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# Fact Sheet

## Dos and Don'ts for Florida Hurricane Survivors

### Dos:

- Do file a claim with your insurance company.
- Do return a completed application for a low-interest disaster loan if you have been referred to the U.S. Small Business Administration (SBA). Returning the application is necessary for FEMA to consider you for certain grants.
- Do register for FEMA disaster assistance. Survivors can register online at [DisasterAssistance.gov](http://DisasterAssistance.gov) or by calling toll-free **800-621-3362** (voice, **711/VRS**-Video Relay Service) (TTY: **800-462-7585**). Multilingual operators are available (press 2 for Spanish)
- Do know that FEMA grants may help pay for a temporary place to stay, make essential repairs or replace certain damaged contents, without taking away from disaster recovery assistance.
- Do inspect for structural damage before entering their home.
- Do throw away wet contents such as bedding, carpeting and furniture. These items may be a health hazard due to mold.
- Do take photographs of hurricane damage. The insurance company may want to see these.
- Do keep recovery-related receipts. FEMA or the insurance company may want to see these.
- Do remember that FEMA grants do not need to be repaid, are not taxed and do not affect other government benefits.

**Don'ts:**

- Don't submit more than one registration per household.
- Don't wait for visits from FEMA or insurance adjusters before cleaning up flood damage and starting repairs.
- Don't wait for an insurance settlement to register with FEMA.
- Don't worry that federal disaster assistance is taking money away from someone else. FEMA provides assistance to all eligible applicants.
- Don't assume only homeowners can apply for help. Renters may qualify for assistance too.

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