

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>START YOUR RECOVERY PROCESS</p> <ol style="list-style-type: none">1 Take photos of your damaged home and belongings.2 Make a list of damaged or lost items.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 4.4 3 Ways To Apply<ul style="list-style-type: none">• Online DisasterAssistance.gov• Through the FEMA app• Call: (800) 621-3362 <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 & gather receipts.</p> <p>Doing this helps speed up the process with insurance & other assistance programs.</p> <p>Learn more about what to expect after you apply: https://www.fema.gov/assistance/individual/after-applying</p> <p>Learn more about clean up: www.cdc.gov/mold/cleanup-guide.html</p>
 <p>Beware of Fraud and Scams</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>Ways to Report Fraud Email: StopFEMAFraud@fema.dhs.gov Call: 1-866-223-0814 Fax: 202-212-4926</p> <p><small>For more information visit fema.gov/disaster-fraud</small></p> 	<p>If you were affected by Ian, beware of scammers & 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: StopFEMAFraud@fema.dhs.gov</p> <p>Call: 866-223-0814</p> <p>Learn more: www.fema.gov/disaster-fraud</p>



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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



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



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>Please have the following available:</p> <ul style="list-style-type: none"> Your address with zip code Condition of your damaged home Insurance information, if available Social Security number Phone number where you can be contacted Address where you can get mail or email address to receive electronic notifications 	<p>Direct Deposit: 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>Stay in touch with FEMA: 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,

It's available 24/7.

Learn more: www.fema.gov/assistance/individual

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FEMA Speaks Your Language

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



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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

IAN UPDATE



If you need assistance locating a missing friend or relative:

Call the Red Cross: 800-733-2767

Visit: www.redcross.org/safeandwell

If you or someone you know need assistance or a safety check in Florida, visit 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/>

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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

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.

Operation Blue Roof

Visit: www.bluroof.us

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

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.

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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

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.

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.

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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.