

4609

FEMA Assistance





Mission: Shrink time between disaster and recovery



REBUILD



SHARE



PREPARE



ADVISE



ADVOCATE

Agenda

- 1) FEMA Individual Assistance
- 2) Navigating eligibility
- 3) Application Process
- 4) Appeals Process
- 5) How to Structure Appeal Letter
- 6) Resources



FEMA Individual Assistance



FEMA IA: Sequence of Disaster Assistance

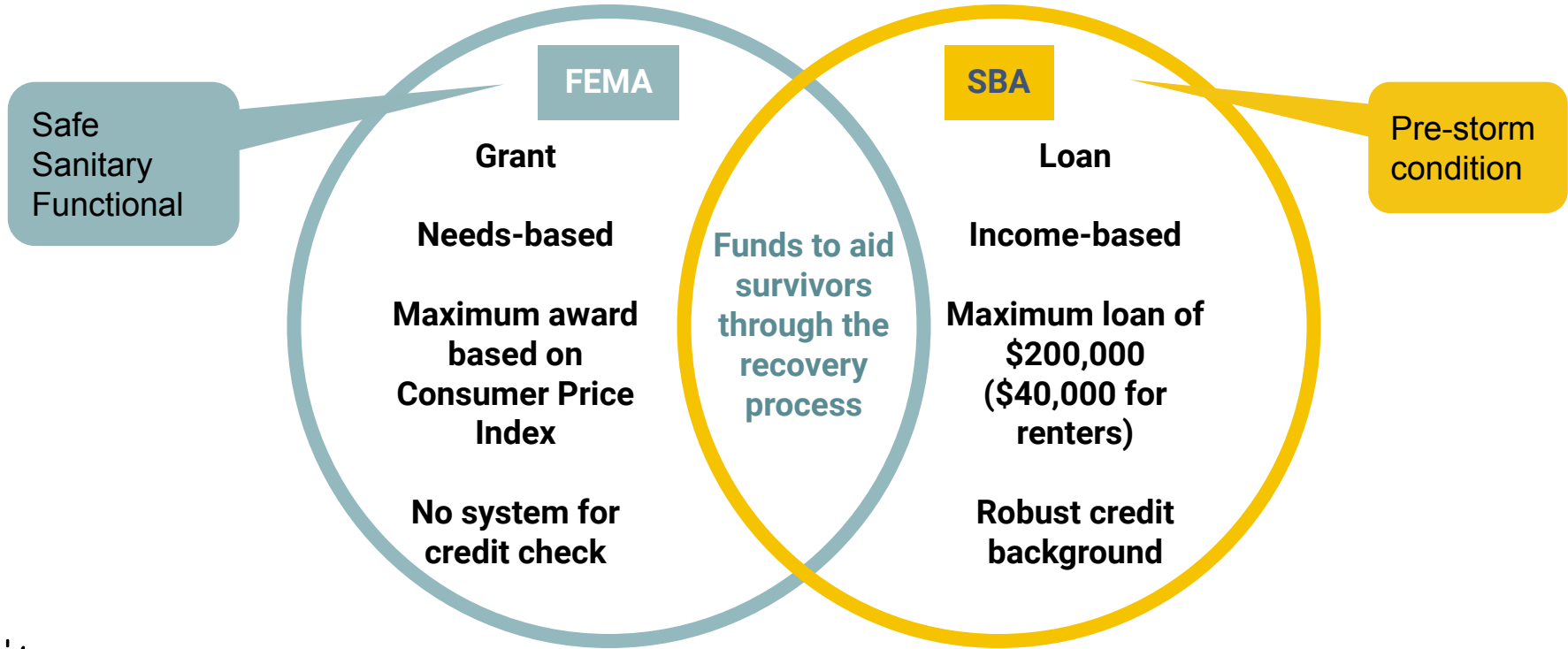
Volunteers / Community Support

Homeowners Insurance
Flood Insurance

FEMA / SBA



FEMA & SBA



Types of Assistance

| | | |
|----------|--|-----------|
| HA | Home Repair Assistance | \$41,000 |
| | Home Replacement Assistance | |
| ONA | Personal Property Assistance | \$41,000 |
| | Transportation Assistance | |
| | Moving and Storage Assistance | |
| | Medical and Dental Assistance | |
| | Funeral Assistance | |
| | Child Care Assistance | |
| | Assistance for Miscellaneous Items | |
| | Critical Needs Assistance | |
| | Clean and Removal Assistance | |
| | Group Flood Insurance Policy | |
| RA & AFN | Lodging Expense Reimbursement | Unlimited |
| | Rental Assistance | |
| | Continued Temporary Housing Assistance | |
| | Home Repair Assistance accessibility items | |
| | Personal Property accessibility items | |

