How to Apply for Assistance

If you are a Michigan homeowner or renter in Alcona, Allegan, Alpena, Antrim, Barry, Benzie, Charlevoix, Cheboygan, Crawford, Emmet, Grand Traverse, Gratiot, Iosco, Kalamazoo, Kalkaska, Manistee, Mecosta, Montcalm, Muskegon, Newaygo, Oceana, Osceola, Presque Isle, Roscommon, Saginaw, Washtenaw, or Wexford counties with uninsured damage to your primary home, personal property loss or disaster-related emergency needs due to the April storms and flooding, you may be able to apply for FEMA assistance.

Insurance

If you have insurance, file a claim before applying for FEMA assistance. FEMA cannot duplicate benefits for losses covered by insurance. If your policy does not cover all your disaster expenses, you may be eligible for federal assistance.

How do I Apply?

The fastest way to apply is online at DisasterAssistance.gov or the Spanish language DisasterAssistance.gov/es. Money may be available to help you with serious needs like hotel costs, displacement costs, basic home repair costs, personal property loss or other disaster-caused needs.

If you can't apply online, call the FEMA helpline at 800-621-3362. If you use video relay service, captioned telephone service or others, give FEMA your number for that service.

If you were visited by a FEMA assessment team in May, you must still go to DisasterAssistance.gov or call the FEMA helpline to apply for federal assistance. You will need to provide the following information when applying:

- Your contact information (phone number, current mailing address, email address, and damaged home address).
- Your Social Security number.
- A general list of damage and losses.
- Annual household income.
- Banking information if you choose direct deposit.
- If insured, the policy number or the agent and/or the company name.

If you need more information or additional help:

- Download the FEMA App to complete your application and find other resources.
- Call the FEMA helpline at 1-800-621-3362 for assistance in multiple languages.

To view an accessible video on how to apply, visit What You Need to Know Before Applying for FEMA Assistance.

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FEMA's mission is helping people before, during and after disasters.

FEMA