









DAYS

Survivors are processing the initial shock and loss of the incident,

"It's crazy. There are public websites that show that our house

was destroyed. And I thought, gee if they knew that you'd think



WEEKS



Working in a State of Crisis

Survivors are experiencing symptoms of trauma, including anxiety and stress, and need simple processes to access support.

'I don't know what we're gonna do. It's hard to make big decisions when you're this shaken."

- Disaster Survivor

Begins Path Towards Long-Term Recovery MONTHS TO YEARS



Connecting with the Community of Support

Survivors are looking for more assistance and don't know where to find additional resources.

'It isn't anyone's job to make sure the disaster survivor accesses the greatest amount of resources available. It's on the survivor to navigate the system and they usually don't know how."

- Non-Profit Manager



Finding Clear Guidance

and are unsure where to begin looking for help.

they [the government] would reach out in some way."

compelled and has the resources



Evaluates damage and finds short-term shelter

Files insurance claim concurrently with FEMA/FIMA registration

Denied? May appeal or receive assistance through SBA and/or FEMA/FIMA

(if applicable)



Many referred to SBA

for low-interest loans



Moves home or relocates



Rebuilds life and copes with ongoing sense of loss





- Disaster Survivor

During the application process, survivors are in a state of crisis and struggle to navigate complex government processes.

*Filed with insurance? Need to receive insurance settlement before FEMA provides assistance (with few exceptions)

Files insurance claim

Receives determination of extent of coverage

May receive insurance payment

Registers for FEMA

FEMA

Undergoes FEMA inspection

Receives determination letter from FEMA*

> May receive supplemental funds

Completes SBA application

SBA

Undergoes SBA income evaluation

Receives notice of loan eligibility

> May receive SBA loan

Denied? May appeal or be re-directed to FEMA/FIMA

HUD

CHARITIES, NON-PROFITS

Get proof of property damage

Inform Public Housing Authority (PHA) of damage

Search for new residence in the market

> PHA reissues a new voucher

Applies for additional assistance

Undergoes review

May receive support