$$\text{\$41,000} + \text{\$41,000} = \text{\$82,000}$$

Housing Assistance

Other Needs Assistance

Total eligible assistance

Not including Accessibility Items (Home & Contents), Rental Assistance, LER, and Continued Temporary Housing Assistance (CTHA)



FEMA Eligibility



Who qualifies for FEMA or SBA?

- Homeowners who occupy home at time of disaster
- Renters who occupy residence at time of the disaster

Secondary homes do not qualify for FEMA or SBA assistance

- SBA can provide exceptions for landlords with rental units



Citizenship Requirements

- Adult household member that meets the eligibility criteria.
- The parent or guardian of a minor child who is a U.S. Citizen, Non Citizen National or Qualified Alien.

Figure 6: U.S. Citizenship and Resident Aliens

| Status | Definitions |
|----------------------|---|
| U.S. Citizen | A person born in one of the 50 United States, the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, or the Northern Mariana Islands; a person born outside of the U.S. to at least one U.S. parent; or naturalized citizen. |
| Non-Citizen National | A person born in an outlying possession of the U.S. (e.g., American Samoa or Swain's Island) on or after the date the U.S. acquired the possession, or a person whose parents are U.S. non-citizen nationals. All U.S. citizens are U.S. nationals; however, not every U.S. national is a U.S. citizen. |
| Qualified Alien | <ul style="list-style-type: none"> • Legal permanent resident ("green card" holder) • An asylee, refugee, or an alien whose deportation is being withheld • Alien paroled into the U.S. for at least one year • Alien granted conditional entry (per law in effect prior to April 1, 1980) • Cuban/Haitian entrant • Aliens in the U.S. who have been abused, subject to battery or extreme cruelty by a spouse or other family/ household member, or have been a victim of a severe form of human trafficking • Aliens whose children have been abused and alien children whose parent has been abused who fit certain criteria |



Who does not qualify for FEMA or SBA?

Some lawfully present aliens in the U.S are not eligible for Individual Assistance. These include, but are not limited to:

- Temporary tourist visa holders
- Foreign Students
- Temporary work visa holders
- Habitual residents such as citizens of the Federated States of Micronesia and the Republic of the Marshall Islands



The Application Process



What to have ready to register with FEMA pt. 1

- Social Security number (for registrant at minimum)
 - Two forms of identification
- List of all occupants, including ages
- Contact information - damaged dwelling address, mailing address, email and phone number
- Current location
- Household Income
- Bank Information (for direct deposit)



What to have ready to register with FEMA pt. 2

- Insurance information (flood, homeowners, auto)
- List of damages the home/property withstood
- List of needs (any accessibility or disability, childcare, critical needs such as loss of power)
- Ownership/Occupancy documents (title, deed, rental/lease agreement, utility bill, bank statement, receipt of major home repair)



Inform survivors

FEMA will contact the survivor after registration and ask if home is safe to live in.

- Survivor must say “no” or “unsure”

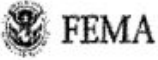
FEMA inspectors will try to contact survivor 3x's, if unreachable survivor will be removed from program

If referred to the SBA, apply immediately - ONA funds are dependent on loan decision



The Appeals Process





Deanne Criswell
Administrator
Federal Emergency Management Agency

FEMA
P.O. Box 10055
Hyattsville, MD 20782-8055

Disaster Number: [REDACTED]
FEMA Application Number: [REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

FEMA has reviewed your appeal for disaster assistance. FEMA Assistance is not a substitute for insurance and cannot cover all losses caused by a disaster; it is intended to help with emergency disaster recovery needs. This letter explains why you are not eligible for FEMA Assistance.

