FOR IMMEDIATE RELEASE

FEMA registration process – 3 important steps

September 25, 2017 – Officials from throughout Flagler County are asking residents to please complete these three important steps to qualify for assistance from the Federal Emergency Management Agency (FEMA) and/or the Small Business Administration (SBA). This is the most important part of getting assistance and starts the process. The three steps are:

Step 1: Contact your insurance company. FEMA provides for needs that are unmet by insurance, so residents must be able to provide the insurance documentation that states what insurance covers, and what it does not.

Step 2: Register for FEMA assistance. You can apply online (from any device) at https://www.disasterassistance.gov/, or in person at a FEMA Disaster Recovery Center (DRC). At this time, the DRC closest to Flagler County is located in St. Johns County at the University of Florida’s Wind Mitigation “Hurricane House”, 3111 Agricultural Center Dr., St. Augustine. Hours are 8 a.m. to 8 p.m. seven days a week.

Step 3: Complete the Small Business Administration (SBA) loan application. This applies to everyone impacted by the disaster: all individuals (homeowners and renters), all small businesses and non-profits applying for FEMA assistance. You can apply online (from any device) at https://disasterloan.sba.gov/ela/ or go to the DRC. Important: If this step is skipped you will not gain access to all available FEMA assistance and basically the process stops. As with insured losses, FEMA will not reimburse for needs that might be met by the SBA benefits. The SBA review process will define what those still unmet needs are and a coordinated assistance program can be designed back with FEMA.

Flagler County officials stressed that their desire is to get benefits into the hands of anyone who needs them. Commission Chair Nate McLaughlin said of the process, “We don’t want to leave any available assistance on the table.”
FEMA Denials - If someone receives a declination letter - it might be due to something as simple as a piece of information that’s missing, or because a declaration has happened after a filing date. It does not necessarily mean they are not going to qualify for aid. The appeal process is nothing to be afraid of. Residents have to be persistent. **Consider a trip to the DRC: the trained FEMA and SBA staff there are very willing to help with applications or an appeal to a denial.**

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