- Online** DisasterAssistance.gov (Upload to your account)
- By Fax** 800-827-8112 (Attention FEMA)
- By Mail** FEMA National Processing Service Center  
P.O. Box 10055, Hyattsville, MD 20782-7055



Text Language

You can submit an appeal if you applied for disaster assistance & disagree with the decision or were denied.

You may need to submit additional information or supporting documentation for us to continue processing your application.

Learn more:

[www.fema.gov/assistance/individual/after-applying/appeals](http://www.fema.gov/assistance/individual/after-applying/appeals)

SEARCH FOR DISASTER RECOVERY CENTERS NEAR YOU

Text **DRC**  
and your **ZIP CODE**  
to **43362**

Example: DRC 01234



Disaster Recovery Centers offer in-person assistance. To find a location near you text DRC and your zip code to 43363.

You can also find center locations by using [www.fema.gov/DRC](http://www.fema.gov/DRC).

## UPDATING CURRENT LOCATION

Applicants should let FEMA know if their contact information changes. FEMA is contacting applicants from **DR-4673-FL** via phone call and text to update their current location. **THIS IS NOT SPAM.**



Calls or text from FEMA may come from your unidentified number. If you have questions you may contact FEMA Helpline 1-800-621-FEMA (3362).

If you applied for FEMA disaster assistance, stay in touch. Update your contact information.

A FEMA call may show up on your phone as an unidentified number. It is not a spam call. Please answer it.

If you have questions, call the FEMA Helpline at 800-621-3362.

## Graphics

### FEMA Assistance

FEMA assistance is not a replacement for insurance. If you have insurance contact your insurance provider. FEMA may be able to help start your recovery:

**If your home was damaged by a federally declared disaster.**

A damage assessment may be required to verify your loss for some types of assistance.

**If your home isn't safe to live in.**

FEMA assistance can help you repair your disaster-damaged home to livable conditions.

**If you need help meeting basic disaster-related needs.**

FEMA may be able to assist with essential needs like personal property, transportation and medical expenses.

**If you need somewhere to stay.**

Homeowners or renters may receive financial assistance to rent a temporary place to live if their home is unlivable because of a disaster.



Apply for assistance on [DisasterAssistance.gov](https://www.disasterassistance.gov) or visit [FEMA.gov](https://www.fema.gov) for more information.

## Text Language

FEMA assistance is not a replacement for insurance. It may also be available to homeowners and renters.

Apply for assistance at

[www.disasterassistance.gov](https://www.disasterassistance.gov).