ASSISTANCE NOT APPROVED

You are **not eligible** for the following assistance because:

Ineligible - Home is Safe to Occupy (ID - HA - Appeal)

FEMA has determined you are not eligible for Housing Assistance because the damage caused by the disaster did not make your home unsafe to live in.

John Bel Edwards
Governor
State of Louisiana

Date: [REDACTED] 2021

FEMA considers the determination letter to be the start of conversation between FEMA and the applicant, not the end of the process.

A denial/ineligibility doesn't necessarily mean that you aren't eligible or won't receive assistance; often more or corrected information is what's needed for FEMA to make a determination.



Most Common Reasons for Ineligibility

Occupancy Not Verified/ Ownership Not Verified:

Submit official government document (ie. social security statement or taxes); copy of driver's license; lease or statement from landlord; rent receipts; utility bills or voter registration card, provide statement from local official;

Failed Identity Verification:

Submit official government document (ie. social security statement) and copy of driver's license

Insured/ Ineligible due to insurance coverage:

Provide proof of insurance coverage and/or statement from insurance agent detailing coverage; provide receipts for expenses incurred purchasing chainsaws, evacuation expenses, generators, and the like not covered by insurance

SBA loan covered losses:

If referred, you must apply to SBA before receiving settlement (grant award) from FEMA. Provide proof of SBA denial letter

No substantiation submitted/ Insufficient Damage/ Reported No Damage:

Submit contractor's or mechanic's statement or itemized estimate; provide statement from local official; provide receipts for expenses incurred



FEMA has reviewed your application for disaster assistance. FEMA Assistance is not a substitute for insurance and cannot cover all losses caused by a disaster; it is intended to help with emergency disaster recovery needs. This letter explains the assistance you are eligible to receive.

ASSISTANCE APPROVED

You are **eligible** for a total of ~~\$12,362.26~~.

The U.S. Department of the Treasury will either mail you a check or deposit the funds into your bank account.

Eligible - Home Repairs Assistance with Flood Insurance Requirement (EHRZ)

You have been **APPROVED** for ~~\$12,362.26~~ for Home Repair Assistance, which is to assist with the repair of your primary residence that was damaged as a result of the disaster.

This assistance may include funds for hazard mitigation measures, such as roof, furnace, water heater, or main electrical panel mitigation, to help reduce the amount of damage to your home in future disasters, if those items were damaged by the disaster. You will receive a separate letter explaining the hazard mitigation measures if the amount of Home Repair Assistance you received includes hazard mitigation funds.

Your home is located in a Special Flood Hazard Area. By accepting this assistance, you are required to purchase and maintain flood insurance on the damaged home for as long as the address exists. If the home is sold or otherwise becomes owned by someone else, the new owner is required to purchase and maintain flood insurance.

Failure to purchase and maintain flood insurance may affect your eligibility for future FEMA Assistance for flood damage. If you do not accept the requirement to purchase and maintain flood insurance, you must return all flood-related FEMA Assistance awards within 30 days from the date of this letter. If you decide to return the assistance provided, please send a personal check or money order to: FEMA, P.O. Box 6200-16, Portland, OR 97228-6200, or contact FEMA's Helpline. Please include your name and registration number in any check or document you submit to FEMA.

For more information about this requirement or to learn where to obtain flood insurance, visit www.FloodSmart.gov or call 800-638-6620.




Many survivors are receiving awards with a Flood Insurance Requirement included.

If a survivor is eligible, FEMA will add them to a group insurance (NFIP) and provide 3 years worth of flood insurance for free.

Do NOT worry about 30 day stipulation on the letter unless damage was minimal and survivor prefers to use FEMA assistance in the next disaster

How to Structure an Appeal Letter



Applicant Name: John Smith
FEMA Registration Number: 44-1234567
Last 4 digits of SSN: 1234
Disaster Name: Kentucky Severe Storms
Disaster Code: 4630-DR-KY
Date of Appeal: 1/10/2022

FEMA,

I, John Smith, am appealing the Home Repairs Assistance that I have already received from FEMA and requesting an additional inspection of my home. I did not have homeowner's insurance at the time of the disaster. I have contractor estimates showing a cost of repairs that is significantly greater than the \$8,531.26 that I have already received from FEMA. Please reconsider me for additional Housing Assistance monies to help me rebuild my home.

I hereby declare under penalty of perjury that the foregoing is true and correct.

Signed,

Applicant Name: John Smith
Address: 123 Main St, Madisonville, KY 42431
Date of Birth: January 1, 1960
City & State of Birth: Louisville, KY

Attachments:


- (1) Signed Statement of No Homeowner's Insurance
- (2) Contractor Estimates
- (3) Release of Information Form

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Puts the appeal in **context**



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Do **NOT** copy and paste
Keep it short and to the point (eliminate "fluff").
Include the legally-binding statement.



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Signature must be for primary or co-registrant, unless FEMA has received Power of Attorney authorization.



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Include *ALL* necessary documents in the appeal. List all attachments to make processing easier (and faster).



Accuracy is Key

Make sure all information is correct. Check for spelling errors.

Make sure the name of the applicant and the FEMA registration number is present on all supporting documents. For example, having your married name on your mortgage and your birth name on your ID could create challenges in processing your application.



Submitting documents to FEMA

Compile all necessary documentation for the appeal and submit as ONE file. If necessary, compress the file to make sure it is less than 10MB (if uploading to disasterassistance.gov).

Survivors often upload photos and documents to FEMA one file at a time. This slows down processing and causes upload errors. We recommend that survivors do *not* upload photos to FEMA.



Housing Assistance

Real Property Components:

- Structural (foundation, exterior walls, roof, mold remediation)
- Windows, doors, floors, walls, ceilings, & cabinetry
- HVAC system, plumbing, electrical, ventilation ducts
- Access & egress (private roads, bridges, and docks)
- Blocking, leveling, & anchoring the home



Contractor Estimate

The Breckenridge Construction Group, Inc. Breckenridge Roofing and Construction Group
CBC1256619
CCC13332458
Corporate:
PO Box 64041
Pike Road, AL

Main Level
DESCRIPTION
1. Dumpster load - Approx. 12

DESCRIPTION
Replace damaged rafters
14. R&R Soffit - wood Under the porch.
15. R&R Fascia - 1' x 6"
16. R&R Fascia - metal
17. R&R Soffit - vinyl
18. R&R Soffit - box fra
19. R&R Attic vent - gal
20. R&R Siding - vinyl
Front gable
21. Digital satellite syste
Needed to get roofing un

Roofing Shingles
DESCRIPTION
ROOFING
This is only to replace w
22. Remove Laminated
23. Laminated - comp. sl
24. Remove extra layers
25. R&R Valley metal
IRC R903.2 Flashing sha
copings, through moistu
plate. Using metals with
26. R&R Drip edge
The flashing will have to
be replaced - IRC code: F
part of the assembly shall
so as top prevent moisture
intersections with parapet
flashing in manner that sl
27. Asphalt starter - univ

Bedroom Back Right
DESCRIPTION
2. R&R Acoustic ceiling tile
Replace water stained/rot tiles
3. Heat/AC register - Mechanik

Living Room
Door
DESCRIPTION
4. Content Manipulation charg
5. Mask or cover per square fo
6. Drywall tape joint/repair - pi
Scrape down and retape cracke
7. Texture drywall - heavy han
8. Heat/AC register - Mechanik
9. Light fixture - Detach & res
10. Ceiling fan - Detach & res
11. Seal the ceiling w/latex bas

Framing/Siding
DESCRIPTION
FRAMING/SIDING
12. R&R Sheathing - OSB - 1/
13. R&R Rafters - 2x6 stick fr

The Breckenridge Construction Group, Inc. Breckenridge Roofing and Construction Group
CBC1256619
CCC13332458
Corporate:
PO Box 64041
Pike Road, AL 36064

Client: _____
Property: _____

Operator: JOSEPHCA

Estimator: Joseph Antoine
Position: Project Manager

Business: (334) 707-5085
E-mail: joseph@breckenridgeroofing.com

Type of Estimate: Hurricane
Date Entered: 11/3/2021
Date Assigned:

Price List: LAHORX_NOV21
Labor Efficiency: Restoration/Service/Remodel
Estimate: _____

This estimate was written in conclusion of an ON SITE inspection done on 11/2/2021. All damages included occurred as a result of Hurricane IDA that made impact on 8/29/2021 as a catastrophic category 4 hurricane. For all questions regarding this estimate, please call Joseph at 334-707-5085.

Client information

Contractor's contact information

Type of inspection & certification of storm damages present

Detailed breakdown of each room, type of repairs needed, etc.

Other Needs Assistance - Personal Property

Essential Approved Items:

- **Appliances:** Includes standard household appliances, such as a refrigerator, washing machine, etc.
- **Clothing:** Essential clothing needed due to overall loss, damage, or contamination.
- **Room furnishings:** Standard furnishings found in a bedroom, kitchen, bathroom, and living room.
- **Essential Tools:** Tools and equipment required by an employer as a condition of employment and items required as a condition of an applicant's or household member's education.



Other Needs Assistance - Transportation

Vehicle Assistance Eligibility:

- Valid Registration
- In compliance with state insurance requirements
- Generally 1 vehicle per household
- Mechanic estimates



Rental Assistance

1. **Rental Assistance:** Everyone who applies and reports that they are displaced receives this assistance.
2. **Continued Temporary Housing Assistance:** If survivor has initially received Rental Assistance and they continue to have living expenses related to housing while they are displaced, fill out the CTHA Form (next slide).



DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
INDIVIDUALS AND HOUSEHOLDS PROGRAM
APPLICATION FOR CONTINUED TEMPORARY HOUSING ASSISTANCE

PAPERWORK
Public reporting burden for this data collection is estimated to average 20 minutes per response, including reviewing instructions, searching existing data sources, gathering and maintaining the data needed, reviewing and revising your answers, reviewing and collecting the data, and reviewing and validating the data. Send comments to Washington, DC 20543-0188.

AUTHORITY: The Robert T. Stafford Disaster Relief and Emergency Assistance Act of 2002, P.L. No. 107-235, as amended; 44 U.S.C. §§ 3113-3211; and the Federal Emergency Management Agency Act of 1966 (Public Law 89-307), as amended; 44 U.S.C. §§ 3113-3211.

PRINCIPAL PURPOSE(S): FEMA collects and maintains your information to provide disaster assistance. Additionally, FEMA may review your information for other purposes.

ROUTINE USE(S): FEMA may share the personal information of U.S. citizens and permanent residents of the United States as generally permitted under 5 U.S.C. § 552(a)(5) of the Privacy Act of 1974. This includes sharing your personal information with other Federal agencies, State and local governments, and other entities for disaster relief purposes. This includes sharing your personal information with other Federal agencies, State and local governments, and other entities for disaster relief purposes.

DISCLOSURE: The disclosure of information on this form is voluntary. Your information will be used for disaster relief purposes.

1. APPLICANT NAME 2. CONTACT INFORMATION

4. REGISTRATION # 5. CONTACT INFORMATION

CHECK HERE IF CURRENT MAILING ADDRESS IS AND PROVIDE NEW ADDRESS BELOW.

IMPORTANT NOTICE: Requirements for Applying for Continued Temporary Housing Assistance. It is necessary to provide accurate information and verifiable documentation for continued temporary housing assistance.

7. Housing Costs (See Instructions for Definitions)

| Expense | Pre Disaster or Prior Reported |
|--|--------------------------------|
| Mortgage | |
| Real Estate Taxes (If paid separately from Mortgage) | |
| Home Insurance (If paid separately from Mortgage) | |
| Rent for Housing Unit | |
| Water | |
| Electric | |
| Gas | |
| Oil | |
| Propane | |
| Sewer | |
| Trash | |
| Other | |

Instructions for Completing Your Application

Item 9
You will need to supply the pre-disaster and current income information at your temporary residence.

You must submit documentation to verify each dollar amount individual is paid by his or her employer. Shade in the circle and

Shade in the circle indicating how often each individual is paid separately for each job. If the pay cycle is not listed, please shade in the circle.

See example below:

| Name | Gross Income | |
|------------|--------------------------------|-----------|
| | Pre Disaster or Prior Reported | Current |
| Maria Quin | \$1495.00 | \$1495.00 |

Income means 1) Wages and salaries, overtime pay, commission, dividends and other net income of any kind from real or personal property, insurance policies, retirement funds, pensions, disability amount or prospective monthly amounts for the delayed start of disability compensation, worker's compensation and severance pay.

Item 10
You will need to check whichever box is applicable to your pre-disaster and current income.

Item 11
Please read this section thoroughly. **NOTE:** All of the bullet points for Continued Temporary Housing Assistance, the information is true and accurate. If the information is not true to your situation, need to fill out this form.

Item 12
Once you have reviewed the form for accuracy, you will need to please use blue or black ink.

STEP TWO: Attach supporting documentation to application (e.g., pay stubs, etc.)

STEP THREE: Submit the application and your supporting documentation to the appropriate office.

QUESTIONS OR NEED ASSISTANCE?
If you have any questions about completing this document, you are impaired only: 1-800-462-7585) as soon as possible.

FEMA Form FF-104-FY-21-115 (formerly 010-0-12) (3/21)

INDIVIDUALS AND HOUSEHOLDS PROGRAM
APPLICATION FOR CONTINUED TEMPORARY HOUSING ASSISTANCE

Instructions for Completing Your Application for Continued Temporary Housing Assistance

Please read these instructions prior to filling out your "Application for Continued Temporary Housing Assistance".

STEP ONE: Fill out the form. **NOTE:** After your initial "Application for Continued Temporary Housing Assistance" is approved, the "Pre-Disaster or Prior Reported" column on the form will be filled-in for you, using the information provided by you in your previously approved request.

Items 1-6
Items 1 through 6 will be filled-in for you, using the information provided by you at registration. If the information supplied on the form is correct, you may move on to Item 7: "Housing Costs." However, if the information is incorrect, please check the box that is incorrect and provide the updated information.

Current Mailing Address is the address you want FEMA to send you disaster assistance information, such as letters regarding your eligibility for continued temporary housing assistance.

Current Phone is the phone number that FEMA can use to contact you about your application for continued temporary housing assistance and other disaster assistance.

Item 7
You will need to supply the dollar amount of both pre-disaster and current expenses that are applicable to your household.

Next to the appropriate "Expense" enter the dollar amount of your bill or payment.

You must submit a copy of each document to prove the dollar amount included as a "Housing Cost." This would include documents such as your mortgage statement, rent receipts and utility bills. Shade in the circle next to the "Expense" indicating that you have attached the document to your application. You must submit documentation that can be verified; otherwise the amount will not be accepted.

Under "Payment Cycle", shade in the circle indicating how you are billed for the housing expense.

| Expense | Pre Disaster or Prior Reported | Current | Shade if Document is Attached | Payment Cycle (How You Are Billed) | | | | |
|----------|--------------------------------|-----------|-------------------------------|------------------------------------|---------------|---------------|-------------|-------|
| | | | | Monthly (1) | Quarterly (4) | Bi-Annual (6) | Annual (12) | Other |
| Mortgage | \$1495.00 | \$1495.00 | ● | ● | ○ | ○ | ○ | ○ |

Definitions for certain expenses have been provided below.

Home Insurance means typical homeowners, renters, flood, or earthquake insurance policy or any other type of insurance policy or rider for the dwelling.

Housing Cost means the rent and/or mortgage payments (including principal, interest, and real estate taxes), real property insurance, and utility costs (not to include cable television, internet, and telephone service).

Housing Unit means a house, apartment, a manufactured home, recreational vehicle, or other readily fabricated dwelling. A room or group of rooms in an occupied dwelling may qualify as a housing unit if the room(s) in which the applicant and household live are separate from any other persons in the dwelling/building, and are generally available to be rented by the public.

Item 8
In addition to providing a copy of your written and signed lease, you will have to provide the name and phone number of the landlord. The lease must be signed by the applicant or co-applicant and the landlord.

QUESTIONS OR NEED ASSISTANCE?
If you have any questions about completing this document, you should call the FEMA Disaster Helpline at 1-800-621-FEMA (3362) (hearing/hearing-impaired only: 1-800-462-7585) as soon as possible.

FEMA Form FF-104-FY-21-115 (formerly 010-0-12) (3/21)

Resources

1. FEMA Helpline
 - 800-621-3362
2. United Policyholders
 - info@uphelp.org
3. Disaster Legal Aid
 - www.disasterlegalaid.org

- SBP FEMA ASSISTANCE**
- 800-276-9511
 - femahelp@sbpusa.org





Shrinking time between disaster and recovery.

Contact us: femahelp@sbpusa.org